

MH *Life*

A Magazine for Mobilehome Owners

SAN DIEGO

JULY 2015

VOLUME 3 NUMBER 7

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MH Life is always trying to help our advertisers. This month we are displaying Bryan's ad at no charge. Bryan lives at Otay Lakes MHP. Our advertising works! One Realtor paid for two full page ads in our San Fernando Valley magazine, which was delivered to perhaps 15 parks in the SFV. Did he get results? His results were outstanding (and this was his first and only time advertising). In just two parks, we have seen his signs go up on at least 8 homes and sold signs on perhaps 4. We would say that is a success. Want to advertise? Call Frank @ 818-886-6479 or email him at fawodley@yahoo.



California

Mobilehome Owner

Big Changes Coming to MH Life Magazine

Welcome to MH Life Magazine. For many of you, (the ones who have been receiving the magazine for FREE for two months or more), **this will be your last FREE issue.** We realize a totally FREE magazine has several drawbacks, so we are modifying our policy to provide a FREE magazine to any park for a **maximum of three issues.** We feel that should give a reader enough time to decide whether or not to support it. Please read the article on page 7 for more details.

We want to encourage everyone to subscribe, so we are now offering even more benefits. As soon as the magazine is profitable, a portion of the profits will go to a legal fund for all supporters, including distributors, volunteers and subscribers. See page 6.

Our editor/publisher Frank Wodley takes a minute to reflect on his 12 years of advocacy. He suggests the magazine has always been “your” magazine, for you to use as you see fit. It is time for a change and Frank really wants you, our reader, to become more and more involved by supplying content, and promoting the magazine to your friends, neighbors and local advocacy leaders. **Power to the People! Be proud of the magazine and call the magazine “yours.” You have the ability to make the magazine a huge success.** Now is the time to step up and do it!

See page 4 for Frank’s Personal Reflection.

Some Surveys (MH Life June page 15) have been received regarding what content our readers prefer. By and large, everyone wants the content of the magazine to remain the same. That suits us fine as we’ve always wanted to help you protect your equity and lifestyle. See page 10 for more.

Our friend, Donna Matthews, although retired, has submitted another article. This time on Rent Control and Enforcement. See pages 6-7.

Myron Hughes, a terrific supporter of the magazine and owner/broker for Hughes West-Brook Insurance, has written an article (page 11) on earthquake insurance. It is worth your time to read. We suggest you take a minute, pick up the phone and call Myron (800-660-0204). Thank him for his support of the magazine, without it you simply wouldn’t have received a FREE magazine. Also, Myron is very knowledgeable about the history of mobilehome living as he and his company have been involved for over 40 years. Myron is a terrific source of information!

Finally, it has been a blast. Keep the faith. We hope you will continue to receive MH Life and use it as your own. Your faithful servants: **Your MH Life Magazine Staff**

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A Personal Reflection

I would like to take this opportunity to personally reflect on the last four years of the magazine, from its inception as Mobilehome Magazine in September 2011 to this present form. And also my advocacy over the last 12 years.

I moved into Chatsworth Mobilehome Park in 1998. After receiving my first 7 day notice in 1999 for weeds in my front yard (I don't have a front yard and had lived in the park only a few months), I knew something was wrong, and boy was I right!

EVERYONE VULNERABLE

I know anyone living in a park that pays rent to a landlord is vulnerable and about 95% of all MH owners in California do pay rent. We are all in the same boat, all 750,000 of us. Individually, we have little or no chance against our park owners who often are large corporations, like Equity Lifestyle (Sam Zell).

MY DECISION TO WORK AS AN ADVOCATE

I first decided to get involved with MH issues in 2002 after experiencing several years of abuse and harassment myself. I was tired of seeing my friends and neighbors taken advantage of and bullied by park managers. I was tired of the abuse and harassment and felt I could contribute to folks who were less able to help themselves than I. I soon realized by helping them I was also helping myself. If I could make their life better, my life would also be better. The rest is history. I have devoted the last 12 years of my life to helping MH owners like yourself. And for the most part, I've loved doing it!

NOT ABOUT ME

I'm not exceptional. I have no formal training in magazine publishing or advocacy; however I am determined to make a difference. Anyone can do what I'm doing if they are willing to immerse themselves and not be afraid of making some sacrifices.

Just so you know, I'm far from rich. We own a 1965 single wide mobilehome and I make less than \$15,000 per year. We have a 20 year old son at home and credit card debt.

I'm not an advocate to gain power, or boost my ego. My advocacy has never been about myself or to make money. In fact, any shortfall between expenses and revenue comes out of

my pocket (I have had to borrow money from my two sons).

I often hear folks say: *I'm busting my butt for your magazine.* All I can say is I'm not publishing the magazine for myself. I never have. In fact in April 2013 I wrote an article "The Peoples' Magazine:

How It (the magazine) Might Work? It is simple. The building block is a local magazine. Each local magazine initially reaches 3,000 mobilehomes in a local area, say Sonoma County. Local advocates write for the magazine, including individuals who are active and organizations.

The possibilities are endless. The magazine can be used to promote upcoming bus tours, events in local parks or area meetings. It can be used to alert mobilehome owners about any threat, such as the Cardenas Motion in Los Angeles. It can be used to educate and inform, not only residents, but also park owners, managers, and City, County and State lawmakers.

LABOR OF LOVE

The magazine (and COMO-CAL) has been a labor of love for me. I'm not perfect, thank God. I've made my share of mistakes. I've often tried to do too much, like wanting to reform other groups that are not open, transparent, responsive or willing to work with others. I've learned a hard lesson that only you can decide who serves you best. You have to be active and observant in order to make decisions based on fact. I can't do that for you.

WHY IS THERE SO MUCH "SELF-PROMOTION"

Simply because I believe in the potential of the magazine. It can make a huge change across California. But you are the ones that have to make it happen.

I now want to step back and let you take more responsibility. I'd love to see you step up and develop the magazine's full potential. I'd love to see you make MH Life your magazine, a vehicle for you to have a voice, and a means to unite your community.

Please read the next article: An Advocate Solves Problems

Article by Frank Wodley, MH Life Publisher/Editor

An Advocate Solves Problems

If you are reading this article, you own a mobilehome or a manufactured home and pay rent to a landlord. You also know your way of life can involve numerous issues: an out of control manager, a park owner not maintaining the park, difficulty selling your home, parking, 7 day notices, eviction threats, etc. In fact, we've been writing about many these issues for years.

- Trusting the process
- Volunteering for a study committee
- If it ain't working, then try something new.

WHAT DO YOU WANT FROM Us?

This isn't nuclear science. Of course you may want:

- face to face meetings so you can ask questions and discuss problems
- a newsletter (or magazine)
- a new law
- a legal fund so you might have an attorney to consult or write a letter



FIRST STEP

A simple plan can overcome great obstacles. And that applies to resolving issues we all face as renters in mobilehome parks. Few buying a home in a rental park realizes the challenges they will face. Many may assume, in error, that park owners and managers serve them, simply because they need someone to occupy the spaces in their park. And when issues crop up, they believe someone is looking out for their interests and so they search frantically for help. Unfortunately our state government is part of the problem, and advocates are disorganized.

BUT ULTIMATELY, WHAT DO YOU NEED?

You need solutions to problems. You need a step by step plan to follow, in language you understand. Ultimately you need an advocate that solves problems and provides you with step by step plans. We also knows what doesn't work, and what can work.

MH LIFE MAGAZINE

Communication is key. Without communication we are all lost. But there are obstacles along the way:

- Park owners and managers often warn residents not to discuss issues among themselves, i.e. they want to keep everyone isolated. Of course, managers fear folks will organize to protect themselves if they too feel threatened.
- Some parks don't like residents receiving information that might help them understand their rights and how they might protect themselves.
- Censorship is another obstacle.

The Magazine is a solution to many problems. Let's develop our network and help as many MH owners as we can.

WHAT DOESN'T WORK

Unfortunately our list is quite long:

- Divisiveness doesn't work.
- Little advocate kingdoms don't work (they exist more for their leaders (egos, power), than for those they are supposed to serve.
- Apathy doesn't work. You must help yourself before others can help you. How can you help yourself? By joining (financial support), or by volunteering (promotion, marketing, joining a committee, talking with your friends or neighbors). It can be a simple email or phone call to an advocate, to perhaps explain an issue you're having or just to say "Hi, I support you." Helping need not be expensive or take much time!
- Bitching doesn't work. It may make you feel better for a moment; however it accomplishes very little. Unfortunately many meetings end up with lots of folks talking at the same time, shouting and bitching. This accomplishes nothing.
- Most advocates are stuck using the same ol' methods.
- Many residents don't have immediate issues, so they have no immediate need. The Boy Scouts Motto applies here: Be Prepared. You never know when you'll get a new manager or a new park owner. Things can and often change overnight.

ADVISORY GROUPS

Small (3-5 folks) advisory groups with specific goals are invaluable. Let's form one in each region (North Bay, Orange County, San Diego, etc). Today, you can participate from the comfort of your own home. Millions of folks are connecting via Skype, ooVoo, conferencecall.com and other types of internet companies.

SPECIFIC GOALS

There are many options for specific goals:

- Rent Stabilization / Vacancy Control
- Brainstorming possible solutions to problems
- A MH Life group to promote the magazine and expand its delivery.

WHAT WORKS?

- Working Together
- Honesty, integrity
- Joining COMO-CAL
- Subscribing to MH Life Magazine

VOLUNTEER & BE PART OF A SOLUTION

It only takes a handful of dedicated individuals to make a difference. Volunteer by calling or emailing Frank at 818-886-6479 / fawdley@yahoo.com. Let's do this together, you won't be sorry.



MH Life Magazine Is Starting A Legal Fund

We are always looking for ways to better serve you. We are happy to announce MH Life Magazine is starting a **LEGAL FUND** for those who support us. No where else will you get so much for so little.

FUNDING FOR LEGAL FUND

As soon as MH Life magazine is in the black, i.e. our debts are paid and we are profitable, we will begin to contribute a percentage of our profits to a Legal Fund, while using the balance of profits to continue to promote the magazine, i.e. reaching more MH owners in California.

Should you want to donate to the legal fund, please add **LEGAL FUND** to the memo portion of your check. We will publish an accounting twice a year.

WHO IS ELIGIBLE

Anyone who supports the magazine, including subscribers, and volunteers. Also those who donate, either to the magazine or the legal fund, a minimum of \$15.

WHEN WILL THE LEGAL FUND BE ACTIVATED

Of course, we can't hire an attorney to write letters and/or advise you without enough funds to support that effort. We would suggest a Legal Fund of \$3,000 as the threshold for activation. We are looking for attorneys who we can use for consultations and letter writing. If you have a recommendation, please let us know.

BENEFITS OF SUBSCRIBING TO MH LIFE MAGAZINE

Since the totally FREE magazine is being phased out and replaced with a FREE magazine limit of 90 days per park, it is even more important that you subscribe and do it now. Benefits include:

- A one year subscription to MH Life Magazine, mailed directly to your door.
- A FREE 36 page Frequently Asked Questions and Answers Handbook by first class mail.
- You qualify to use the Legal Fund as soon as it is activated.

Your support means we will continue our efforts:

1. To provide important information
2. To unite MH owners across California

3. To push for legislation that will provide all MH owners in California a low cost means to enforce the laws we have (now that requires an attorney)
4. To encourage all advocates to work together for the good of all MH owners.
5. To encourage all advocates to be transparent, open, responsive to their members, and to focus on good service.
6. To encourage all MH owners to get involved (to join, subscribe, to donate, to volunteer, to communicate, to trust that we will do right by them).
7. To provide solutions to issues (to promote brainstorming to find new, more effective ways to protect MH owners) by forming advisory committees.

WHY \$15 TO SUBSCRIBE?

Ya, it seems like a lot, but rest assured that's what it costs when we go from mailing boxes or delivering bulk magazines to park to mailing individual magazines. Our latest mailing cost was \$.68/magazine plus \$.19 labor. That's \$.87/magazine/issue or \$10.44/year. Then there is the cost to print the magazine (\$.40/magazine). The total is almost exactly \$15 with nothing to spare. That gives us nothing for publishing and editing. Nothing for graphic design and other incidentals.

Of course, the cost plummets when a park purchases magazines in bulk. \$20 for 80 magazines is much cheaper. About \$.25/magazine. Or \$40/180 magazines is even less cost.

COMO-CAL'S LEGAL FUND IS DIFFERENT

Those of you who have read the March/April 2015, May 2015 and June 2015 issues, you know that COMO-CAL is reintroducing the FILLS (Free Individual Limited Legal Services) to all current COMO-CAL members. This program requires a minimum membership of 1,000 members before activation and is a different program than the one for MH Life Magazine.

So now, you will be eligible for legal services, either by subscribing to MH Life Magazine (\$15/year) or joining COMO-CAL (\$25/year). Remember also, one benefit of joining COMO-CAL is a years subscription to MH Life Magazine. Please remember also, both have a waiting period (\$3,000 in a Legal Fund for MH Life Magazine and 1,000 members for COMO-CAL). So join or subscribe today and help us activate both programs sooner. Use the application form on page 14.

New Policy - Limiting The Free MH Life Magazine

MH Life Magazine has been published and distributed to MH owners in California since our first issue in September 2011. We have distributed regional editions (San Diego, North San Diego County, Orange County, North Bay (San Francisco)) since July 2013, with NO requirement that anyone pay anything. Last year, 220,000 copies were delivered, almost four times more than any other advocacy publication. During that time, our readers paid an average of only 2.8 cents an issue. It is an indisputable fact; no advocate, in the history of MH homeowner advocacy, has provided so much for so little. No one!

We take pride in what we've accomplished (our readership values our pledge to be honest, truthful, and transparent). The totally FREE magazine has accomplished one important goal, namely it provided important information to MH owners (Knowledge is Power). However there are obvious, serious drawbacks to a totally free magazine.

DRAWBACKS OF A TOTALLY FREE MAGAZINE

1. One thing we've learned over the years, readers are not inclined to subscribe, or donate when they know they can always get the magazine free.
2. Others, perhaps, viewed the magazine as a "throw-away" magazine rather than really reading it and understanding the true potential of the magazine (to provide important information, to provide them with a voice, to network, to really start resolving problems and to provide important guidelines for all advocates).
3. Some referred to the magazine as "that magazine," or "Frank's magazine" when in fact the magazine was meant to be their magazine - The Peoples' Magazine. It was always meant to be a tool to be used to help protect their equity and lifestyle. We have always encouraged individuals, park leaders, local leaders and state leaders to use the magazine.
4. Unfortunately, the free magazine has encouraged reader apathy and apathy is counter to our goals, i.e. a magazine for the people, by the people, and a magazine valued and supported by the you, the MH owner.
5. The feeling among many was supporting the magazine had nothing to do with themselves and was a waste of time and money. In reality, the magazine has everything to do with you, those MH owners receiving it.

BENEFITS OF THE MAGAZINE

We feel it is very important to have more than one voice in California. This provides necessary checks and balances. We know many have benefited from our undertaking and with your support MH Life will not only survive, but grow and reach more and more MH owners in California.

Our hope is this slight modification, from totally free to free for 3 months per park, will encourage you to value the magazine as your own and support it as such.

NEW POLICY FOR FREE MAGAZINE

We will begin phasing out the totally FREE magazine after this issue (July). We hope you understand. Beginning August 2015, we will limit the number of free issues per park to three, i.e. any park can receive magazines free for three months.

This provides a good introduction to who we are and what we do.

WHAT DOES THIS MEAN TO YOU?

Most of you have been receiving a FREE magazine for over one year. The new policy means **THIS WILL BE YOUR LAST FREE ISSUE** of MH Life Magazine. After this issue we will discontinue sending magazines to your park contact. Of course our hope is you will act in order to continue receiving the magazine.

THERE IS LIFE AFTER FREE

If your park has been receiving magazines for over three months (most have been receiving the magazine for almost two years), this July issue will be the last free delivery you will receive (except in special cases). After July 2015, there here will be three ways to receive MH Life Magazine:

- a) As an individual subscriber (\$15/year).
- b) As group subscriber. As a group, you would pay \$20 for a small box (60-85 magazines) or \$40 a medium sized box (150-190 magazines). That's about half the cost to publish, print and distribute the magazine; however it does help pay the bills.
- c) Any park not already receiving MH Life Magazine can request three months of magazines at no cost. However, after the three month period, either residents would have to subscribe or the park be a group subscriber. We hope you understand.





Rent Control & Enforcement by Donna Matthews, Advocate

I believe adopting rent control ordinances took away the Cities and Counties power of enforcement of the Mobilehome Parks Act (MPA) (The Health and Safety Code and Title 25). WHY? These laws are not addressed in rent ordinances and they are the standards and requirements of the park owner's permit to operate in that city or county.

H&S Code 18251 Standards and requirement. The Legislature finds and declares that the standards and requirements established for construction maintenance, occupancy, use, and design of mobilehome parks should guarantee mobilehome park residents maximum protection of their investment and a decent living environment.

This Permit Expires. This permit is issued in accordance with the provisions of the California Health and Safety code and is subject to suspension or revocation.

- The park owner had to have a state permit for the standards and requirements for construction of his park and was required to provide and maintain in order to have a state permit to operate, and to be renewed each year. (The city or county had the power to see the park owner did his duty).
- The standards and requirements for the park owner's permit to operate a mobilehome park in that City or County were the terms and conditions of the homeowner's tenancy.
- There is nothing in the laws, or the rental agreements, that states that when the depreciation or the life expectancy of these standards and requirements ends, that it is the homeowners who can be charged for replacement.

H & S Code #18015 Applicability. The Act applies to all parts of the state and supersedes any ordinances enacted by any city or county which conflict with its provisions.

Then the question comes up without rent control what can a City or County do to protect their citizens from unconscionable

rent increases?

MY answer is simply the park owners have a franchise to do business in that City or County under the Business and Professions Code. I believe the homeowner's contract rights under the Mobilehome Residency Law would come under the City or County Consumer Protection Service.

When the park owner constructed the park and provided all the standards and requirements of a permit to operate, he then considered his investment, cost and life expectancy of the improvements, park operating expenses, and a just return on his investment and set the base rent he would charge. Annual rent increases should be a provision of tenancy, and if annual raises were set at 100% of the CPI, 46% would be the governmental inflationary amount for the park operating costs, the remainder would be for food, clothing, medical, etc. (Rutgers law review).

The homeowners contract to have their home investments installed in the park and then have tenancy under a RENTAL AGREEMENT, MRL 798.9. It is not a lease where both parties agree to certain terms, it is a required park owner written agreement, MRL 798.15. It contains the terms and conditions of park tenancy, MRL 798.8. And all other provisions governing the tenancy, MRL 798.15 (h). Therefore, I believe, the terms and conditions would come under the City or County Consumer Protection Service. A breach of this agreement, I believe, would be:

- (a) Unfair business practice.
- (b) One investor taking unfair advantage of the weaker investor.

Contract Law (1) [4] (b) Uniform Commercial Code. A contract is the total legal obligation resulting from that agreement.

So if there is any problem with unconscionable rent increases

the city or county to protect their mobilehome consumers would simply check the legal obligations of the park owner's required terms and conditions in the written rental agreement, MRL 798.15 (a-h), and the Mobilehome Residency laws.

My objections to Some City and County Rent Control Ordinances are;

- I do not believe the City or County has the right to have an ordinance provision stating what any business can charge the consumers, it leads to a taking of property lawsuits being filed.

- When there is such a provision in a mobilehome park ordinance, to avoid it be a taking of property, there usually is a provision giving the park owner a just return on his investment.

(a) What other business in the City or County is guaranteed a just return on their investment?

(b) What is a just return on the park owner's investment? Will the City or County agree to the park owner's petition and figures? If not there could be a lawsuit.

(c) In a Mobilehome park would a just return be based on the park owner's original investment or include the mobilehome owners' investments that tripled the park owner's "fair market value"? (If there was a place to move the their home investment the value would drop).

- I believe many of the ordinance provisions are in conflict with Mobilehome laws, # 18015

(a) MRL 798.15 (h) All other provision governing the tenancy. (If the park owner did not have a provision stating what annual rent increases would be he does not have the right to give unconscionable rent increases.

(b) MRL 798.31 A homeowner shall not be charged a fee for other than rent, utilities (commodity used) and incidental reasonable charges for services actually rendered MRL 798.19 No rental agreement for a mobilehome shall contain a provision by which the homeowner waives his or her rights, under this chapter. What homeowner in his right mind would contract to have his or her home investment installed in the park if the rental agreement had a provision stating:

(1) The park owner could raise the rent at time of a resale.

(2) That when the park required provided utility installations were amortized and the life expectancy ends the homeowner would be responsible for the cost of replacement.

(3) Had a provision giving the City or County the right to give the park owner a just return on his investment that includes the homeowner's investment in the park

The park owner was the one that set the terms and conditions of tenancy and the homeowner contracted to have his or her home investment installed in the park with the justification that these terms and conditions of tenancy would not be violated, therefore I believe the City or County, where the mobilehome park is located, has the right to have a simple ordinance stating that the standards and requirements of the park permit to

operate will be enforced, and the mobilehome consumers' rights be protected by their rental agreement.

H&S Code 18250 Conditions and Rights of Residents. The Legislature finds and declares that increasing numbers of Californians live in mobilehomes and that most of those living in such mobilehomes reside in mobilehome parks; Because of the high cost of moving mobilehomes most owners of mobilehomes reside within mobilehome parks for substantial periods of time Because of the relatively permanent nature of residence in such parks and the substantial investment which a mobilehome represents, residents of mobilehome parks are entitled to live in conditions which assure their health, safety, general welfare, and decent living environment, and which protect the investment of their mobilehome.

Article by Donna Matthews, mobilehome advocate

Editor's Note: I emailed Donna asking how to put her ideas into practice. This was her response.

The problem is and has always been; mobilehome owners are not concerned until they have a problem, then they get all exited and want someone to help them. They have no conception of the laws. If only I HAD KNOWN then what I know now, I really feel things would be different.

Mobilehome owners used to feel safe thinking the state-wide group would help them, instead they just got a new law.

I believe the only solution is to get about five or six dedicated people, like you started with us years ago. They would learn all the mobilehome laws, and tenants rights, that it took me 25 years to learn. Start a program of action. Any time the governmental agency was not doing their statutory duty, that the officers took an oath of office to perform, this group would step in and be loud and clear as to what the laws states. By my articles you can see that City hearings on rent control are not enforcing the MH laws.

Start with the Legislators, they made these laws, they appoint a member to be the head of the Senate Select Committee on Manufactured-mobilehome. Has this committee ever seen that the violation of the laws are ever been enforced?

The California Constitution states every person has the right to petition government for redress of grievances and I have been ignored even though I gave documentation that the park owners statements were never confirmed by HCD, PUC, or the Appellate Court, #134 Preparing false evidence. and the MH laws were never considered.

I thought having a magazine with the truth would do it, but I feel there has to be dedicated action any time a law is not enforced and then lots of publicity.

I am sorry I am not younger, but I will try to set up of my ideas, now that my computer is working again.

Donna Matthews

Buying / Selling a Home - Interference?

Recently, we received the following information from a reader who lives in a Goldstein park.

It seems a resident here bought a coach with intent to renovate it and sell it, for profit, as many do, and actually found a buyer at a fair price. When time came to close the deal, management refused to allow the buyer, whose English was not perfect, to take the documents, specifically the conversion document (regarding future possible sale of the park by the owner), to a friend to have it translated and explained to her. There were a few paragraphs she did not fully understand and wanted an explanation before signing. Her husband, a U.S. citizen, was in South America, currently out of the country and therefore unable to help her at the moment. Management, however, refused to allow her to either take the documents out of the office, to her friend or to have her friend present, and further refused to allow the Realtor through whom she was dealing to be present at the final signing. Because there was no one to advise her on what she was signing, the buyer canceled the sale, but was very upset because she had friends here in the Park, was looking forward to being a resident (management refused to allow them to be present also), and was concerned naturally about what exactly she was signing.

This has apparently happened a couple of other times also with other resident/sellers (i.e., that no one other than the actual buyer will be allowed to be present at the final signing and no documents can be taken out of the office. When management was questioned by the seller (in the present instance), seller was screamed at, told that this was perfectly legal, and its judgment was not to be questioned and hung up on the seller.

Obviously, buyer's rights have been negated, and with no reason. Buyer had been fully vetted, was financially secure, and no reason was given for management's position in this matter. If buyer (any buyer) cannot take even a signed copy of any document out of the Park office, then said buyer will not have

a complete file of his/her purchase of a coach in the Park, and nothing to indicate that an actual sale/purchase was made.

They were writing MH Life Magazine for advice: *I would appreciate any information or possible recourse potential sellers in the Park would have regarding the above, or just your thoughts in general. I for one will not sign any document that I do not fully understand, and if I choose to have an additional person with me during the signing, that is my privilege, I firmly believe. A number of residents are truly concerned, since the above problem has occurred several times already, but no one has spoken out because they are, literally, afraid of management's possible actions toward them, if they protest.*

OUR SUGGESTIONS

We believe there are consumer protections with regards to such contracts and believe it is unlawful to refuse to allow someone to take documents out of the office or for them to have a hard copy.

We believe every consumer should be allowed to have expert representation before and during signing.

We would suggest all communication with management be in writing and have management sign and date all documents given to them.

We suggested publishing this issue in MH Life so that we might network with other parks, especially those owned by Goldstein, experiencing similar problem.

We suggested consulting with a local escrow office. They have the expertise when it comes to signing documents to transfer property.

Let us know if you or your neighbors are experiencing similar problems selling their home. We believe issues like this can be resolved when we communicate, share, and work together.

Content Guidelines for MH Life Magazine

In the June 2015 MH Life Magazine (page 15) we published a survey about content options for the magazine. In the past, some readers suggested we use a larger font, or publish cross word puzzles, or home improvement articles, etc. Of course, we always strive to provide you what you want.

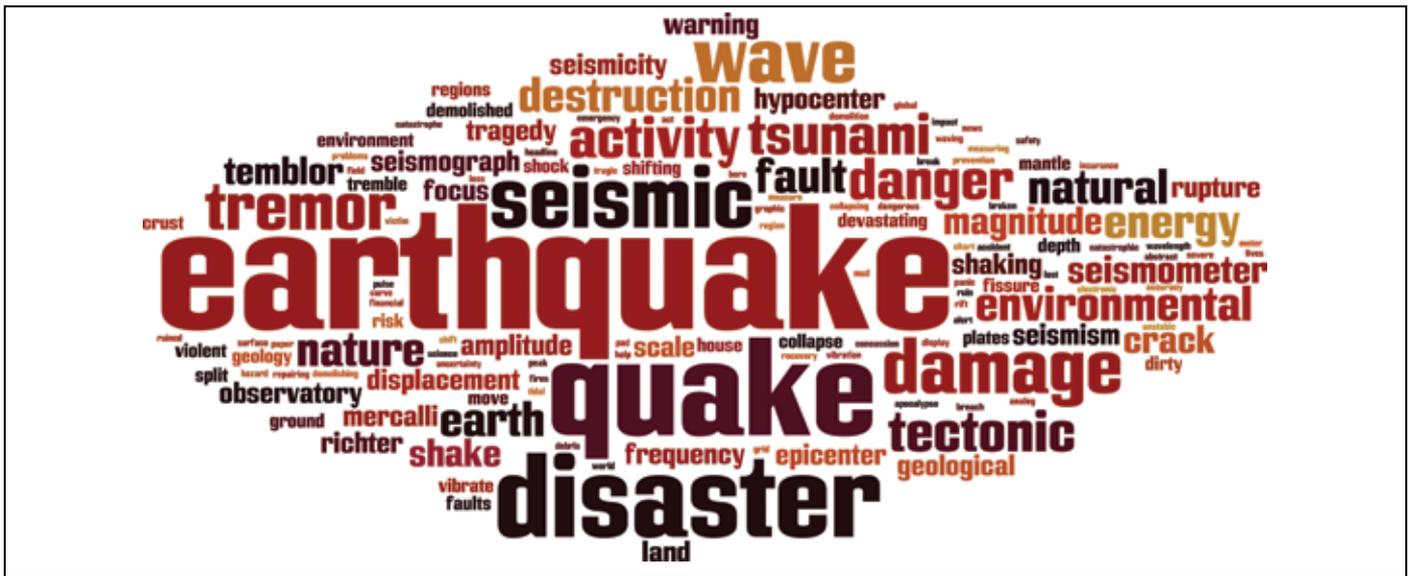
A few readers returned completed surveys and the verdict is unanimous. Readers don't want the magazine to change. And that's okay with us, as our #1 goal is helping the MH Community protect their lifestyle and the equity in their home. Our priority is not entertainment.

FORMATION OF AN ADVISORY COMMITTEE

We would, however, like to see 3-5 readers step up and volunteer to be part of an Advisory Committee for Magazine Content. Only you know what's happening in your local area. Only you know what serves you best. We're happy to comply with your suggestions.

Anyone wanting to volunteer to help out please call Frank at 818-886-6479 or email him at fawodley@yahoo.com

Remember, this is YOUR MAGAZINE, published for your benefit, not ours. Let's make it a success.



Do I Need Earthquake Insurance?

If you had a crystal ball you would know whether to buy earthquake insurance or not. If it were inexpensive most of us would buy it and forget about it but it's not cheap! Many of our customers struggle with the decision to buy or not to buy based more on the cost of the coverage rather than the fear of "the big one".

There is another cost that's harder to take than the premium charged. It's the deductible. Depending on the carrier you select, your deductible is going to be either 10% or 15% of coverage "A". Coverage "A" is the amount of coverage on your home. So, if you have \$100,000 coverage on the home you will have to pay either the first \$10,000 or the first \$15,000. Yikes!

This is the key thing: If your home is knocked off the foundation (the piers & pads), you will collect on an earthquake insurance policy. Imagine all your utilities severed; the water lines, gas line, sewerage and electricity. The piers supporting the home will be poking up through the floor damaging you subflooring and floor coverings. The center seam between the 2 halves of the home will likely be pulled apart.

In this condition, homes are "Red Tagged". You're thrown out of your home and repairs take forever because there aren't enough construction people to complete the repairs. You may not have a place to stay. It's a mess. So, if you are insured with a total loss your \$100,000 earthquake policy will pay up to \$100,000 after the deductible. This should go a long way to getting you back on your feet. There will also be limited contents coverage as well as living expense coverage.

There is some good news on the subject. At the time of the Northridge, there was relief available from FEMA for those with severe monetary constraints. There were thousands of grants awarded to Mobilehome owners. Also, 38,000 earthquake safety support systems were GIVEN AWAY BY FEMA to those who could not afford them in Los Angeles County, Ventura County and Orange County. This was done to limit future

earthquake damage.

This is how I personally look at the question to buy the coverage or not. If your home is fitted with a state certified earthquake safety support system the chances of your home leaving its foundation are greatly reduced. In the Northridge earthquake (6.7 magnitude) homes with the EQ support systems did extremely well. At our agency there were no reported claims where the device was installed. Now, if we have a 9.3 magnitude quake like the 1964 Alaska shaker we're probably all going to be in trouble.

Some do not know if they have a support system in place specifically for the instance of an earthquake. I can help a little. All manufactured/mobile homes built in 1996 or new are by law equipped with an earthquake support system. Also, all homes relocated since 1996 are, by law, supplied with a new EQ system.

Most existing homes were, however, built and set up before 1996. I suggest you have an experienced contractor take a look under your home if you're not sure about your situation. The prices for such a device can be under \$2000 and can run over \$5000 for a typical 24'x 60' home.

My final thought is this: if you have an EQ support device and are not worried about the really "big one" you will probably be fine without an earthquake policy. Without an EQ system, you are well exposed to disaster. I'm still looking for my crystal ball!

If you have questions, be sure to call your agent or, feel free to call us at HUGHES WEST-BROOK Insurance Agency at 800-660-0204. We are in our 43rd year insuring manufactured/mobile homes.

Myron Hughes, Owner/Broker.

Hughes West-Brook Insurance, family owned since 1973

COMO-CAL At Work For You

UPDATE ON VALLE VERDE, CHATSWORTH

As you may recall, residents of Valle Verde MHP in Chatsworth are faced with a \$10 increase in their rubbish fee. That is \$120/year, or almost \$2400/year more to the park.

Two or three residents called us. We suggested they file a complaint with the City of Los Angeles Housing Department.



We also felt the notice was not legal because it was not served 90 days before the increase took effect.

Residents are waiting for the Housing Departments determination. We will update you in coming months.

UPDATE ON WEBSITES

We are excited to report that our website (www.comocal.org) now contains over 300 articles and 50 videos. Here is a list of a portion:

- Mobilehome Residency Law (MRL)
- County Resources 2015
- Frequently Asked Questions
- Over 50 videos (Calderon, Minnehan, Winchester Ranch MHC, Jade Bay in Chula Vista, several from other states, a video on carbon monoxide detectors, one on air conditioning units, Buena Vista in Palo Alto, Sam Zell and Equity Life Style, Blue Star and Oakridge MHP in Sylmar, Rowland Heights, vacancy and rent control and many more
- Over 50 different subjects from management abuse to eviction and resident ownership

Articles on the website can be searched by key word, e.g. eviction. All in all the website is a terrific source of information. Also every MH Life magazine and Mobilehome Magazine are displayed and each may be downloaded, a page at a time or the entire magazine.

We are happy to report that our website www.comocal.org has approximately 80 visitors a day and growing quickly. Soon we will have a “members only” section for those joining COMO-CAL. This section will include the current issues of MH Life Magazine and other useful information, perhaps a list of “procedures” to resolve specific problems.

PLEASE TAKE OUR JUNE SURVEY.

Just copy and paste the following into your internet browser: <https://www.surveymonkey.com/r/THVC3M8>

OUR SEARCH FOR ATTORNEYS

Now that both MH Life Magazine and COMO-CAL have Legal Funds, we are actively searching for attorneys knowledgeable in MH law to write articles and consult.

We also have two members who have a long history as para-legals. We are sure they will step up and help out when the need arises.

If you have had a positive experience with an attorney or para-legal, please let us know. Call Frank at 818-886-6479 or email him at fawodley@yahoo.com. Thank You!

UNLAWFUL DETAINER ACTION

We were recently asked to help a senior with a 60 day notice. She had received notices from her park for a variety of issues over a six month period, but only after receiving a very threatening 60 day notice did she bother to reach out for help. We did what we could to advise her; however we are NOT attorneys and are limited to the help we can give.

One suggestion to others needing help. Gather all pertinent documents. If you have a scanner, scan them so you can attach them to an email. This is so much easier and quicker than snail mail. No matter who you ask for help, you need to provide them as much information as possible.

WE TOOK THE PLEDGE

Finally, don't forget that both MH Life Magazine and COMO-CAL have taken the Pledge to be open, transparent, responsive to you, your questions, and your needs, and to work together with all other advocates, no matter affiliation.

Our #1 goal is serving you and helping you help yourself to protect your lifestyle and the equity in your home. Let's all work together, after all we're all in the same boat. Get along and get far. Miracles can happen. Trust the process.

Frequently Asked Questions and Answers

The following come from the Frequently Asked Questions and Answers Handbook, plus information from COMO-CAL

Question: When does my rent become late? **Answer:** Your rent payment must be made within five (5) days after it is due, i.e. if it is due on the first, you have until the end of business on the sixth to pay it.

Question: The park gave us notice of a increase in late payment charge. Is this legal?

Answer: No. Actually any change of a rule or a regulation

requires the park to give notice and hold a meeting with all park residents. The residents do not have to approve the change, and the change becomes effective six (6) months after the meeting.

Question: Is there a law which caps rent in my park? **Answer:** No, there is nothing in the law which caps rents.

Question: How many parks have rent control in California? **Answer:** There are 365,000 mobilehome spaces in the state, and 165,000 have some form of rent control. Of these about 65,000 to 70,000 have some form of vacancy control, i.e. a cap on the rent when a home is sold.

Question: Our manager harasses and intimidates residents in my park. What can we do? **Answer:** The FAQ Handbook states: "The Mobilehome Residency Law (MRL) gives residents certain rights, but when difficult issues have to be resolved, residents need to form homeowners' organizations or affiliate with mobilehome groups that advocate for mobilehome owners interests and work as a group in dealing with the park management. The best defense is a good offense, but don't confront the manager in a belligerent or overly argumentative fashion to make matters worse."

Question: Is there an ultimate solution to all the issues we experience in our parks today? **Answer:** Yes. The answer is resident ownership of the park. COMO-CAL has often written of the advantages of resident ownership.

Question: Who can I get more information from regarding resident ownership of my park? **Answer:** A good source is Deane Sargent of PMC Financial. He can be reached at 541-708-5131. Website: <http://www.pmcfinancialservices.com/>

Question: Do rent increases effect my equity? **Answer:** Yes, for every \$10/month increase the value of your home decreases \$1000.

Question: The manager keeps threatening to evict me. Can the manager really evict me? **Answer:** In a simple word, NO. Only a court can evict you through a process called "unlawful detainer." The Mobilehome Residency Law details the seven

reasons why you can be evicted. One is failure to pay rent on time, another is failure to comply with park rules and regulations. Consult 798.56 for further information or the FAQ Handbook.



Question: When is a resident most vulnerable to the park?

Answer: We feel residents are most vulnerable when they go to sell their home.

Question: I have an immediate need to use the free legal services program. When do you think COMO-CAL will

have an attorney? **Answer:** We are currently working on that. However most attorneys are not experienced with mobilehome law. We are relying on our members to make recommendations and we are happy to check out their recommendation to see if it is a fit for our Fills Program. Remember, the Fills Program activates only after there are 1,000 COMO-CAL members. \$5 of every \$25 annual membership goes to the Fills Program.

Question: If you own a mobile home older than 1974 and the park asks you to move it out of the park rather than sell it, what should you do? **Answer:** Age is not a criteria to make you move your mobile home. Only health and safety issues. Call HCD for an inspection. Call COMO-CAL and alert us.

Question: If the park gives you a 7 day notice, what should you do? **Answer:** First of all, you must know the legal consequences of violating a seven day notice. See Civil Code 798.56(d). If you receive three seven day notices within a 12 month period for the same rule violation, the park can give you a sixty day notice to vacate.

Question: What should you do if you have a tree that needs to be removed from your space. **Answer:** If the tree poses a health and safety violation, ask the park to take care of it. If they refuse, make a complaint to HCD and they will come out and inspect.

Question: If you receive a 3 day notice to pay or quit? What does it mean? What if you let the 3 day period elapse? **Answer:** A 3 day notice is serious. Every effort should be made to pay within the 3 days; otherwise the park can and will serve you a 60 day notice of eviction. Ultimately, you could lose your home if you are not careful.

Question: If management puts out a park newsletter saying there is a new park rule, what should you do? **Answer:** The park rule would not be valid. The park must hold a meeting and invite all residents for any new rules or regulations. We suggest you do not sign them. They will be effective 6 months from the date of the meeting.

Join Our Growing Family

Remember you receive many benefits when you join COMO-CAL. We pledge to be open, transparent, and will work with other advocates willing to work with us. We are the only state-wide advocate that can make such a claim. And remember, we have a seven year history successfully helping members. In fact, we saved our members more money than all membership fees combined! That's a real accomplishment.

We don't just take your \$25 and disappear. We send all members a welcome letter with their join date and membership number. You are guaranteed a one year subscription to MH Life Magazine, and a FREE 38 page Frequently Asked Questions and Answers Handbook. And we are available to consult with you when you need us. Isn't that alone worth the membership fee? Plus we have the FILLS Program.

FREE LEGAL ASSISTANCE

We are the only advocacy group offering legal assistance. (See details of our FILLS Program in the May issue.) How does it work? Essentially, if you have an issue and it requires the help of an attorney, you will receive attorney assistance FREE when you are a paid COMO-CAL member.

There are two conditions: a) COMO-CAL must have at least 1,000 members to activate the program (that means we have a legal fund of \$5,000), and b) You must be a member for at least 45 days before it is available to you.

THE BALL IS IN YOUR COURT

We have presented our case. We have a history of helping the MH Community and are proud of our many accomplishments. Others believe in us also. Just read some of their testimonials on page 11 of the March/April issue of MH Life.

As you can see from the scenario on page 4, COMO-CAL can guide you through the maze of obstacles. And we can help you organize so that you are empowered yourself.

THANK YOU

Finally we would like to thank all our supporters, those who have joined COMO-CAL, subscribed to MH Life Magazine, distributed magazines, and/or helped us secure advertising. We want to especially thank the HOA of Indian Springs Park in Palm Desert for their kind, continuing donations! Their donations help make the magazine available to so many.

SUBSCRIBE TO MH LIFE MAGAZINE

No where do you get so much for so little. And now a subscription comes with a Legal Fund (see page 6 for details).

Now it is so important to either join COMO-CAL or subscribe to MH Life Magazine; otherwise you are again alone. Is that what you really want? Help us continue to help you.

MH Life Subscription & COMO-CAL Membership Application

NAME: _____ Date: _____

PHONE #: _____ PARK NAME: _____

MAILING ADDRESS: _____ SPONSORED BY: _____

E-MAIL: _____

SPACE # _____ CITY: _____ ZIP: _____

- Annual Membership in COMO-CAL (\$25): \$ _____
- I support COMO-CAL & MH Life Magazine. I want to donate \$ _____
- Annual Subscription to MH Life Magazine (\$15/year): \$ _____
- I will volunteer to help out, I will deliver magazines in my park
- I will be a sponsor & promote COMO-CAL membership in my park
- I joined. Yes, I want to receive a FREE FAQ Handbook (a \$6 value)

Make Checks for MH Life Sub. Payable to "MH Life" or COMO-CAL Membership to "COMO-CAL"

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