

MH *Life*

A Magazine for Mobilehome Owners

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LET'S DO THIS TOGETHER

Welcome to the September 2015 issue of MH Life Magazine. This marks the beginning of our 5th year publishing the magazine and our 13th advocating for MH owners! It doesn't seem possible.

Every month last year, 19,000 mobilehome owners received a FREE copy of MH Life magazine. That's 228,000 magazines to educate and inform the MH Community! We're the only magazine of its kind in the US. We'd say that was a success. Now we ask for your support. Help us take the next step. Our goal is to start resolving decades long problems facing MH owners. We can only go forward if we go TOGETHER.

CHANGE IS CRITICAL

The August 2015 MHL Magazine demonstrated that California advocates must reorganize. In fact, in our Survey (MHL August 2015, page 4), over 90% of respondents felt it was absolutely time for a new approach. We agree 100%. In fact, we've been brainstorming to develop a new approach for 10 months (see "Power to the People, November MHL pages 12-13). Last month (MHL August 2015, pages 10-14) we reintroduced the Regional Group Plan.

We've published many surveys over the years, asking for your feedback. We listen to you! Without exception, you want advocates working together, effectively and efficiently, while being open, transparent, and responsive to your needs. And the new Plan does just that.

THE REGIONAL GROUP PLAN IS ACTIVE TODAY

The Coalition of Mobilehome Owners - California (COMO-CAL) is the Regional Group Plan. We have slightly modified COMO-CAL's bylaws for that purpose and are accepting members today (Membership Application on page 14). When you join COMO-CAL, you are actually joining your specific Regional Group, whether San Diego (COMO-SD), Los Angeles (COMO-LA), or another area. Advocates in your Region will be your leaders. The Plan provides UNITY, and gets everyone working together. No longer will there be competition for members and your money will go to help you, not someone a thousand miles away. The Plan will insure a lobbyist will finally legislate an enforcement like the Washington State Plan (see page 7). That in itself is HUGE!

NOW IS NOT THE TIME TO WAIT AND SEE

This is an opportunity that comes only once in a lifetime. We've identified the issues. We've shown the present system isn't working. And we've presented a new Plan that, without question, will work. Now its up to you. Donna Matthews (25 years of advocacy), Frankie Bruce (19 years) and Frank Wodley (13 years) are leading this movement. Our support network numbers over a hundred. We have pledged our lives to help MH owners. We know your struggles because we've faced them ourselves. Donna lost her home to a park owner for a \$75 utility bill. Frank was taken to court by his park owner because he was an effective advocate. If there was ever a time to support us, it is now! We encourage you to join COMO-CAL and help us help you. Let's Do This Together. We can accomplish great things, but you must act now if we are to go forward.

Frankie Bruce, Donna Matthews, & Frank Wodley

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Mobilehome Facts to Know and Remember

- Mobilehome owners are under a rental agreement, not a lease, Article 1, MRL 798.9.

(a) With a lease, both parties decide the terms, for a certain length of time, and the monetary consideration for what is to be rented. At the end of that time a new lease must be signed. If a lease term is broken the problem must be settled in court.

(b) With a mobilehome rental agreement the homeowner contracts to have his or her home investment installed in the park and the park owner must give a written rental agreement that contains the standards and requirements of the terms and conditions of what must be provided and maintained for the park owner's permit to operate a rental mobilehome park in that city or county.

I believe it is not the homeowner that must see that the park owner abides by the mobilehome laws concerning his park but the Department of Housing and Community Development (HCD). HCD is the governmental agency responsible for the enforcement.

- The law requires a copy of the Mobilehome Residency Law (MRL) be given with the written rental agreement and the provisions are incorporated into the rental agreement by reference, Article 2, Rental Agreement, MRL 798.15 (c).

- Contract Law.(1) [4] (b) a "contract" is the total legal obligation resulting from that agreement.

- The rental agreement cannot contain a provision by which the homeowner waives his or her rights, otherwise deemed against public policy and void. MRL 798. (I believe this means the rental agreement cannot have a provision that is in conflict with what the law requires the park owner to provide and maintain for his Permit to Operate).

- The rental agreement, that the park owner must give when a homeowner contracts to have his or her home investment installed in the park, contains the rules and regulations of park tenancy. A termination of tenancy can only be for one or more violations (c) violation of a reasonable rule or regulation (after notices have been given and not corrected), (e)for nonpayment of rent, utility charges, (a) noncompliance with a local ordinance or state law (after receiving a notice from the appropriate government agency and not corrected), (b) conduct that constitutes a substantial annoyance to other homeowners, (c)or conviction of a felony offence committed in the park or mobilehome. Article 6, Termination of Tenancy, MRL 798.56

(a-e)

- MRL 798.12. "Tenancy" is the right of a homeowner to the use of a site, site improvements, and accessory structure for human habitation, including the use of the services and facilities of the park. (The park owner's Permit to Operate requires these site improvements be provided and maintained for a yearly renewal).

- MRL 798.16. The rental agreement may include such other provisions permitted by law, but need not include specific language contained in state or local laws not part of this chapter. (this would mean all the Mobilehome Parks Act (MPA), provisions that the HCD Administrators are responsible to see are enforced before renewing the park owner's yearly Permit to Operate).

- MRL 798.31. A homeowner shall not be charged a fee for other than rent, utilities and incidental reasonable charges for services actually rendered.

(I believe includes any charges not included in the rental agreement).

- MRL 798.17 Rental agreements meeting the criteria of a subdivision. This provision was not in the MRL in 1985 but all the provisions were added later, concerning any local government entity that establishes a maximum amount that a landlord may charge a tenant for rent.

(I believe the things to remember are; a).. #18015 Applicability. The Act applies to all parts of the State and supersedes any ordinances adopted by any city or county which conflict with its provisions. b). Article 2, Rental Agreement, MRL 798.15 (h). All other provisions governing the tenancy).

I hope this explains why mobilehome owners should always stress the fact that they do not have leases. They contracted to have their home investments installed in the park under the park owner's standards and requirements of his Conditional Use Permit. These are terms and condition of their park residency.

Remember, in any litigation, you have the right to send the park owner interrogatory questionnaires concerning his responsibilities under his Permit to Operate.

Article by Donna Matthews, long time advocate. Donna can be reached through MH Life Magazine.

Learning From Our Mistakes

QUOTES ON MISTAKES

A life spent making mistakes is not only more honorable, but more useful than a life spent doing nothing. **George Bernard Shaw**

Sometimes when you innovate, you make mistakes. It is best to admit them quickly, and get on with improving your other innovations. **Steve Jobs**

A man must be big enough to admit his mistakes, smart enough to profit from them, and strong enough to correct them. **John C. Maxwell**

Experience is simply the name we give our mistakes. **Oscar Wilde**

The successful man will profit from his mistakes and try again in a different way. **Dale Carnegie**

I wouldn't change anything. I've made mistakes, but thanks to those mistakes, I've learned. **Enrique Iglesias**

HISTORY OF MH ADVOCACY

Sometimes it is important to take a look where we've been in order to understand how best to proceed. Those helping mobilehome (MH) owners have been around for over 50 years, ever since there was a need to counter "bad" actions by park owners and their managers. Thus the Mobilehome Residency Law (MRL) was legislated. The premise being, if and when park owners and managers break the law, MH owners could use the court system to stop and/or punish them. So far, so good. That's a first step in the process. So what's the next, critical step?

VIALE ENFORCEMENT

We all understand laws need viable enforcement to be effective. For example, it is the law that we pay our fair share of taxes. Do you think anyone would pay taxes if there were no consequences for not paying? We think not. In fact, we are so afraid if we cheat or don't pay entirely (we could face high dollar fines, jail time, etc) that most of us pay our taxes without giving it another thought.

THE FIRST MISTAKE & 28 YEARS LATER

We feel MH owners have been brainwashed to believe their only enforcement option is to hire an attorney and go to court. If you read the August Magazine, you know different. Those testifying at the Senate Select Committee in 1987 argued that this option isn't viable, i.e. it doesn't work because MH owners don't have the money to hire an expensive attorney, and there are few attorneys who know MH Law.

Okay. The premise that laws will counter "bad" actions

is a good one; however, the option to enforce the law is not working. That's where advocates dropped the ball 28 years ago.

THE SECOND MISTAKE

The idea of a state nonprofit advocate was a good idea, in the beginning. New laws were legislated to counter "bad" actions of park owners and managers. However, giving a small group of individuals all the power proved a bad idea. They fought to get more and more power. And they gave their legal council too much power, allowing him to run things, even while he was a park owner. Ultimately, it has led to divisiveness, mismanagement, an ineffective group dynamics and general chaos.

OTHER MISTAKES

COMO-CAL has made mistakes too. COMO-CAL's Free Individual Limited Legal Plan (FILLS) was a good idea; however it eventually failed because of its attorney. Needless to say, it is very, very difficult to find an attorney both versed in MH law and one willing to write letters and articles for \$100. Usually attorneys don't get involved unless they are paid a considerable sum up front or there is a big pay day down the road.

The Magazine has made mistakes. The idea of a FREE state-wide advocacy magazine for MH owners is a good idea; however there is one big drawback. The Magazine can inform and educate, but most residents don't appreciate it and tend to minimize its value. And it can't enforce the law having no resources. One goal of the magazine was to get MH owners involved. Unfortunately that didn't happen. Now MH owners must get involved and volunteer for leadership roles in the new Plan.

WHAT MH OWNERS NEED?

MH owners need an enforcement option that works, perhaps together with some limited legal help. They need all advocates working together, sharing, focused on serving residents, without competition, or divisiveness. They need to be able to trust their leaders, and leaders need to be open, transparent and responsive to members needs. The Plan accomplishes all the above.

COMO-CAL IS THE REGIONAL GROUP PLAN

When you join COMO-CAL, you are part of the Regional Group Plan. Your Membership dues stay in your specific Region, whether San Diego, Los Angeles, or whatever. Your Regional Leaders have free use of the Magazine. The Plan eliminates competition for members and gets everyone working together. Finally we will have UNITY. And COMO-CAL pledges to push for enforcement legislation and to begin working to resolve issues like manager harassment, interference of sales, distribution of literature, etc.

Results of Two Surveys in June & July 2015

Background: As you may have read in the August 2015 issue of MH Life Magazine, the Senate Select Committee held a Hearing on Enforcement Problems with the Mobilehome Residency Law (MRL) in 1987.

We asked several hundred MH owners their opinions on the following questions. Below are the results from two Surveys:

Question #1: What is your reaction to the fact that this Hearing was held over 28 years ago?

Answer: a) About 90% felt it was absolutely time for a new approach. (The answer “It’s high time for a new approach” received the highest weighed response of 4.64 points out of 5.00 points),

b) About 88% were extremely concerned that no one was minding the store. (The answer “I wonder who’s minding the store” received 4.40 points out of a total of 5.00 points).

c) About 75% of respondents were frustrated, and shocked, but not surprised. (Folks were frustrated (4.16/5.00), shocked (3.86/5.00), but not surprised (3.82/5.00)).

Question #2: What is your reaction to the fact that 17 of the 18 issues presented HAVE NOT been resolved after more than 28 years?

Answer: a) About 92% felt it was absolutely time for a new approach. (The answer “It’s high time for a new approach” received the highest weighed response of 4.58 points out of 5.00 points).

b) About 90% were extremely concerned no one was minding the store. (The answer “I question who’s minding the store” received 4.51 points out of a total of 5.00 points).

c) Other responses were: I’m frustrated (4.27/5.00), I’m not surprised (3.97/5.00), and I’m shocked (3.83/5.00)

Question #3: Who do you feel is responsible for this situation (only one hearing / no resolution in 28 years).

Answer: a) 91% felt the Senate Select Committee was responsible (4.55/5.00).

b) 86% felt the California Legislature was responsible (4.33/5.00)

c) 77% felt GSMOL was responsible (3.87/5.00) and MH owners should have demanded change (3.88/5.00).

d) 62% felt MH owners were responsible (3.61/5.00)

THANK YOU FOR PARTICIPATING

First of all, a big thank you to all who contributed by taking the Surveys. In all, 80 MH owners participated. Although not a big response, we feel the results are indicative of the MH Community as a whole.

MH LIFE’S OPINION

We agree with the MH Community on questions #1 and #2. MH Advocates, after reading the Hearing Testimony taken in 1987, should have immediately began working to find solutions to the over 18 issues brought up by those testifying. There should have been a dialogue between advocacy groups and the Senate Select Committee. Study committees should have been formed, perhaps one per issue. The results of brainstorming should have been published in the Californian and a strategy developed to resolve each issue.

It appears as if NOTHING was done. Folks simply went home and eventually forgot there ever was a Hearing. Unfortunately, this has continued the last 28 years!

ASSIGNING RESPONSIBILITY

This is where we disagree with the MH Community. In our opinion, the California Legislature and the Senate Select Committee do not automatically act on their own. They only act when pushed and prodded by advocates or the community.

More than one advocacy group was represented at the 1987 Hearing, but by far GSMOL was the largest, strongest and most powerful. In 1987, GSMOL had 100,000 members and an income over \$1,500,000 per year. If, after the Hearing, GSMOL leadership made a plan to go forward, that could have been extremely productive. However, it is our understanding that the late 1980’s and early 1990’s was the beginning of major internal conflict in GSMOL. Individuals and leaders were fighting for control; thus GSMOL became very ineffective. GSMOL did not have a plan or strategy to begin resolving problems. Unfortunately nothing has changed today.

Our Survey demonstrates there is another group that is responsible, and that’s the MH Community. GSMOL’s 100,000 members, in fact all MH owners should have demanded a plan to resolve the many problems mentioned in 1987. As we have been saying over the last 12 years, it is not enough to belong to an organization, one must be active to know what’s going on. Question, question, question.

If your leaders are not doing what you need them to do, then replace them. However, we do understand, that is not always an easy task. (GSMOL’s system of electing leaders is and has been essentially “fixed”, i.e. the leaders hand pick 50% of those who have a vote! No wonder the bad apples stay in power. The new Plan fixes this problem.)

GOING FORWARD

We are so convinced that the Regional Group Plan will work that we guarantee results or your money back. Give us the financial support we need to continue our work and you will not be sorry you trusted us to do the right thing.

Enforcement Options

MHLTA

So what are some viable options for enforcement of the laws (Civil Code -MRL and Title 25)? Has anyone found a solution? As a matter of fact, one option we've been writing about it for at least 7 years - Washington State's Manufactured Housing Dispute Resolution Program. We recently asked Ishbel Dickens, Executive Director of the National Manufactured Home Owners Association, if the MHLTA was effective. Here is her response:

While most states across the country have viable Manufactured/Mobile Home Landlord Tenant Acts (MHLTA), very few have any enforcement mechanism. A strong law on the books means very little if it cannot be enforced.

Home owners in Washington's manufactured housing communities realized a long time ago that without enforcement their landlords, especially the out-of-state ones, would simply conduct business as they saw fit regardless of statutory requirements.

Motivated to make a difference and ensure some protections from bully landlords, home owners and their advocates worked for six years to convince the Legislature to pass an act enforcing the MHLTA. It took some time to identify the appropriate state agency, but ultimately the Attorney General's(AG) office was chosen since this office is charged with consumer protection and other relevant regulations.

The Attorney General Manufactured Housing Dispute Resolution Program: <http://app.leg.wa.gov/rcw/default.aspx?cite=59.30> allows both home owners and community owners to file complaints if they perceive the other party to have violated the statute governing the relationship between them. The program is supported by a \$10/space annual fee which adds up to over \$600,000 in Washington. The landlords pay the fee to the Dept. of Licensing and \$9 of the fee goes to the AG to carry out the dispute resolution program. The landlord can collect \$5 of the fee from the home owners – some do and others do not.

The program went into effect in 2007 and seems to be working – indeed in the first year of its existence the community owners tried to pass a bill to put an end to the program – so this is a good indication that the program provides a service to home owners.

Home owners and community owners can file complaints on-line or by calling the AG's office. Initial determinations are made as to whether a violation of the MHLTA has occurred and the AG as a neutral third party, attempts phone mediation to try to resolve the dispute. If resolution fails or if one party does not participate, then the AG investigates the complaint and can fine the violating party until they come into compliance. Either side can appeal the AG's decision to an Administrative Law Judge and ultimately to Superior Court.

Enforcement of the statute does not address all of the concerns

manufactured home owners have but it does at least provide some levelling of the playing field, at least as far as violations of existing law are concerned.

Ishbel Dickens is the Executive Director of the National Manufactured Home Owners Association (NMHOA). She has been working on manufactured home owner issues for more than 27 years, initially in Washington State, and now all across the country. She can be reached at: ishbel@nmhoa.org

SENATE SELECT COMMITTEE

Is there another enforcement option? What about the Senate Select Committee on Manufactured Home Communities? In fact, NO, **THIS COMMITTEE HAS NO LAW ENFORCEMENT POWERS.**

JURISDICTION: *The Select Committee is authorized and directed to ascertain, study and analyze problems relating to manufactured homes, mobilehomes and prefabricated structures as a form of housing, including, but not limited to*

- *the manufacture, sales and financing of such units, taxes and fees imposed upon them;*
- *the effect of such housing on related land use matters, including, but not limited to, zoning, change of use and affordable housing; and*
- *the issues unique to both rental and resident-owned mobile-home parks and manufactured housing communities, including, but not limited to, landlord-tenant matters and health and safety code enforcement with an emphasis on providing legislative recommendations for resolving problems in these areas.*

SMALL CLAIMS COURT

What about small claims court? We have heard over the years many MH owners have gone to small claims court and some have prevailed. We would love to share specifics, but we simply don't have any. There is a \$2,200 fine for each violation of the MRL, and this adds up when several residents file for the same infraction. So this is an enforcement option available to all MH owners.

ENFORCEMENT BY HCD

Donna Matthews, long time MH advocate, believes an enforcement mechanism is already in place, namely HCD. Read her article on page 4: Mobilehome Facts to Know and Remember.

USE OF MH LIFE MAGAZINE

Actually, we believe the magazine can be a terrific form of enforcement. No one wants to be labeled as "breaking the law" and that is exactly what we intend to do. We will expose those owners and managers breaking the law. Stay tuned.

Should You Support GSMOL?

THE MH COMMUNITY SUPPORTED GSMOL FOR 30 YEARS

In 1987, GSMOL had about 100,000 members. Over the last 30 years MH owners contributed over \$17,000,000 and volunteered thousands of hours of their time to GSMOL. That's a huge amount of resources and we applaud MH owners for stepping up and supporting GSMOL. Why join an advocate? Why form GSMOL Chapters? Of course, MH owners wanted help. Help to fight abusive managers, help to fight park owners who stepped over the legal line. Help to sell their homes, and help to live in their park without fear.

MH owners trusted GSMOL would help them by resolving serious problems such as manager abuse, interference of sales, enforcement of the Mobilehome Residency Law, etc. Please refer to the list on page 8 of the August 2015 MH Life Magazine.

A BETTER OPTION FOR ENFORCEMENT IS NEEDED

Sure, in the beginning (1960's-1980's), we needed new laws to help protect us because the laws just didn't exist. However, the 1987 Hearing clearly demonstrated the fact that a better enforcement option was needed (the option to hire an attorney and litigate in court didn't work for numerous reasons) and the laws were worthless without a good option for enforcement.

OTHER OPTIONS FOR ENFORCEMENT

Remember, GSMOL has long known about the Manufactured Housing Dispute Resolution Program (MHDRP) - see page 7. And we know there are other options also - expose those breaking the law by using MH Life Magazine, the media, by picketing, etc. Why isn't our state advocate exploring these other options? We don't have an answer.

GSMOL TODAY

All we know is the system isn't working. MH owners are losing their homes, they live in fear and hide in their homes. They won't join anything for fear of retaliation.

Twenty-eight years after a Hearing where many testified hiring an attorney and going to court doesn't work, GSMOL continues to promote it. What's wrong with this picture???

GSMOL DOESN'T PROVIDE LEGAL REPRESENTATION

GSMOL has a new website that looks terrific. It is used to continue to promote "their" option for enforcement, an option they know doesn't work! Let's look further: It is hard to find, but under "Contact Us" you will find a page titled: *Have a Question? Need Help?* Sounds good, right? However when you click on Frequently Asked Questions to see if your question has already been answered, you go to a page that says "No Results Found."

Ok, lets try *Problem in your park?* You get a one page article that ends up suggesting you hire an attorney and go to court.

Their next heading is: *Need an attorney?* It provides a Protocol for Seeking Legal Assistance from GSMOL. In it GSMOL states "Members should be aware that GSMOL membership *does not entitle them to legal representation by GSMOL.*"



"Of course we can make fast decisions ... once we have considered the 4872 factors."

ZERO FINANCIAL HELP FOR CHAPTERS

GSMOL uses GSMOL Chapters to provide income. Although most issues are local, none of this money is sent back to chapters. A chapter can receive \$25 back from the home office if they provide completed paper work.

In 2013, GSMOL provided Chapters a total of \$1,231 out of a total \$426,030. That's about 0.3%.

By the way, in 2013, GSMOL's expenses were \$425,030; however their income was only \$262,917. That's a loss of \$163,113. (We've already said more than 50% of expenses were unnecessary). No wonder GSMOL is frantic to get new members.

In addition, Chapters do not receive legal help from GSMOL's corporate attorney Bruce Stanton. Refer to the Letter of Frankie Bruce, GSMOL Regional Manager, Zone 7 in the August 2015 Magazine, page 13.

GSMOL HAS WASTED YOUR \$\$ AND TIME

It's one thing to join an advocacy group, spend your money and volunteer your time if it accomplishes something. If you read the August 2015 issue of MH Life Magazine, you will see 95% of the many issues identified at the Senate Select Committee Hearing in 1987 have NOT been resolved. That's

an unacceptable percentage! Issues like coercion, harassment and intimidation by managers, interference of sales, buyers are forced to sign long term leases, illegal pre-sale fix-up requirements, threats of eviction, threats of reprisal, buyers of homes have no rights, etc. Plus the critical issue - there is still no low cost, effective enforcement of the civil code that the MH Community so desperately needs (the Mobilehome Residency Law (MRL)).

Had GSMOL, in 1987, used their resources effectively, GSMOL could have accomplished so much. And the lives of MH owners would today be much better. Unfortunately, during this 28 year period, GSMOL has had continuing internal struggles, and was fraught with mismanagement. During a six year period, from 2002 to 2008, GSMOL was run by a park owner! Imagine the harm that did to the MH Community.

It is obvious to us, and it should be obvious to you, that GSMOL leaders dropped the ball. They were asleep at the wheel. As a consequence, over 125,000 GSMOL members have left, and we know why. They left because GSMOL talked the talk, but didn't walk the walk. A small group of GSMOL leaders were more interested in their egos and power than they were to do the right thing and help you.

WHAT HAPPENED?

We have identified the reasons why GSMOL failed and continues to fail us today:

a) Long ago a handful of board members seized control of the organization. (See George Smith Lawsuit in 1999 at www.savesmol.com). They control 90% of all money given to advocates in California. That means they have all the power. They use their attorney as the enforcer. And up to now it has been a struggle to change anything.

b) For many years GSMOL members and the MH Community have not demanded financial statements and membership statements from their leadership; thus GSMOL has been able to hide mismanagement and the serious decline in membership (90%).

c) GSMOL members and the MH Community have not demanded a plan to turn around the huge membership loss. And they have not demanded to see real progress to solving the many issues that existed even before the 1987 Hearing.

d) The "delegate" system (less than 70 delegates vote at each biannual Convention) to elect leaders and pass amendments is actually a way to keep bad apples in power. Half of the delegates are "hand-picked" by the current leaders. And it is not surprising that "chosen" delegates are given VIP treatment - their votes are paid for by the current leaders.

e) Ultimately, the average GSMOL member has never had representation. They were not allowed to vote based on individuals expertise and record because the system was fixed.

WHY HAS NO ONE SPOKEN OUT BEFORE?

Remember, the GSMOL Board Of Directors (BOD) controls all resources; thus holds all the power. Over the years, many have spoken out, but no one, until MH Life Magazine, has had the power to stand up and get the facts out to the MH Community.

IS THIS JUST ABOUT GETTING MEMBERS FOR COMO-CAL?

Absolutely not. It never has been nor will ever be about COMO-CAL. COMO-CAL's bylaws are being modified to reflect the Regional Group Plan and its Board of Directors will be populated by representatives from each Regional Group. COMO-CAL will be mainly advisory and will receive little or no funds. It will be a totally new advocate. Your dues and donations will go to your Regional Group, and each Regional Group will decide how your money is spent.

Who will be running the new Regional Groups? We encourage current MH advocates and leaders to step up. Remember, this is about serving MH owners effectively and efficiently. The Regional Group Plan has numerous benefits (see page 10). It eliminates any competition for members, it gets everyone working together (UNITY), and it eliminates divisiveness. Under the Regional Group Plan, funding will stay in Regional Groups where it is needed.

MAKING THE RIGHT DECISION - IT'S YOUR FUTURE

MH Life Magazine has provided the facts. Facts that no one can dispute. Now it's up to you to decide what's in your best interest - support the status quo or support the new Regional Group Plan by joining COMO-CAL. As with other decisions you make in your life, you need to weigh the pros and cons.

To us, deciding to support the Regional Group Plan and joining COMO-CAL is a no brainer. Advocates can only make headway with everyone working together and using resources efficiently. The decision you make WILL effect your future. It will directly impact whether or not your investment will be safe and your lifestyle will improve.

Fortunately, unlike the folks in the cartoon, you don't have to weigh 4872 factors. In our case, the choice is between the status quo which isn't working, and a new Plan we guarantee will work. It's that simple. We suggest your only option is to join COMO-CAL. Your \$25 membership is a very inexpensive way to insure advocates across California are finally working for you. We hope we can give you the peace of mind you want and deserve.

PLEASE STEP UP AND VOLUNTEER

Remember, we are talking about your future and the future of your friends and neighbors. We are talking about a new day in advocacy, but it will take a few dedicated folks to make it happen. Join with us.



COMO-CAL Benefits

We provide benefits that will protect your lifestyle and the investment in your home. When you join COMO-CAL, not only are you supporting the Regional Group Plan (see below) but you receive many other benefits :

- *You will immediately receive a Welcome Letter which includes your membership number in COMO-CAL, a 10 point Homeowner Bill of Rights, and COMO-CAL's 36 page Frequently Asked Questions Handbook.*
- *You will receive an annual subscription to MH Life Magazine, the most informative and most widely distributed advocacy magazine in the State of California.*

- *At least 35% of your membership dues will be deposited into a Legal Fund. This will be used to help resolve management problems, interference of sales, and other problems that have plagued us for decades.*
- *You "investment" in COMO-CAL is covered by a 90 day full money back guarantee. If you are not completely satisfied at anytime during the first 90 days of your membership, we will refund 100% of your \$25, no questions asked. And you can keep COMO-CAL's FAQ Handbook, a \$5 value, as our way of saying thanks.*

Support the Regional Plan, Join COMO-CAL

We are already forming Regional Groups and COMO-CAL will carry out the directive of the Regional Group Plan. When you join COMO-CAL, you are changing the face of advocacy in California. Every new COMO-CAL membership brings advocates a step closer to be UNITED, work together, be more open, transparent and responsive. This is HUGE.

Although you mail your \$25 to COMO-CAL in Chatsworth, it will go to your specific group, i.e. San Diego County residents to COMO-SD, Los Angeles County residents to COMO-LA, COMO-OC, etc., i.e. your membership dollars will stay in your Region where it will benefit you the most.

Remember all the benefits of the Regional Group Plan August 2015 MH Life Magazine page 10:

- *It gets everyone working together (that's huge in itself) to their full potential*
- *The Plan focuses on today and the future, rather than on the past.*
- *It uses ALL resources, including GSMOL, MH Life Magazine, Local Groups, Park Groups, etc. We encourage local and park leaders to become leaders in the new Plan.*
- *The Plan embraces ALL MH owners who want to be involved, as leaders, members, volunteers. It excludes no one.*
- *It gives a voice to all MH owners, not just a few. It provides equal representation to all.*
- *It puts the money where it will do the most good. It funds a lobbyist, the Regional Groups, a legal fund and a magazine.*
- *It eliminates competition, negativity and politics among advocates.*
- *It greatly reduces current overhead costs by as much as 50%. This means more of your membership dues are available to protect you.*
- *The Plan increases efficiency.*
- *It increases networking, sharing and teamwork.*

- *It provides a strong foundation and guidelines to go forward.*
- *It provides much needed checks and balances. It provides a plan for the removal of leaders who are not doing their job.*
- *It returns power and control to the people. Power to the People!*
- *It allows local areas to determine their own fate, work on their own issues, and support their own members. It allows everyone to share their problems, and successes.*
- *It provides expertise and consultants for all MH owners.*
- *It provides UNITY: All for one and one for all.*
- *It provides a Legal Fund for all members to help with enforcement.*
- *It allows us to promote other options of enforcement of the Civil Code Laws, rather than having to hire an attorney and going to court.*
- *The plan means less apathy and more participation by MH owners. Why? Because now the process will be much more efficient and effective. Residents will see results and trust in the process and want to get involved.*
- *It provides a magazine to all members, and a free magazine to many so they know someone is there to protect them, so they know they are not alone.*
- *It provides for elections based on merit and expertise. It allows all members to vote, not just a handful.*
- *Members fees are used to protect them, not someone hundreds of miles away, i.e. Regional Group monies, including a legal fund, remain in the region.*
- *It provides a group, namely COMO-CAL, to oversee all Regional Groups and to offer help when it is needed.*
- *It means our lobbyist is an employee, with responsibilities and goals. The #1 goal today is legislation which provides a viable enforcement option, such as Washington's States Dispute Resolution Program.*

COMO-CAL's Help Line



We understand our members have all sorts of questions. Our Mobilehome Owners Rights' Help Line is made possible due to the support of members and volunteers from all over the state. One-on-one counseling sessions are only available to COMO-CAL members. How will you help us build the movement so we can help you? Will you donate? Will you volunteer?

What our Help Line does and doesn't do (so you're not disappointed). Our volunteers are not lawyers. All of them are mobilehome owners like yourself who have learned a lot about residents' rights through being their own advocates as well as through the training they receive from COMO-CAL.

Do you provide legal advice? No. We are not lawyers, but we can direct you to the appropriate section of the Mobilehome Residency Law, and/or supply you with articles on a variety of subjects.

Can you recommend an attorney? We believe there are better options than hiring an attorney. We do not recommend specific attorneys; however we do have a list if you decide you absolutely need one.

Do you help managers and park owners? In fact, yes we do. MH Life magazine is available by subscription to them. Why? Because we feel everyone can benefit from the magazine.

Can you tell me how to deal with my manager?

If you are having management problems, please let us know. Our Help Line can't help, but COMO-CAL can. The best way to deal with management problems is to organize your park and have 30% join COMO-CAL. Then will work directly with your leaders to help solve your management problems.

Can you help me learn more about my rights so I know what I need to do to effectively stand up to my manager and owner? YES, most definitely YES! We can direct you to the appropriate Mobilehome Residency Law and provide you with informative articles previously published by MH Life Magazine and COMO-CAL.

What other issues is COMO-CAL working on? Interference of sales has a HUGE impact on the MH Community. Homeowners that can't sell their homes lose millions of dollars every year. We feel we can begin to resolve this very important issue.

Can you advise me if I get a 3 day, 7 day or eviction notice? Yes! We may be able to help if contact us as soon as you receive the notice. It is too late if you're already scheduled to go to court. Just like treating a sickness, an early diagnosis leads to the best outcome.

Help Line Phone: 818-886-6479. 8am - 9pm M-F

Stay Informed With MH Life Magazine

MH Life Magazine is celebrating its 5th year providing the MH Community important information. There are several ways you can receive the magazine:

a. If you have never received MH Life Magazine and are willing to distribute it in your park, we will send you enough magazines for all spaces in your park for a period of three months at NO CHARGE. Just our way of saying Hi.

Of course, after the 3 months you must purchase the magazine (for as little as 16.5 cents a copy). Check below for details of the several ways you can continue receiving the magazine.

b. If you are an individual, you can subscribe to the magazine for \$15 annually. We will mail you a magazine each month directly to your space by USPS. Plus you receive a FREE copy of COMO-CAL's 36 page Frequently Asked Questions

Handbook.

c. If you are an HOA or GSMOL Chapter or other park organization, you can order either 80 or 180 magazines at \$20 or \$40 respectively. You will receive a box of magazines, via Priority Mail, on or before the 1st of the month. Please know these rates are less than 50% of the costs to mail and print the magazines, so please take advantage of this offer. At this rate, magazines cost only 16.5 cents each or \$2.00 per year - a 86% discount over the subscription rate!

Please note, we will continue to display all magazines online at www.mobilehomemagazine.org and www.comocal.org; however we will not display the current magazine until 30 days after it is published. So you must purchase magazines (a-d) as detailed above to get the current, most up to date magazine.



Your Support Will Lead Us To Victory

Almost unanimously, those taking our recent Survey felt that it is time for a new approach. The old system hasn't worked for many, many years and it is critical that we focus on the future. We need change. We need to work together, effectively and efficiently. The Regional Group Plan is the best way to go forward.

A NEW DAY - THE REGIONAL GROUP PLAN

Ok, we realize joining and/or working for advocates in the past wasn't all that productive. But this is a new day. We've identified what wasn't working and what will work. Regional Groups will work. Now is not the time to wait and see. We've presented our case. We guarantee the new Plan will work, but it will work only with your total support. Need more information, call us at 818-886-6479 and we would be happy to answer all your questions. Remember, this is about your welfare, your lifestyle, and your equity. It is about resolving decades old problems. It is about making MH Living better for generations to come.

WE CAN'T DO IT WITHOUT YOUR SUPPORT

Everyone reading this magazine can do something. The protection of the MH Community depends on it. And let's make sure mobilehome living is better for the next generation. So what do we ask of you?

a) Join COMO-CAL. Its only 7 cents a day, a little more than \$2 per month. For that you can stay informed with a hard copy

of MH Life mailed to your door, you receive a welcome letter, a membership number, a COMO-CAL 36 page Handbook of Frequently Asked Questions and Answers.

b) Often times you might be the only one in your park receiving the magazine. Help us spread the word by 1) telling your friends and neighbors about COMO-CAL and the Regional Group Plan. 2) If you have a Home Owners Association or Recreational Club, ask them to support COMO-CAL and the Regional Group Plan. Perhaps they can schedule a meeting (time, place, date). We will help. Just request fliers from COMO-CAL that can be distributed in your park to invite residents to the meeting. 3) Request extra magazines to deliver to neighboring parks.

BE A COMO-CAL REPRESENTATIVE

Anyone can be a COMO-CAL Representative. We will provide you with business cards, magazines, applications, fliers, and other promotional material. We will reimburse some of your travel expenses when you go to other parks in your community. Remember, this is a new day. Advocacy in California can work again. What does that mean to you, your friends and neighbors? It means everyone is working together, efficiently and effectively, to protect the lifestyle and investment of all MH owners in California. Isn't that worth a few hours a month of your time? And we at COMO-CAL and MH Life Magazine are dedicated to the new Plan. We will support your efforts and together we will accomplish miracles. Just watch!

The New San Diego Regional Group by Frankie Bruce

I appreciate the kind words expressed by those regarding my letter to the editor in the August 2015 issue of MH Life Magazine. Advocacy in San Diego County needs to change and if you read my letter, you know I'm 100% on board with the new Regional Group Plan.

Now with the advent of the Regional Group Plan, any MH owner living in San Diego who joins COMO-CAL will know that their membership dollars will stay here in San Diego and not be used elsewhere. The leadership of COMO-SD (I'm the first) will decide how your monies will be used.

There is room for all who want to lead. I encourage the leaders of all local groups, i.e. Oceanside, San Marcos, Santee, Chula Vista and Escondido to volunteer to help out. You are all welcome to join me. To that end, I will be writing a personal letter to each and every group in San Diego County asking them to join to make our San Diego Regional Group strong. Let's do this together. We can be the "model" for groups across California.

I have been assured that MH Life Magazine - San Diego is ours to use, as we see fit. This is a terrific opportunity for all local groups to contribute content to the county-wide magazine. We have never had such an opportunity. This can be huge!

I'm aware that a few groups and a few parks have opted not to receive the magazine, for various reasons. I would remind you today is a new day. Now we control the magazine's content. Finally we have a chance to work together, without divisiveness or egos. Finally we have a chance to really serve our friends and neighbors, all the MH owners living in greater San Diego.

Let's go forward, not backward. Get on board. Contribute to the content of the magazine, distribute it in your area and support our COMO-SD group. It is the only option that makes sense. Certainly the status quo does not.

I can be reached at Frankie Bruce, COMO-SD, 858-335-8885, francesbruce@att.net; 10771 Black Mountain Rd., Space # 100, San Diego 92126.

MH Life Magazine Advertising Benefits You

Advertising in MH Life Magazine can be a "game changer." It can be used to generate revenue for Regional Groups and this revenue will be used directly to serve MH owners.

Magazine will always use these revenues to provide magazines to parks and residents that have not already been receiving them, i.e. MH Life will continue to build membership in COMO-CAL for your specific region.

How Does It Work?

MH owners see prospective advertisers every day. Whether it be your corner restaurant, local grocery store, barber, health care giver, or a contractor that drives through your park providing services to residents. And what about all the real estate agents helping folks to buy and sell mobile/manufactured homes in your park?

When you help MH Life magazine secure advertising, everyone benefits. So where does the revenue go? It is divided between person getting the advertising, to your Regional Group and to MH Life Magazine. Of course, that person has the option of donating his/her money to the Regional Group also.

How Much Money?

If we all work together, advertising revenue can be considerable. One local magazine, going to 30 senior parks in North San Diego County, nets about \$10,000/month. That's a huge amount (\$120,000/year). Just think if every region were generating such revenue, and it didn't take much effort.

Residents benefit also. One resident in San Marcos made \$2,300 simply by getting one business to take out two full page ads in the magazine.

It's a Win-Win Proposition

Remember, the magazine "belongs" to you. Your Regional Group can supply content. Local groups and park groups can use it. The benefits are there. And when you help out with advertising, everyone wins. You are compensated for your time and effort and your Regional Group and MH Life Magazine also benefit. By the way, MH Life

Using Advertisers

A business advertises to gain customers. And a business will continue to advertise if and when an ad is productive, i.e. it gets calls and/or residents use that business. That's obvious, right?

It's one thing to get a business to advertise in the first place. It is another to keep that business. It's really up to you whether a business stays or leaves.

There are many magazines being delivered in mobilehome parks that provide advertising space to businesses. Some provide a few pages for management or a resident group to use. For the most part, the content is not helping residents. In fact, MH Life magazine is the only magazine of its kind in the U.S. whose priority is to help you.

So what are we saying? We are saying it is in your interest to a) Help secure advertising, and b) Use those businesses that are advertising in MH Life Magazine to they will continue to advertise. Everyone wins: the business, you, your Regional Group and MH Life Magazine!

How Do You Benefit?

If you help get advertising, you are compensated. Advertising revenue also benefits your Regional Group, i.e. your group receives money that they can use to better serve you. MH Life also receives money, allowing it to continue it's advocacy to protect and serve you. Advertising revenue also means FREE magazines can be distributed to promote the Regional Group Plan and gain more members for COMO-CAL.

So please, the next time you see an ad in MH Life Magazine, consider using that business. It benefits everyone.

Join Us & Protect Yourself

We are very, very excited about the new Regional Group Plan and need your support more than ever. During this transition period (perhaps the balance of 2015), we ask that you continue to subscribe to MH Life Magazine and donate. Your subscriptions and donations allow us to print more magazines; thus reaching more MH owners around the state. It is critical that as many MH owners as possible know this is a new era in advocacy! We want them protected and supporting the plan. Remember what we've been saying now for years: Strength in Numbers.

JOIN COMO-CAL TODAY!

As you may have read, when you join COMO-CAL, you are supporting the Regional Group Plan. COMO-CAL will have a new Board of Directors, populated by representatives of the Regional Groups. Your membership fee will stay in your region - San Diego (Coalition Of Mobilehome Owners-San Diego), Los Angeles (COMO-LA), etc. It will benefit you DIRECTLY.

MANY BENEFITS

Today, when you join COMO-CAL, you receive many benefits. All members receive a) A welcome letter with a COMO-CAL membership number, b) COMO-CAL's 36 page Frequently Asked Questions and Answers Handbook (delivered to your door via USPS), c) A 10 point Bill of Rights d) An

update to the FAQ Handbook, e) An annual subscription to MH Life Magazine, f) As a COMO-CAL member, you can use the new Help Line, g) At least 35% of your membership dues will go to a legal fund. This will provide us legal services for consultation and letter writing. h) We pledge to be open, transparent and responsive to your needs. We also pledge to work hard for a viable option to ENFORCEMENT, as well as work on resolving some decades long issues. No other group provides you with so many benefits! No one!

All this plus we provide you a satisfaction guarantee. If you are not completely satisfied at anytime during the first 90 days, your \$25 fee will be returned, no questions asked.

YOUR MEMBERSHIP BRINGS NEEDED CHANGE

We believe everyone will agree we need change. Please read page 10 to see how the Regional Group Plan makes huge changes and means better, more efficient service to you.

DON'T MISS THIS OPPORTUNITY

We walk the walk, not just talk the talk. The changes we propose will have a huge POSITIVE effect on your future. We guarantee it. All we ask is that you support us by joining COMO-CAL. And please consider sending a donation. We can't continue our work without your support (financial & volunteering). This can be a new day. The ball is in your court.

Membership Application COMO Regional Groups

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 Payable to "COMO-CAL"

MAIL TO: COMO-CAL, P.O. BOX 3774, Chatsworth, CA. 91313

9/2015

THANK YOU FOR YOUR SUPPORT!

Resolving Decades Long Problems

Resolving issues like manager coercion, harassment and intimidation, interference of sales, rent control, etc. require a plan and the support of the MH Community. With your support, we can begin a process to resolve these serious problems. But this is a marathon, not a sprint.

RESOLVING MANAGEMENT PROBLEMS

We understand park managers have a difficult job, but that is no reason to act unprofessionally, as many do. We believe some managers harass and intimidate certain residents because they don't like them and/or they just want them to move. Remember, the park benefits financially several ways when they can force a resident to move. It is all about money and egos!

So what can COMO-CAL and MH Life Magazine do about this issue. Often residents and managers don't understand their rights and responsibilities. MH Life Magazine can help educate and inform both groups. That's why we encourage park managers to subscribe. Often times a letter, perhaps from MH Life Magazine or COMO-CAL, putting the manager on notice will do the trick. If not, we can ask our attorney to write a letter. If that doesn't work, then we can expose the manager in the magazine. Most folks don't like it when they are exposed. Of course as a last resort, a lawsuit is an option. So you can see we have several options at our disposal.

RESOLVING INTERFERENCE OF SALES

We feel it is the right of every MH owner to sell their home, without interference from the park; however this is not reality in California. Thousands of residents face interference every year when trying to sell their homes, costing the MH Community millions of dollars. This is a huge issue. And that's why it is high on our list of priorities to help resolve. And now, for \$25/year, you can help us put an end to this practice.

How would we address the problem? First, by educating and informing both managers, sellers and buyers. Each should know their rights and responsibilities. As with managers, next we would put those responsible for their interference on notice.

We would also pressure our lobbyist to legislate a viable enforcement option (page 7) similar to Washington State's Dispute Program. Then if we need stronger legislation to combat interference of sales, we would fight for that. But any fight starts with your support of COMO-CAL and MH Life Magazine. Without it, our ideas are just so many words.

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