PORT MALABAR HOLIDAY PARK
MOBILE HOME PARK RECREATION DISTRICT

215 Holiday Park Blvd. NE
Palm Bay, Florida 32907-2196
Office: 321-724-2240

BOARD OF TRUSTEES

RECEIVED
NOV 16 2026
JLY

WORKSHOP MEETING AGENDA
November 23th, 2026, 7:00 pm

Becky Earnest
Chairman

Toni Beatty
Asst. Treasurer

Ron Wilde
Trustee

Debbie Nixon
Secretary

Patti Peck
Treasurer

Annette Ragas
Vice Chairman

Angela Glover
Trustee

Paul Defosse
2nd Vice Chairman

Gary Vincent
Trustee

Daniel Tarnowski
District Manager

Karl Bohne Jr.
District Attorney

*To comment on an item, after you have been recognized by the Chair, please go to the microphone, and clearly give your name for the record. You may speak for up to three minutes. Note: If formal action is to be taken on an item by the Board, public comment will be requested prior to the vote.

*ALL cellphones on airplane mode during public meetings.

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"A community intended and operated for person 55 and older"

PORT MALABAR HOLIDAY PARK
MOBILE HOME PARK RECREATION DISTRICT

215 Holiday Park Blvd. NE
Palm Bay, Florida 32907-2196
Office: 321-724-2240

1. Meeting Call to Order

2. Invocation

3. Pledge of Allegiance

4. Roll Call

5. Chairman Announcements
   Please wait to be recognized by the chair before speaking.

6. Approval of Meeting Minutes 10/26, 11/9
   a. Motion to Approve
   b. Discussion
   c. Call to Vote

7. If you are experiencing audio/video issues please text the DM cell phone (321) 349-5641

8. ACC Report

9. District Report

10. HPPOA Report

11. Treasures Report

12. OLD BUSINESS
    A. By-Laws
    a. Discussion

    B. Potential Board Seats
    a. Discussion

    C. PTO Format
    a. Motion
    b. Discussion
    c. Call to Vote

    D. Raises on Anniversary Date
    a. Motion
    b. Discussion
    c. Call to Vote

E. Reserve Funds Resolution
a. Motion
b. Discussion
c. Call to Vote

F. DM Contract
a. Motion
b. Discussion
c. Call to Vote

G. Rec Hall Sound and Video
a. Discussion

13. NEW BUISNESS
A. CPR Certification
a. Motion
b. Discussion
c. Call to Vote

B. ESA and Service Dogs
a. Motion
b. Discussion
c. Call to Vote

14. Suggestion Box

15. Public Comments: Public comments will now be heard. The speaker shall be limited to three (3) minutes. It is important to note that this is a good time for board members to listen, but it is inappropriate to respond. Comments may be discussed at upcoming meetings.

16. Trustee Comments/Announcements

17. Adjournment

PORT MALABAR HOLIDAY PARK
MOBILE HOME PARK RECREATION DISTRICT

215 Holiday Park Blvd. NE
Palm Bay, Florida 32907-2196
Office: 321-724-2240

BOARD OF TRUSTEES

RECEIVED
NOV 16 2026
DLS

WORKSHOP MEETING MINUTES
October 26th, 2026, 7:00 pm

Becky Earnest
Chairman

Toni Beatty
Asst. Treasurer

Ron Wilde
Trustee

Debbie Nixon
Secretary

Patti Peck
Treasurer

Annette Ragas
Vice Chairman

Angela Glover
Trustee

Paul Defosse
2nd Vice Chairman

Vacant
Trustee

Daniel Tarnowski
District Manager

Karl Bohne Jr.
District Attorney

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PORT MALABAR HOLIDAY PARK
MOBILE HOME PARK RECREATION DISTRICT

215 Holiday Park Blvd. NE
Palm Bay, Florida 32907-2196
Office: 321-724-2240

1. Meeting Call to Order

2. Invocation

3. Pledge of Allegiance

4. Roll Call: Becky Earnest, Patti Peck, Deb Nixon, Angie Glover, Toni Beatty, Annette Ragas, Paul Defosse, Ron Wilde.

5. Chairman Announcement
   Please wait to be recognized by the chair before speaking.
   There is one (1) vacant seat on the Board of Trustees. We encourage you to submit your letter of intent.

6. Approval of Meeting Minutes 9/14/26, 9/24/26 and 9/28/26
   a. Motion to Approve-9/14 Patti Peck made motion to approve, Deb Nixon second. Call to Vote: 8 Yes, 0 No. 9/24 Angie Glover highlighted name correction still needed. Motion to accept the minutes of 9/24 as corrected made by Toni Beatty, Patti Peck second. Call to Vote: 8 Yes, 0 No. Ron Wilde made a motion to accept the minutes of 9/28 with corrections, Paul Defosse second. Call to Vote: 8 Yes, 0 No.

7. ACC Report-Deb Nixon read a letter of intent submitted by Tim Whelihan to change positions of the ACC Board from Secretary to Chairperson. Motion to approve made by Ron Wilde, second by Paul Defosse. Call to Vote: 8 Yes, 0 No. Tim went over the new resident applications for needed repairs, which included an emergency roof repair.

8. District Report-DM Dan Tarnowski opened his report with responding to last BOT meeting example of the accused incompletion of work, highlighting the rain conditions delaying Park tasks and he highlighted this can be considered a defamation of character when the facts are inaccurate. Our Park Attorney Karl Bohne Jr. Is composing a letter to the FDOT in reference to the I-95 needed wall maintenance. Dan asked us to consider the purchase of a new computer for the library, which has an average usage being once or twice a week by the residents. Dan also shared that Juniper Landscaping will be going to their off-season schedule beginning November 2026. Motion to accept the DM report made by Patti Peck, Ron Wilde second. Call to Vote: 8 Yes, 0 No.

9. HPPOA Report-Debbie Phippin went over the last week of Octobers activities along with the November schedule. Debbie highlighted Thanksgiving Dinner tickets with a $10 fee reimbursement upon attendance. Debbie also shared the needed fundraising for the new dishwasher as a goal this season.

10. Treasures Report-Patti Peck went over 23 properties under tax certificates that were purchased by an LLC Company to be sold at auction. The Park was paid for these assessments. Patti also gave an example of the reserve funds needing to include the Pipe flow infrastructure and employee raises for 2027, and how the BOT can approve the transfer of budgeted funds savings from landscaping line items to general funds to cover these expenses.
Patti shared that she is currently working on the end of year's report. Motion to accept the Treasurers report made by Deb Nixon, second by Toni Beatty. Call to Vote: Yes 8, No 0.

Patti added that a resolution is needed to move monies from the line items to another line item to cover the new budget for 2027.

11. OLD BUSINESS

A. Employee Raises-Deb Nixon read a letter submitted by Manny Melara detailing the multiple tasks he performs in the park. Manny explained in detail the challenges the park grounds present and how he and the team overcome the challenges as they arise. Manny described being responsible for cross training as told to do by Jason & Dan being additional responsibilities as needed along with the grounds team. Manny asked the BOT to consider approving a living wage increase as his current income in not matching his talents and skills he presents.

a. Ron Wilde made a motion to promote Manny Melara to Assistant Grounds Supervisor, Paul Defosse second. Call to Vote: 6 Yes, 2 No. Ron Wilde made a motion to accept $23 per hour for Manny's wage, Toni Beatty second. Yes 6 No 2 (Angela Glover, Patti Peck). Wage increase was approved.

b. Patti Peck made a motion to discuss Dan Tarnowski wage increase, and Toni Beatty second. All approved motion to discuss. Dan outlined his responsibilities and how his proactive approach with the city and area businesses has saved our Park thousands of dollars in 2025-2026. Paul Defosse made a motion to approve a 5% wage increase, second by Deb Nixon, who then rescinded her second. Toni Beatty then made a motion to approve $8000 raise for DM Dan Tarnowski, and Ron Wilde second. Call to Vote: Yes 5, No 3 (Angela Glover, Annette Ragas, Paul Defosse).

B. Back Pond Light- Deb Nixon made a motion to discuss, Toni Beatty second.

a. Ron Wilde made a motion to accept the pond lights for the back pond, Toni Beatty second.

b. The BOT went over the back pond eco series fountain lighting set details with the cost of $2,712.99.

c. Call to Vote: Yes 3, No 5 (Angla Glover, Annette Ragas, Deb Nixon, Patti Peck, Paul Defosse). Motion denied.

12. NEW BUSINESS

A. By-Laws- Being added to the next BOT meeting agenda.

13. Suggestion Box-Resident suggestions included decorating the gatehouse with flags for Veterans Day. Residents also asked about pothole repairs needed on Mystic, as well as the 4-way sign leaving the park is very faded.

14. Public Comments: Carol Sommers stated we should all try to work together as a community. Sherry Moore stated we should start again doing merit raises not percentages.

15. Trustee Comments/Announcements - We need to think about health insurance for employees when working on next year's budget.

16. Adjournment-Motion to adjourn made by Patti Peck. Adjournment at 9:53 pm.

Debbie Nixon, Secretary Date

PORT MALABAR HOLIDAY PARK
MOBILE HOME PARK RECREATION DISTRICT

215 Holiday Park Blvd. NE
Palm Bay, Florida 32907-2196
Office: 321-724-2240

BOARD OF TRUSTEES

RECEIVED
NOV 16 2026

REGULAR MEETING MINUTES
November 9th, 2026, 7:00 pm

Becky Earnest
Chairman

Toni Beatty
Asst. Treasurer

Ron Wilde
Trustee

Debbie Nixon
Secretary

Patti Peck
Treasurer

Annette Ragas
Vice Chairman

Angela Glover
Trustee

Paul Defosse
2nd Vice Chairman

Vacant
Trustee

Daniel Tarnowski
District Manager

Karl Bohne Jr.
District Attorney

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PORT MALABAR HOLIDAY PARK
MOBILE HOME PARK RECREATION DISTRICT

215 Holiday Park Blvd. NE
Palm Bay, Florida 32907-2196
Office: 321-724-2240

1. Meeting Call to Order 7:00 pm

2. Invocation

3. Pledge of Allegiance

4. Roll Call - Becky Earnest, Patti Peck, Paul Defosse, Angie Glover, Deb Nixon, Annette Ragas, Toni Beatty, and Ron Wilde.

5. Chairman Announcements- Becky added the following agenda items: New business, add letter E. Lawyer Fees for service and emotional support animal enforcement, and letter G. Sound & Video proposal.

   Please wait to be recognized by the chair before speaking.

   There is one (1) vacant seat on the Board of Trustees. We encourage you to submit your letter of intent.

6. Approval of Meeting Minutes 10/12
   a. Motion to Approve - Patti Peck, second Toni Beatty with specific corrections as outlined by BOT member Angie Glover. Call to Vote: Yes 8, No 0.

7. Letter of Intent - Read letter from resident Gary Vincent who asks to become a BOT member. The Current BOT members asked questions related to Garys health and lessons learned from being a BOT member previously. Gary reassures the BOT of health issues under control and will research all agenda topics in advance of meetings. Ron Wilde made a motion to accept Gary Vincent's letter of intent, second by Patti Peck. Call to Vote: Yes 6, No 2. Gary Vincent was sworn in as a BOT Member and took his seat at the table.

8. ACC Report - none

9. District Report - Dan highlighted the debris pick up information for those affected by flooding. Dan also asked the BOT to consider having all staff CPR certified at the cost of $143 per person totaling $1,730 for 10 employees. The BOT asked if we compare pricing and revisit the topic. Dan next shared his meeting with Tim of the PB permit department who indicated all building structures are classified under HUD in reference to roof replacement. Sheds, and all other repairs are to be permitted with the city of PB. Next, Karl Bohne (our park attorney) is working to get a response by submitting a letter about the soundwall maintenance issues to FDOT. Dan asked the BOT to consider the purchase of 105 Holiday Park Blvd NE (currently owned by City of PB) for continued use as green space. After discussion and the fact that there is no pricing, the BOT consensus was to consider letting the city sell the land as the park will gain a new home and additional assessment fee income. Patti Peck made motion to accept the DM report, and Ron Wilde second. Yes 9 No 0.

10. HPPOA Report - Debbie Phippin went over this week's Texas Roadhouse fundraiser as well as all the upcoming events for November and December. Debbie expressed the need for volunteers for the decorating committee, as the date to begin the holiday decorating will be November 29th at 9 am. Debbie also shared that the HPPOA has a pending lawsuit that may need a special meeting moving forward.

11. Treasures Report - BOT Treasurer Patti Peck went over the fiscal year 2025-2026 budget findings in detail. This included the big-ticket items such as Spectrum, Lawn Service, Insurance, Assessment Fees and Staffing Expenses. All five catagories total $1,468,021 or 71% of the budget. For the 2026-2027 fiscal year, our big ticket items of the same five catagories above are expected to be $1,366,342 or 67% of the budget. There was a difference of $266,818 between income and expenses mainly due to outside LLCs purchasing tax certificates totaling $101.850. Patti shared there is $557.385 in our Valley Bank accounts, and that $130,000 is auto transferred each month to cover the monthly expenses. Patti discussed with the BOT that our contingency was budgeted at $125,000. We used 43%, leaving 57% that we can move the budgeted amount of $125.000 into Prime to help us to grow and save for our five year plan for needed work in the park. Ron Wilde made motion to accept the treasurers report, Deb Nixon second. Yes 9, No 0.

12. OLD BUSINESS

A. By-Laws - Chair Becky began to read the proposed By-Law changes for discussion.

a. Article II wording for correction replacing the Board of Trustees to "the Board". Under Article III, the committee considered changing 'you must be a US Citizen and Resident of Florida' to 'you must be an owner of property and a resident of the district'. The BOT disagreed with this proposal and asked us to leave as is in the current By-Laws and change 'owner' back to 'resident'. In Article IV, a wording correction was discussed to change the word 'seat' to 'position'. In Article V, a discussion to the twice monthly regular and workshop scheduled meetings to a once-a-month workshop meeting for July & August. The BOT wish to add the sentence, If the scheduled meeting is a holiday, the meeting will be held on the following day Tuesday. The BOT was in agreeance with these two changes. The discussion ended at letter C of Article V to be continued at the next BOT meeting.

B. Potential Board Seats – Four (4) seats are up for expiration: seats 2,4,6 & 8.

a. Becky asked that the following BOT members Ron Wilde, Patti Peck, and Angie Glover or any resident willing to serve put in their letters of intent by December 15th to help keep these BOT seats full for the next two years.

13. NEW BUISNESS

A. PTO Format - Dan asked the BOT to consider PTO formatting for full-time employee's vs the Jan1st dump in of the 13 vacation days per year method currently being used. The BOT has agreed to continue this discussion.

B. Reserve Policy - Patti Peck, Treasurer, highlighted the need for the BOT members to consider establishing the need for a reserve fund vs a loan for high-cost infrastructure improvements. The BOT agreed to change the reserve funding date to the first regular meeting date in December. The BOT have two options of contingency funds and allocated funds for discussion at the next BOT meeting.

C. DM Contract - Severance pay vs non-severance pay was under discussion. Corrections need to be made to reflect correct dates.

D. Raises on Anniversary Date
   a. Discussion-The BOT is in agreeance that corrections need to be made to reflect Dan's contract date with raises vs yearly time frames set for all other employees of the park.

E. Christmas Party - After much discussion between BOT members and the residents, the Christmas Party with the cost increase for food to be increased to $1,000 was approved. Call to Vote - Yes 8, No 1 (Angie Glover).

F. Lawyer Fees - Becky Earnest, Chairperson shared that our park attorney Karl Bohne has already been paid a fee for the service and emotional support animal research for our park. Further discussion was dismissed by Paul Defosse as not needed.

G. Sound and Video Proposal - After reading the proposal, the BOT was in agreement that we request more information as to the exact needed upgrades. To be added to the next meeting agenda.

14. Suggestion Box - Park Resident shared that the bocce ball court is in need of cleaning. Another resident requested the tables be returned for the resident seating at the BOT meetings.

15. Public Comments – None.

16. Trustee Comments/Announcements – Thanks to all Veterans for your service!

17. Adjournment-Motion to adjourn made by Patti Peck. Meeting adjourned at 10:25 pm

_____

Debbie Nixon, Secretary Date

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SECTION III - BENEFITS

A. Benefits:

A. Paid Time Off

The Manager shall be provided with a total of 23 (twenty-three) Paid Time Off (PTO) days, which includes vacation (per schedule below), sick, personal & medical days. Manager will be entitled to vacation as outlined below:

1-5 years of employment	2 (two) weeks vacation
6-10 years of employment	3 (three) weeks vacation
11-20 years of employment	4 (four) weeks vacation

Time off notice will be provided to the chairman of the Board of Trustees.

Manager will be paid 11 (eleven) holidays as well as bereavement leave, if applicable.

SECTIONIV-
TERM/TERMINATION/RENEWAL/SEPARATION/SEVERANCE

A. Term: Unless otherwise extended, renewed, or terminated as provided for in this. Agreement, the initial term of this Agreement shall commence on and shall expire at 11:59 p.m. on 11/30/2027.

B. Termination: This Agreement shall expire on its own terms or upon the office of the District Manager becoming vacant. Additionally, the Agreement may be terminated by TARNOWSKI or by the DISTRICT in the following ways:

1. Termination for "cause":

a. The DISTRICT may terminate TARNOWSKI for cause by an affirmative vote of 75% of the members of the Board of Trustees in attendance at a duly noticed public meeting.

b. "Cause" is defined as follows:

i. **TARNOWSKI** has been arrested for, charged with, placed in a court-sanctioned diversionary program for, sentenced for, convicted or adjudged guilty of, or plead no contest to, any felony or misdemeanor

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NOV 16 2026
GLG

CARDIOCARE
CPR TRAINING

1103 w Hibiscus Blvd
Melbourne FL, 32901

INVOICE

November 11th, 2026

QTY	Description	Unit price	Amount
10	CPR AED and first aid for 10 Holiday Park employees All equipment/training supplies will be provided Date/time to be determined	$55	$550
		Total	$550

Rob Archibald

CardioCare CPR

321-749-7749

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NOV 1 6 2026

SERVICE DOGS AND EMOTIONAL SUPPORT ANIMAL INFORMATION

Attached you will find the following proposed changes regarding Service Dogs and Emotional Support Animals, which are above the maximum weight of 25 pounds per Holiday Park rules.

- Proposed changes to the PET POLICY
- Proposed changes to the NEW RESIDENT APPLICATIONS
- New application for AN ADDITIONAL PET, if a new pet is brought into the park
- Proposed changes to the VIOLATIONS concerning PETS

Additionally, please see the following:

THE 2026 HUD SHIFT EVERY ESA HOLDER NEEDS TO KNOW

FRAUDULENT PRACTICES FOR ESA's

The newly formed committee has been researching federal, state, and local laws regarding ESA's and Service Dogs to ensure that the best practices are implemented at Holiday Park. The committee has more pertinent information about the topic, which will be emailed to all the BOT members.

Please check your emails and review the information.

PET POLICY

~~As per Deed Restrictions:~~

(A) No animals, snakes, other reptiles, livestock, or poultry of any kind shall be kept, raised, or bred on any residential lot. Aquarium fish, caged birds, and not more than two (2) household pets shall be permitted to be kept as pets on a residential lot, provided, however, household pets shall not, at any time, be permitted to become a public or private nuisance. The term "household pets" shall be deemed to mean small dogs, cats, caged birds or a rabbit not to exceed twenty-five (25) pounds mature breed weight. Chapter 413 of the Florida Statute defines a qualified service animal that is trained to work or perform tasks for the benefit of an individual with a disability. Any dog over 25 pounds adult weight, other than a service dog, must comply with Chapter 760, which defines emotional support animals and the legal documentation required. No feral cat colony shall be maintained or fed on any lot in The District. This includes the unlawful feeding of wild animals as regulated by Florida Wildlife Commission.

(B) No household pet shall be permitted to run at large and shall be restrained by a leash not more than six (6) feet in length when outside the home. **No pet shall be left outside the home unattended**. No pets are allowed to stray onto property other than that of the pets' owner. No doghouses, kennels, fences, temporary or otherwise, to house an animal, or animal cages of any kind shall be allowed outside of any home on any lot within The District. Retractable gates are allowed on driveways only, with ACC approval. Owners are responsible for the immediate removal and proper disposal of any waste deposited by a pet on any property within The District and in accordance with local, state, or federal law.

(C) No household pets or emotional support animals shall be allowed in the Recreation Building or pool area. Owners shall abide by the Rules and Regulations set by Brevard County Animal Services as per ADA / FHA.

(D) Please note that **ANY NEW PETS** must be registered with the District Office.

Thank you for upholding the rules and regulations regarding the keeping of pets as listed in the Holiday Park Policies under Pet Policy ~~Article II Restrictions on Use of Lot, Section 13 Pets per the "Deed Restrictions".~~

Does Proposed Occupant Own a Pet? Yes_____ No_____

Pet One, What Breed? _____ Name: _____

Weight_____ Vaccination status / Date Received: _____

Pet License number: _____ (Please provide a copy of pet license with your application)

Pet Two, What Breed? _____ Name: _____

Weight_____ Vaccination status / Date Received: _____

Pet License number: _____ (Please provide a copy of pet license with your application)

Service Dog: Pet One_____ Pet Two _____

Trained for: _____

Emotional Support Animal (ESA): Pet One _____ Pet Two _____

Doctor: _____ State and License # _____

Issuance Date: _____

PLEASE NOTE:

All unverified dogs must be under 25 pounds adult weight.

No more than 2 pets per household.

If you add any pets, you MUST register them with the District Office.

ESAs are not allowed to be unattended, even on a leash.

~~**NOTE: You must submit your veterinarian records for proof of weight and certification of service and emotional support animals. Registered service dogs are exempt from the twenty-five (25) pound restriction.**~~

[TO BE INCUDED ABOVE THE APPLICATION SIGNATURE]

Any False or Omitted Information is an automatic: $250 Fine, Plus $25 per day until rectified.

ADDITIONAL PET APPLICATION

Each new pet in the park must be registered at the District Office.

Thank you for upholding the rules and regulations regarding the keeping of pets as listed in the Holiday Park Policies under Pet Policy ~~Article II Restrictions on Use of Lot, Section 13 Pets per the "Deed Restrictions".~~

Does Occupant Own a new Pet (not listed on original application)? Yes___ No___

What Breed? _____ Name: _____

Weight_____ Vaccination status / Date received : _____

Pet License number: _____ (Please provide a copy of pet license with your application)

Service Dog: Yes_____ No _____

Trained for: _____

Emotional Support Animal (ESA): Yes _____ No _____

Doctor: _____ State and License # _____

Issuance Date: _____

PLEASE NOTE:

All unverified dogs must be under 25 pounds adult weight.

No more than 2 pets per household.

If you add any pets, you MUST register them with the District Office.

ESAs are not allowed to be unattended, even on a leash.

~~NOTE: You must submit your veterinarian records for proof of weight and certification of service and emotional support animals. Registered service dogs are exempt from the twenty-five (25) pound restriction.~~

Signature: _____

PETS; SERVICE ANIMALS & EMOTIONAL SUPPORT DOGS ~~1. TYPE, NUMBER, WEIGHT~~ 1. ~~NO FEEDING OF FERAL CATS~~ No feeding of feral cats ~~3. NOT ALLOWED IN RECREATION HALL AND POOL AREA~~* 2. Any violations of HUD, ADA, FHA, State Statutes OR Pet Policy *Note, F.S. 817.265 Fraudulent Proof of ESA *If it's a service ~~or emotional~~ animal, papers must be presented to gain entrance Specific Authority: Article II, Section 13	~~Initial Fine: $100 Plus $50/Day Until Violation is cured~~ ~~Fine: $50/Day Until Violation is cured~~ ~~Fine: $50 per occurrence Until Violation is cured~~ 1st offense: warning 2nd offense: $50 fine 3rd offense: $100 fine After the 2nd offense, possible additional penalty TBD

The 2026 HUD Shift Every ESA Holder Needs to Know

On May 22, 2026, HUD's Office of Fair Housing and Equal Opportunity (FHEO) issued an enforcement memo that withdrew its prior assistance-animal guidance (FHEO Notices 2013-01 and 2020-01). This is the biggest change to the ESA landscape in over a decade, and it makes a legitimate letter more important than ever.

Key takeaways from the new HUD posture:

- FHEO will now apply the ADA's training standard when assessing animal accommodation complaints: requests involving trained assistance animals are treated as presumptively reasonable, while requests for untrained ESAs are not.
- HUD says it will close untrained-ESA complaints without finding a violation, meaning ESAs no longer get an automatic federal pass on pet policies and pet fees.
- Housing providers retain the right to verify the legitimacy of a letter.

Two things have *not* changed, and the fake-letter mills won't tell you either one. First, the Fair Housing Act statute itself is unchanged — Congress did not amend it; HUD only shifted its own enforcement priorities. Second, state and local law still controls. In many jurisdictions, refusing to accommodate a properly documented ESA still counts as a failure to accommodate. So your protection now depends heavily on (1) where you live and (2) whether your letter can survive scrutiny. See can a landlord deny an ESA and the Fair Housing Act for assistance animals for the current rules.

What a Legitimate ESA Letter Looks Like

Before you can spot a fake, you need to know what a real one contains. A legitimate ESA letter is written by a licensed mental-health professional (LMHP) — an LCSW, LPC, LMFT, licensed psychologist, or psychiatrist — who is licensed in *your* state of residence and who has actually evaluated you.

A valid letter typically includes:

- The clinician's name, professional license type, license number, and issuing state.
- Professional letterhead with verifiable contact information.
- A statement that you have a disability (without disclosing the specific diagnosis — that stays private).
- A statement that the animal provides disability-related support.
- A signature and an issue date (most are treated as valid for one year).

Telehealth is fully legitimate: HUD does not distinguish between in-person and video evaluations, as long as the provider is licensed where you live and conducted a real clinical assessment. For the honest process, see how to get an ESA letter online, how to get an ESA letter for housing, and getting a support-animal letter from your doctor.

The 9 Red Flags of a Fake ESA Letter

Here is how to spot a fake ESA letter. Any single one of these is a warning sign; two or more almost guarantees the document will be rejected — and possibly used against you.

1. Instant approval with no evaluation. If you can get "approved" by checking a box and paying, with no live phone or video consult, it is not a clinical document.

2. "Registration" or "certification" claims. There is no official ESA registry. Any letter that leans on a registration number instead of a clinician's signature is a tell. See service-dog registration scams.
3. No license number or credentials. A real letter names the clinician's license type, number, and state. Missing or vague credentials are an immediate flag.
4. Out-of-state or unlicensed provider. The clinician must be licensed in your state. A letter from a provider licensed elsewhere is not valid for your housing.
5. Generic, templated language. Boilerplate with no tenant-specific detail ("this animal provides comfort") signals a mill, not an evaluation.
6. Non-professional letterhead or weak signatures. Stock clip-art logos, typo-ridden text, or an obviously pasted signature image undermine authenticity.
7. Guaranteed approval, money-back "or we'll register you." Legitimate clinicians cannot guarantee an outcome before evaluating you.
8. A bundled "ESA + public access" promise. No document grants an ESA public access. This claim is both false and a sign of a scam operation.
9. Pressure to buy a vest, ID card, or kit to make it "official." Gear never makes a letter valid. The clinical evaluation does.

If a service hits several of these, walk away — even a refund won't undo an eviction filing.

How Landlords Actually Verify Letters (and Catch Fakes)

Landlords and property managers have gotten far more sophisticated, and HUD's 2026 memo explicitly preserves their right to verify. Here's what they do:

- License lookups. The most common move is running the clinician's license number through the state licensing board's public portal. If it's missing, expired, or belongs to a provider not licensed in your state, the letter is flagged.
- Authorship confirmation. They may contact the provider using the contact info on the letter to confirm the clinician actually wrote it.
- Sting and reverse-lookup checks. Fair-housing organizations have run sting operations against letter mills; some mill "providers" appear on industry blacklists.

What a landlord cannot do is demand your medical records, your specific diagnosis, or require your clinician to fill out a proprietary form when you've already submitted a valid letter.

817.265 False or fraudulent proof of need for an emotional support animal.—A person who falsifies information or written documentation, or knowingly provides fraudulent information or written documentation, for an emotional support animal under s. 760.27, or otherwise knowingly and willfully misrepresents himself or herself, through his or her conduct or through a verbal or written notice, as having a disability or disability-related need for an emotional support animal or being otherwise qualified to use an emotional support animal, commits a misdemeanor of the second degree, punishable as provided in s. 775.082 or s. 775.083. In addition, within 6 months after a conviction under this section, a person must perform 30 hours of community service for an organization that serves persons with disabilities or for another entity or organization that the court determines is appropriate.

History.—s. 11, ch. 2020-76.