

MH *Life*

A Magazine for Mobilehome Owner's

ORANGE COUNTY

FEBRUARY 2015

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Let us take a minute to remember the brave souls in Paris who lost their lives keeping free speech alive. We stand with the millions around the world who fight for freedom and our rights! And yes, The pen is mightier than the sword!

MH Life Magazine has decided to publish every other month for the balance of 2015. There are several reasons: a) We have more work now that COMO-CAL is activated, b) We need more time to get advertising, c) We need to minimise our losses and give you, our readers, time to support us. That's why joining COMO-CAL and subscribing to MH Life magazine is so important now. We can't function without your financial support.

There are those who would like to see MH Life and COMO-CAL shut down. They continue spreading false rumors and misinformation to discredit us. As a consequence, hundreds of residents who were getting the magazine are not. We have lost advertising also.

We have no choice but to defend ourselves. Please read the article "Don't Shoot the Messenger" on pages 6-8. Anyone who really knows us understands we have been, over the years, very supportive of GSMOL, the organization. That's a fact! Of course we have been very concerned that GSMOL's leadership has allowed a once strong organization to become so weak. It is their doing, not ours. We can't in good conscience sit back and let them bankrupt GSMOL. Rather than attack us, GSMOL leaders should have accepted our help and tried to fix their organization. Now GSMOL may not recover.

Our hope is you will support the Unity Plan. Joining COMO-CAL will bring necessary change. Supporting groups who have not taken the Pledge will only maintain the status quo. Remember, you have the power. Don't squander it! Let's bring ethics back to advocacy.

Today the COMO-CAL website is up and running, although still "under construction." See it at: www.comocal.org. Now you can comment on various subjects, comment on posts (articles) and even post your own. It will be nice to be connected. We will continue to display magazines at www.mobilehomemagazine.org. And you can download there also.

If you have internet, long distance phone service in California, if you want to help out and are a people person, then please step up. We need volunteers, a couple hours a week (non-sales) to contact distributors and members.

Yes, we are in transition, but we truly feel we will come out of this stronger. We long to get to the place where we can brainstorm solutions to the many problems you face. Unfortunately this requires everyone working together, not against each other. Thank you for your patience and your support! 2015 can be a banner year with your help.

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Priorities to Protect Yourself

Was there a fire in your park last year? Was a home completely lost? We'd say the chances are pretty low. Do you have fire insurance on your home? We're sure more than 90% of you do. Why would you take the chance not to have insurance, right? That's a no brainer!

Our next question. *How much do you pay a year for insurance?* We'd guess perhaps \$200-\$500/year. Of course that's a lot, but compared to losses resulting from a fire, it makes sense, after all it's your home. What would you do if it burned down and you had no insurance? Where would you go? Where would you live?

JUST THINK ABOUT IT

Loss from fire is one type of loss. However, each year MH owners across California lose millions of dollars. Not from fire, but simply by living in a rental park. Check this out:

Rent Increases: The great majority of MH owners get at least a 3% rent increase every year. Some 10-15%. For someone paying \$700/month rent, the 3% amounts to about **\$250/year extra rent**.

Equity Loss: Much more significant than the increased amount of rent is the associated equity loss. Remember the formula: for every \$10/month rent increase your equity decreases \$1000. So in the example above, a 3% increase equals \$21/month or **\$2100 in lost equity**. And that's each time you get a rent increase! That's probably \$2100 every year!

Loss of equity at time of sale: How about the effect of interference of sales. It generates a lot of money for park owners and it comes right out of your pocket. In fact, the loss of equity could be substantial, in the **tens of thousands of dollars**.

Economic Eviction: Some MH owners are experiencing economic eviction, i.e. they simply can't afford to pay the high rent, so either they must try to sell or walk away from their home. And again, often times parks interfere with sales, meaning the only option is to talk away from your home. Economic eviction is happening more and more because rents continue to increase. The result - loss of **tens of thousands of dollars**.

LET'S COMPARE

An average year's loss from fire is probably relatively low. What about equity loss due to rent increases? There are about 375,000 spaces in California, with 175,000 under some form of rent control. Let's assume an average rent of \$700 and a yearly rent increase of 3% for those under rent control and 5% for those not under rent control. That represents between \$2100 and \$3500 loss of equity per year for each one of us. The total loss in equity for all mobile/manufactured home owners in California is about one billion dollars! Yes, that's a billion

dollars, with a capital B! Remember, that's just equity lost as a consequence of yearly rent increases.

What about increased rent? How much is that? That's only \$128,000,000 or about 12% of loss of equity from rent increases.

Need we go further? We could also estimate losses from economic eviction, interference of sales, etc, but we think we have your attention now. Remember, this money comes right out of your pocket!

WHAT IS OUR POINT?

You may ask, why are we writing about fire insurance? It is simple. We want to show you that your priorities may not reflect the real situation. Numbers don't lie and they actually provide an important lesson, that dollar losses via living in a rental park far, far exceed those from fire!

So the \$64,000 question is why spend hundreds on fire insurance while hesitating to spend \$25 to support advocacy? We'd guess your answer might be:

- a. You never see anything happening?
- b. It's just a waste of your money, money that you don't have.
- c. Advocates are not there when you ask them for help.
- d. You don't believe anything can be done. You're resigned to the status quo. After all the park owners have all the money and control.
- e. You have no say in how your money is spent by advocates.

IT'S A NEW DAY

Today can be a new beginning. Now you have a say. Now someone will be responsive to you. Now you will see something happen. Now your advocates will be open and transparent, they will publish financial and membership reports, and they will provide meeting minutes. There will be checks and balances, and a means to replace those not following the rules and doing a good job?

Do It Now!

Join COMO-CAL by filling out the membership application on page 5 with your \$25 membership. If you want change, then we suggest you not fund any other organization, i.e. don't send money to an advocate until they take the Pledge. This will force them to take The Pledge to work together, with integrity and ethics. You have the power, use it. Your COMO-CAL membership provides money to support not only COMO-CAL, but your local advocates, including your park, your local group and your regional group, plus a lobbyist.

Divide and Conquer

The strategy of Divide and Conquer is used very effectively by park owners. One use is to counter any opposition to their unfair or illegal business practices.

HISTORY

The phrase divide and conquer is attributed to Philip II, king of Macedon (382-336 BC), describing his policy toward the Greek city-states. In politics, divide and rule (also known as divide and conquer) is referring to a strategy of gaining and maintaining power based on the fact that many smaller opponents are easier to manage than one larger one.

The strategy includes:

- * breaking up power alliances into smaller chunks that are easier to subdue/manage
- * preventing small power groups from linking up and becoming more powerful

Effective use of this technique allows those with limited power to control those who collectively would have had a lot more influence. Source: <http://askville.amazon.com/history-phrase-divide-conquer/AnswerViewer.do?requestId=29595554>

MANIPULATE VIA FEUDS

Leaders who use a divide and conquer strategy may encourage or foster feuds between smaller powers. This kind of political maneuvering requires a great understanding of the people who are being manipulated. In order to foster feuds, for example, one must understand the political and social histories of the parties intended to take part in the feuds.

INFLATED EGOS & DELUSIONS OF GRANDEUR

The strategy also includes methods with which to control the funds and resources of the small conquered parties. For example, a powerful leader may encourage a less powerful leader to make unwise financial decisions in order to drain the smaller power's resources. This is often successful if the leaders of the smaller powers have inflated egos and delusions of grandeur. It is important to note that this form is only effective if the smaller power allows itself to be influenced by the larger power. Source: <http://www.wisageek.org/what-is-a-divide-and-conquer-strategy.htm>.

HOW DOES THIS RELATE TO TODAY?

Often park residents are divided between those who are pro-management, and those who are pro-resident. Why would a resident be pro-management? Simple! The get special treatment and management uses them against pro-resident residents.

What about advocacy groups? Yes, we are sure the park owners love the fact that advocacy groups are not working

together. This plays right into their hands. They love the fact that membership in groups is at it's lowest point in two decades. This means they will have less opposition, both in parks they own and in Sacramento.

WE ARE NOT HELPING OUR CAUSE

We are not helping ourselves! All park owners have to do to Divide and Conquer is to let us continue our present course. We'll continue to divide ourselves. This takes the form of:

- a. Advocate groups not working together, not being open and transparent, not providing members financial or membership reports.
- b. Group leaders having inflated egos and delusions of grandeur, i.e. it is my group!
- b. Residents not supporting advocates: not joining, not volunteering, not being active, not donating...

We salute those residents who do way more than their fair share. They contribute financially, they join and they volunteer.

UNITED WE STAND, DIVIDED WE FALL

We classify bad behavior as anyone who divides us. Remember the Pledge in last month's MH Life magazine.

1. Advocates should be open and transparent.
2. They should publish financial and membership reports at least twice a year.
3. They should have at least quarterly meetings. Meetings may be via the internet if necessary.
4. All advocates need to work, share, network, brainstorm and communicate with all others in our state-wide community and be accountable for their actions.
5. Advocates must be responsive, i.e. respond within 24 hours to emails, or phone calls, and within 7 days to letters.

YOU HAVE THE POWER

You (the 750,000 residents of mobile/manufactured homes in California) have the power to make this a new day! Now you have a voice through COMO-CAL's website to let us know what you want, and what you need. Simply go to www.comocal.org and make a comment on any article or post. You can also post your own articles. Your opinion counts and we love it when you participate.

Now you have a way to bring advocates together, to get them to be open and transparent, to get them publishing financial and membership information, and to get them working together (see January MH Life). All it takes is your \$25 to join COMO-CAL.

Don't Shoot the Messenger

HISTORY

“Shooting the messenger” or “killing the messenger” is a metaphoric phrase used to describe the act of lashing out at the (blameless) bearer of bad news.

Until the advent of modern telecommunications, messages were usually delivered by a human envoy. Sometimes, as in war, for example, the messenger was sent from the enemy camp. An easily provoked combatant receiving such an overture could more easily vent anger (or otherwise retaliate) on the deliverer of the unpopular message than on its author.

In Rome messengers were sent about the roads which were the revolutionary change in communications. If you knew of a message that was not favorable to your plans: be it war, business, or love, killing the messenger was a known extreme but effective practiced tactic. One had to simply kill the messenger to prevent the communication from taking place.

TODAY

“Shooting the messenger” is a tactic commonly used by governments, politicians, organizations, etc. when they can not refute information reported about them by the messenger.

Attorneys use this tactic in court to discredit witnesses. The Romans used it against Jesus Christ, the Germans used it in the Holocaust and politicians use it against their opponents. Today, you can find examples of it everywhere.

So how does this work? Basically, when the subject of the message can not refute the message, they may smear the messenger using rumors, misinformation, calling him names, etc. They discredit, and demonize the messenger, although he is not responsible for the bad news, to minimize the effect of the message. Their tactic takes attention away from the message and places it on the messenger.

THE MESSENGER & GSMOL

Over the years COMO-CAL, Mobilehome Magazine and now MH Life have been the messenger. We have educated and informed, and watched out for you. Our #1 priority has been you, the California manufactured home owner. All our decisions have been based on that priority, i.e. doing what is right for you. We know it's in your best interest to be informed (Knowledge is Power) and we are proud that the magazine is free (because we know many of you live on fixed incomes, as do we).

We ALL want a strong GSMOL and of course we all are concerned about GSMOL's membership loss from 100,000 to about 10,000. This has always been a huge concern of ours.

So the next question is what can we do to help turn the decline around? We can support the organization and that's just what we've been doing.

SUPPORTING GSMOL, THE ORGANIZATION

Over the years we have supported GSMOL because GSMOL is an important advocate with a history of protecting you, especially through its work in Sacramento. Our goal was, and continues to be, to help keep the organization strong and viable.

1. We have worked with GSMOL to defeat bad legislation and pass good legislation. That meant sending out thousands of post cards, writing articles, etc.
2. In 2004, we chaired a committee to write the Recommendations Report, a two month undertaking suggesting numerous ways to strengthen GSMOL.
3. We attended three summits with GSMOL and other advocates where we made key suggestions, including the formation of a single state-wide group founded with code of ethics.
4. In 2013 we printed 25 articles that were supportive of GSMOL.
5. Last year we offered GSMOL the use of the magazine to increase their membership.

Unfortunately all our efforts to help improve and strengthen GSMOL have all been rebuffed by the GSMOL Board of Directors. It is difficult to understand why.

CHANGING OUR FOCUS

Keep in mind, there is GSMOL, the organization, and GSMOL, the Board of Directors. We have always supported GSMOL, the organization. Why not! We support any individual or group that helps protect you. That's our mantra.

Who is responsible for GSMOL's membership loss? There can be only one answer: the GSMOL Board of Directors. They run the organization, they make the decisions and they control the assets. No one else. They are responsible. Let's praise them when they do a good job. Let's hold them accountable when they do a poor job.

After all our efforts to improve and strengthen the organization over the years, we have no option but to confront those GSMOL leaders who are not doing their job. After all, we can not afford any further decline in the organization.



GSMOL'S POLICY OF NONTRANSPARENCY

An advocate, especially a non-profit, must be open and transparent. GSMOL members and the MH Community have a right to know what's happening with GSMOL, after all if we don't know something is broken, how can we fix it? If perhaps the MH Community had known, they might have rallied to help GSMOL turn the corner. Of course GSMOL leaders have done their best to hide problems.

THE PARK OWNERS MUST NOT KNOW

The GSMOL BOD has justified their lack of transparency saying they didn't want park owners or their representatives to know about the decline. However, park owners and their representatives are very smart. It is easy for them to obtain financial and membership information about GSMOL. They simply use public records (990 tax returns provide financial information and the Californian provides membership information) to ascertain GSMOL's strength. We can only conclude that the BOD's motive is actually to hide critical information from the MH Community. We believe the reasons are obvious:

They didn't want to be seen as incompetent.

They didn't want anyone questioning their mismanagement or unethical behavior.

They were afraid MH owners would either not join or not renew if they knew the real status of GSMOL.

Or (and we have no proof of this), some on the BOD actually wanted the decline to continue. We can only guess why.

A QUICK ASSESSMENT

Remember our #1 priority is protecting you. That means keeping GSMOL strong. So what's the big picture? GSMOL's leaders essentially have no plan, are unwilling to listen to suggestions or accept help. Subsequently GSMOL continues to decline. Ok, we understand GSMOL has recently gained 700 new members, but that doesn't make up for their lack of transparency, unwillingness to work with other advocates, etc. And that doesn't excuse the Board of Directors. They are accountable for their actions or inaction. They are accountable for any mismanagement.

OUR PHILOSOPHY

Our philosophy has not changed in over 12 years. We would have taken the Pledge then as we have now. And we feel we have a responsibility to inform the MH Community, whether the news is good or bad. Nothing is off limits. The MH Community has a right to know when something affects them. You have a right to know. We will fight for your right to know. We will not be a part of a cover-up.

THE MESSAGE

Over the years we have reported on various "situations" with GSMOL. In August 2008 we wrote an article "We Have the Responsibility To Take Action" (www.savegsmol.com). It was

about a "park owner" running GSMOL between 2002 and 2008! Obviously a conflict of interest. We experienced some backlash from the article; however most today would agree the article benefited the MH Community as the "park owner" left GSMOL the very next month. We continue to ask why didn't GSMOL take care of this situation 6 years earlier when their corporate council and lobbyist first became a park owner?

We have also reported on the decline of GSMOL membership and assets and have written about GSMOL's lack of transparency, openness and willingness to work with others. We have written about their loss of corporate status and other important issues.

WE ARE NOT THE ONLY ONES CONCERNED

Prior to the April 2014 Convention we received the following email, dated March 24, 2014 from a long time GSMOL leader:

We in the North have heard of many allegations and irregularities in every phase of operations within GSMOL. All of you are directly or in-directly involved by abiding with rather than objecting to the following conduct of fellow officers.

- 1. Using the corporations (our)n money (credit cards) for personal campaigning (travel, hotels, wine & dining).*
- 2. Total disharmony in the home office.*
- 3. Misleading the membership as to why financial report had not been given since before the last convention.*
- 4. \$14,000 retreats We are not a Fortune 500 Corp.*
- 5. Road trips with little to no sizable rewards. We have made over thirty Road Trips without GSMOL compensation.*

We have also heard that just the five above allegations are cause for possible legal/criminal action. It is time to clean up your act NOW or face the consequences of shutting down GSMOL completely until adjudicated. Like any motor vehicle citation, "ignorance of the law is no excuse" and ignoring the obvious is also no excuse. It is the total responsibility of each corporate officer to know what is going on or at least challenge the parties responsible. By ignoring or condoning the above allegations only incriminates each and everyone on the Board of Directors.

Remember, this letter was written by a of GSMOL. We agree 100% with the letter and applaud his efforts to make a change. Remember too we attended the GSMOL Convention in April to chat with Board members and others. Very few would give us the "time of day." We in fact spoke with only one board member.

IT'S HUMAN NATURE TO BELIEVE OUR LEADERS

It is human nature to believe our leaders and not question them. After all they have the titles, (continued on page 8)

expertise and prestige. They have been elected by the people, and no one would suspect them of anything but doing their best. However, the loss of 90% of GSMOL members is the elephant in the room. This didn't happen on its own.

HOW DID GSMOL LEADERS RESPOND?

Our "message" to the MH Community was irrefutable, so the GSMOL leadership attacked us wanting to discredit and destroy us. Rather than view our message as a wake up call to **fix GSMOL**, they choose to "shoot the messenger."

One recent email sent to all Zone A GSMOL members by a GSMOL board member read: *The mobile home magazine (National Enquirer) is not always FACT but FICTION. I am asking you again to not read or distribute this rag of a magazine. TELL EVERYONE. Put it in the recycle bin.* Pay special attention to the word "again." This is just the tip of the iceberg. Obviously this board member wanted to destroy us!

In fact, GSMOL over the years has spent considerable time and effort smearing Frank Wodley, COMO-CAL, MH Mag and now MH Life although we have had NO PART in GSMOL'S decline. We have not caused it. In fact just the opposite, we have always tried to help GSMOL turn the corner.

OUR RESPONSE TO GSMOL MEMBERS

Every time we write about GSMOL, we hear from a few angry GSMOL members. We'd like to respond:

Question: "Why are you criticizing GSMOL?"

Answer: We have reported the decline of GSMOL because we were concerned, like so many others. Our goal was to inform the MH Community their state-wide advocate was in trouble. Our hope was MH owners would investigate for themselves, determine the facts and do something about the decline. Perhaps call for a special election to remove the "bad apples" who were responsible. Unfortunately this hasn't happened.

Question: Why are you trying to destroy GSMOL?

Answer: Quite the contrary, our goal has always been to help make GSMOL strong again. Anyone who reads the magazine knows we have reached out many times over the years to support and strengthen the organization. Why not? We support any organization protecting the rights of MH owners.

Question: Can't you work with GSMOL?

Answer: In fact, we have worked with and supported GSMOL. Refer to our earlier paragraph. Lately we have pleaded with GSMOL leaders to let us help strengthen GSMOL. They have always refused. So please don't suggest that we are the ones unwilling to work together. We took the Pledge to do just that. GSMOL leaders have not!

CONSEQUENCES OF "SHOOTING THE MESSENGER"

Actions do have consequences. All the rumors and

misinformation have hurt our ability to protect you. We have lost advertising, readers and supporters all because we informed the community, with the facts, in an effort to help GSMOL.

Some GSMOL park leaders essentially put their heads in the sand and asked all their followers to do the same thing rather than investigating and doing something to turn GSMOL around. Alas, banning the magazine is not a very effective method of remaining well-informed. Quite the opposite!

We ask those GSMOL leaders who have banned the magazine take another look at the facts. We are on your side, we only want a strong advocate in Sacramento, just like you.

MORE BAD NEWS

Unfortunately there is more bad news. Why should we expect anything else? The "bad apples" are still in charge.

We just received a call from a GSMOL "insider." He also complained about the use of GSMOL credit cards for personal reasons and expenses for travel, lodging and food. He also said there were many more problems. He claims:

1. GSMOL is being investigated by the California Franchise Tax Board and the IRS. GSMOL chapters are part of the investigation. GSMOL may face large "fines."
2. The GSMOL corporation status is still suspended by the Franchise Tax Board, now 9 months.
3. Conduct by some Board Members and staff is very unprofessional.
4. And financial reports are inaccurate and perhaps just made up.

We know these are very serious allegations. It gives us no joy to report this. The "insider" felt strongly that GSMOL is hurting the very folks they are supposed to protect and appreciated what we're trying to do.

IN OUR OPINION

The only way GSMOL will turn around is to get rid of the bad apples. Even then the future of GSMOL is questionable. The organization sold the building in Garden Grove, their only real asset and we understand most, if not all of that money has been spent. GSMOL may face large fines from the Franchise Tax Board and the IRS. They have few financial assets.

In spite of what you have heard from GSMOL leaders, we have supported GSMOL over the years and made considerable efforts to improve and strengthen the organization. In light of current events, we can not, in good faith, continue our support. Our recommendation is that you not support it either, at least until the bad apples are gone. It is a sad day for the MH Community!

We ask you to continue to support MH Life and COMO-CAL. We have taken the Pledge. You can trust us. We will continue our efforts to protect you and your lifestyle. Let's make lemonade from lemons. We can do it if we work together.

Your Future With COMO-CAL

It will be a completely different day. It will be all for one and one for all. No more politics. No more fighting for members. All advocates will be on the same page, working on something that will make a difference. Remember, unlike today, COMO-CAL is not an end in itself. It is a means to an end. The end being everyone working together, everyone doing their share, to protect the lifestyle and equity of our MH Community.

Each one of you will be represented and will have a say in what advocates are working on and how your money is spent. Groups will list issues and ask for help from the MH community via the magazine. Everyone will be connected. Organization is the only way to really accomplish our goals.

And it will be a new day for MH Life magazine. No longer will we have to plead for your support, no longer will we require donations. And each group, each individual reader will be able to use the magazine to bring information to our readers (remember, knowledge equals power!).

INITIAL GOALS

Laws without enforcement are meaningless. So our first priority must be to get enforcement of the laws we already have, i.e. enforcement of the MRL. Remember, Washington State has had enforcement for at least 5 years. Let's all put our heads together, we're sure this goal is attainable. Donna Matthews believes that HCD should be doing more to enforce the laws also.

Management problems have always been a priority. Very little has been done to solve them. Today is a new day however. Why not use the carrot and stick approach? Reward good managers and expose bad managers. We're sure no one will like to see their name in the magazine as a bad manager. And let's not stop there, let's brainstorm other ways to resolve this problem.

Also interference of sales cost MH owners millions of dollars each year. We must not let park owners continue to take our homes for nothing. Let's make a stand and say: Enough is Enough! We're mad as Hell and won't take it anymore.

Our New Website: www.comocal.org

We are happy to announce that COMO-CAL (the Coalition of Mobilehome Owners - California) has a new website at www.comocal.org. It has taken considerable time and money, but now the site is up and running. Here are some benefits:

- You can search for Articles on various topics from MHMag and MH Life, rather than guess which month had an article on a certain subject.
- You can make comments or add articles of your own, i.e. you have a voice.
- Now MH Life and COMO-CAL can communicate with you instantaneously, not only via the magazine. And you can make your opinions known in real time also.
- The website is for all mobile/manufactured home owners in California to use.

It's Mine vs It's Ours

Did you read the story about the three frogs in the January issue of MH Life magazine? Advocates have had a "It's Mine" mentality now for years and that's the reason why very little gets done. An "It's Ours" mentality gets much more done and faster. Let's share our expertise with others. There is a wealth of knowledge among the MH Community. If you are facing an issue, or have in the past, let us know. When you share solutions with us and we can share them with others.

REINVENTING THE WHEEL

Why reinvent the wheel? But that's what is happening when folks don't work together and share for the good of all. Why not have a place on the internet where anyone can go for solutions to problems? After all someone, some where in the state, has already spent considerable time on an issue you might be having in your park. If the results of their labor were available, then you wouldn't have to "reinvent the wheel" every time you have an issue.

MH LIFE - It's YOURS

Almost two years ago (April 2013) we published an article Der Volks Zeitschrift - The "Peoples' Magazine." introducing a magazine for the people, by the people. This still holds true today! MH Life magazine is published for you. Not only is it OURS, but it is actually YOURS. The magazine belongs to all MH owners in California. We at MH Life are working for you and our goal is to provide you a means to have a voice, to share, and to work together.

Although it has been difficult at times, we have wanted to make the magazine available and free to every MH owner. Now we see that we must have some financial support to increase it's distribution and content.

With ownership comes responsibility. You have a responsibility to keep the magazine healthy, to see that it accomplishes what you want and need, and to help distribute it in your park. Only you can keep it going. Join COMO-CAL and/or subscribe to MH Life.

This & That

NONPROFIT VERSUS FOR PROFIT

Perceptions are sometimes inaccurate. Many of us donate to non-profits for various causes because we believe in the cause and trust our donation will be used for good. On the other hand who would ever think of donating to a for-profit organization? That just doesn't make sense. Or does it?

Just because an organization is a non-profit doesn't mean they are doing good for you, or anyone for that matter. If we examine active non-profits in our MH community, some are actually harming residents. For example, there is one well known non-profit that claims to help MH owners purchase their parks and promote affordable housing. Sounds terrific, right? However, most residents in parks "owned" by this non-profit will tell you this non-profit only wants to make money, anyway they can. We know they make over \$10,000/month managing just one park. That's just the tip of the ice-berg! Remember, this is a non-profit supposed to be doing good for residents.

Sure, MH Life is a for-profit, just like the for-profit printer GSMOL uses to print the Californian. There is one big difference however. We at MH Life have not charged for the magazine, while GSMOL uses approximately \$8/year per membership to pay to print and distribute the Californian. Let's compare the yearly cost: GSMOL: \$175,000 versus MH Life Magazine \$6,000 (based on both printing monthly - GSMOL prints every other month in reality). That's a huge difference! Which would you say is your better investment? The for-profit or the non-profit.

So how is this possible? MH Life is sensitive to your situation. We know most MH owners struggle financially month to month. You don't have money to throw away. You need to trust when you donate to or join an advocate, that you will get your monies worth. It is possible because the non-profit must pay a for-profit to print their magazine, and all their magazines are mailed. On the other hand, the for-profit MH Life keeps expenses down, quality high and distribution costs low (most distribution is accomplished through a volunteer network of residents in parks. (Thank you team!)). Advertising never is enough to cover expenses, and any shortfall comes out of our pocket.

So tell us, where is your money best spent, for the non-profit or the for-profit. In this case, facts don't lie. By keeping expenses down, and having a terrific resident distribution network, the for-profit, MH Life magazine, is able to provide you a high quality, essentially free magazine. We are, hands down, your best investment. And we've taken the Pledge!

SUBSCRIBE TO MH LIFE MAGAZINE

We now mail magazines to those outside our distribution network. Any MH owner wanting to receive the magazine by email (2 weeks earlier than the hard copy) can simply subscribe for MH Life by email. Cost is only \$9/year. You get up to date information and help support the magazine at the same time. Just use the application on page 15.

FINAL DONATION TALLY FOR 2014

Donations to the magazine in 2014 totaled \$6,125. That's about 2.5 cents a magazine. The average number of magazines published per month was 18,500. We thank all. Without your help there simply would be no magazine.

WE ARE ESPECIALLY GRATEFUL TO INDIAN SPRINGS

We are grateful to Indian Springs in Desert Hot Springs. Their board decided to send us \$250/quarter or \$1000/year. Believe us when we say their generous donations have considerably helped us help you! Thank you Indian Springs. Let's hope other park groups get on board.

PLEASE THINK OF US

We at MH Life magazine feel we have made good progress and are a real force in today's advocacy here in California. Now we have a plan to restore ethics and bring advocates together. COMO-CAL is up and running and has a terrific, new website where you can make a post or comment on posts already there. COMO-CAL wants you to have a voice.

Remember, all this is expensive so please support MH Life magazine and COMO-CAL. After the Plan is up and running, we won't have to ask; however until that time our expenses are quite large and we need your financial support. If your park has a group (many groups have bank accounts - some with tens of thousands of dollars), please consider sending us 15 or 20 cents a magazine (that's only \$250/year for a 100 space park). This will help us defer our costs and keep your magazines coming.

CAMOA

What a mistake! We promoted CAMOA for six months last year, from June through October. We helped form the organization and provided CAMOA leaders many contacts around the state and much information. We trusted they would do the right thing. They did not! They took advantage of us.

In September the BOD decided CAMOA was theirs, saying "*butt out, let us make our own mistakes.*" They broke off all communication with us and today they continue their "It's Mine" attitude.

They have broken every rule of the Pledge. They have not been transparent or open. They refuse to work with us. And they have not been responsive to their members. They have not given refunds to some who have requested them. In fact they owe MH Life a considerable amount of money, both from membership fees and business expenses. And we lost a couple good friends. We apologize to anyone who has lost money with CAMOA. Sometimes s..t happens. We ask you not to join or support CAMOA until they take the Pledge.

NEW PARK OWNERS - NEW LEASES

I was asked questions concerning a park purchase and management's request for tenants to sign new long-term leases. I am not a lawyer but I will be happy to share my findings, as an owner and builder of income property, and my experiences over my twenty-five years as a mobilehome owner's advocate.

I have learned that a) mobilehome parks are unique income properties, because both the park owner and the mobilehome owner have large investments in the park b) that the legislature realizing this fact has passed special unique laws as to the park owner's contractual duty to provide and maintain the standards and requirements of his Conditional Use Permit and c) the permit which contains the park owner's terms and conditions for his Permit to Operate a rental mobilehome park, and are the terms and conditions of the homeowner's tenancy rights.

At the time of a park sale the park owner must reveal to the future owner the standards and requirements of the Conditional Use Permit, so I believe this is a good time for the homeowners to find out from the California Department of Housing and Community Development (HCD) the governmental agency that is responsible for issuing and renewing the park owner's Permit to Operate, what the standards and conditions are and if they have been maintained over the years.

Keep in mind that when the park was constructed it was the park owner who requested the standards and conditions for operating a rental mobilehome park, and a new owner assumes the same contractual duty to provide and maintain, before the HCD Administrators can issue a Permit to Operate in the name of the new owner.

As for the new park owner requiring the homeowners sign new long term leases, I believe the two most important Laws to consider are The Mobilehome Residency Law (MRL) and Contract Law.

MRL 798.19.No rental agreement for a mobilehome shall contain a provision by which the homeowner waives his or her rights under the provisions of Articles 1-8, inclusive, of this chapter. Any such waiver shall be deemed contrary to public policy and VOID.

Contract Law (1) [4] (b).An "agreement" is the bargain of the parties in fact as determined from their language or by implication from other circumstances; A "contract" is the total legal obligation resulting from that agreement.

Over the years there has been some confusion, because when the homeowner contracted to place his or her home investment in the park, MRL 798.15 required the park owner give a written rental agreement with "All other provisions governing the tenancy, MRL 798.15(h). But many park

owners had their new tenants sign a lease that did not contain all provisions of tenancy. The MRL provisions all refer to a rental agreement but made it very clear, leases are subject to all the MRL rental agreement provisions. MRL 798.8."Rental agreement" is an agreement between the management and the homeowner establishing the terms and conditions of a park tenancy. A lease is a rental agreement.

- MRL 798.16. The rental agreement may include other provisions permitted by law, but need not include specific language contained in state or local laws not part of this chapter.
- MRL 798.31. A homeowner shall not be charged a fee for other than rent, utilities, and incidental reasonable charges for services actually rendered.
- MRL 798. A tenancy shall not be terminated by the management only for one or more of the following reasons.

Contract law states, it is the legal obligation resulting from the required rental agreement (lease), so if annual rent raises was not a provision of tenancy in the required written rental agreement (lease) one must go to other contract laws.

- Is the rent raise conscionable?
- Was "absence of meaningful choice", as it was imposed after initial rental agreement has been entered into?
- It may meet the class action requirement for "procedural unconscionable".
- May be considered one investor taking unfair financial advantage of the weaker investor?
- Was there misrepresentation of the law, concealment, undue influence, intimidation or threats when asked to sign the required rental agreement (lease)?

Keep in mind it was the park owner who, when he wanted to convert his land into a rental mobilehome park, established the standards and conditions of tenancy, and had to maintain and provide, for his annual Permit to Operate be renewed. He was the one who had to give the homeowner a written rental agreement (lease), with all the provisions of tenancy. When selling the park the park owner should have revealed these facts to the prospective buyer. That any new park owner is obligated under these same terms and conditions of park tenancy.

Article by Donna Matthews now retired.

Editor's Note: Donna Matthews retired the end of 2014. We reprint her articles because we believe you will find them very helpful. Hopefully when we are better organized, we will devote the entire magazine to helpful articles. That's what we are about. Thank you for your patience.

Survey - You Have a Voice!

We feel it is important that we have your input from time to time. These last few months we have introduced some unique concepts and we'd like to know how you feel about them. If you would, please take the Survey by checking one box after each statement that best describes your feeling about that statement. It would be helpful if you included: Your Name, Park Name, Address, Phone number, and email address. All will be kept confidential.

Mail Survey to: Mobilehome Magazine, P.O. Box 3774, Chatsworth, CA. 91313. We thank you for your participation. We will publish results in a later issue of MH Life magazine.

	Always	Most of the time	Sometimes	Almost Never	Never
General					
1. I want advocates to be ethical.					
2. I want checks and balances to make sure advocates are doing their job.					
3. I believe MH Life magazine should be available to all MH owners in California					
4. I will not support an advocate groups until it takes the Pledge, including GSMOL.					
Part I - The Pledge. I support all advocates that:					
1. Pledge to be open and transparent.					
2. Pledge to publish financial and membership reports at least twice a year.					
3. Pledge to have at least quarterly meetings. Meetings may be via the internet if necessary.					
4. Pledge to work, share, network, brainstorm and communicate with all other advocates					
5. Pledge to respond within 24 hours to emails, or phone calls, and within 7 days to letters.					
6. Pledge to be accountable for their actions.					
7. Pledge to support the new Unity Plan and support the new state-wide group.					
Part II - The New State-Wide Group. I believe COMO-CAL:					
1. Should take the pledge (1-7) itself.					
2. Should work to bring all advocates together, to unify so everyone is working together as a team.					
3. Should request, in writing, that other advocates take the Pledge.					
4. Should financially help support MH Life Magazine.					
5. Shoud financially help support a lobbyist in Sacramento.					
6. Should offer everyone a chance to be a member, regardless of their financial situation.					
7. I support COMO-CAL in its efforts to bring back ethics and unite advocates.					
Part III: MH Life Magazine					
1. MH Life is about information. Every MH owner can benefit from reading it.					
2. If I were MH Life, I would report on problems with GSMOL or any other advocate.					
3. I'm happy to pay a little more for a subscription knowing it will help others be informed.					
4. Those banning the magazine (shooting the messenger) are only hurting themselves.					
5. I look forward when advocates are 100% focused on helping me, i.e. working together.					

COMO-CAL's Membership Fees

Recently we looked at two large tenant organizations: Tenants Together in San Francisco and the Coalition for Economic Survival in Los Angeles. Although focused on renters, both organizations have helped the MH Community. We wanted to know what their membership fees are.

WHAT DID WE FIND?

Membership to Tenants Together is a \$50 donation per year or \$25 donation for students, seniors, and low-income renters. You can also pledge to volunteer if you are unable to donate. Volunteers are asked to give at least 10 hours / year.

The Coalition for Economic Survival has five types of memberships: 1) \$15 regular membership, 2) \$25 supporting membership, 3) \$50 contributing membership, 4) \$100 donor, and 5) \$10 fixed income membership.

Remember, these two organizations primarily represent apartment renters, folks who don't own their home, pay high rents and probably have little left to join an advocacy organization.

COMO-CAL'S SUGGESTED FEES?

Our **regular membership fee is \$25**, with the following exceptions: COMO-CAL wants every MH owner to be able to join us and be protected, regardless of financial situation. To that end, we are offering a **\$10 fixed income membership**. Also we will adopt Tenants Together idea: Pledge at least 10 hours per

year to help COMO-CAL in **lieu of paying for a membership**.

On the other hand, if you can afford more, then join for **\$50 as a contributing member or \$100 as a donor**. Your kindness allows others to join for less.

FUNDING OTHER GROUPS

Our first priority must be COMO-CAL and MH Life Magazine. So until we get enough memberships to support our work, we will not have the funds to support others. Of course we will keep you informed as to our progress.

YOUR MEMBERSHIP

Your COMO-CAL membership provides you:

- A one year subscription to MH Life Magazine.
- A **free** copy of our Frequently Asked Questions Handbook, normally \$6. Simply check the box in the form below if you would like your free copy.
- As a COMO-CAL member, you can call or email us when you have a problem. We will do our best to give you suggestions.
- And we will promote the Unity Plan and we will be open and transparent.
- Remember, we have 7 years running a successful COMO-CAL and 12 years in advocacy. We have the experience and expertise to make a difference.

I Support COMO-CAL

NAME: _____ Date: _____

PHONE #: _____ PARK NAME: _____

MAILING ADDRESS: _____

E-MAIL: _____

SPACE # _____ CITY: _____ ZIP: _____

Annual Membership in COMO-CAL (see above): \$ _____

I support COMO-CAL & I want to donate: \$ _____

I'd like my free FAQ Handbook (a \$6 value) via first class mail.

Please make checks payable to "COMO-CAL"

MAIL TO: Mobilehome Magazine, P.O. BOX 3774, Chatsworth, CA. 91313

2/2015

THANK YOU FOR YOUR SUPPORT!

Understanding Our Alphabet Soup

An avid reader suggested that many may not understand all the different acronyms (a word formed from the initial letters of the several words in the name). So here goes:

Housing & Community Development (HCD). Its mission is to provide leadership, policies and programs to preserve and expand safe and affordable housing opportunities and promote strong communities for all Californians. It provides the following online services: File A Complaint Online, Mobilehome & Special Occupancy (RV) Parks Listing, Manufactured Home/Mobilehome Registration Renewal, Occupational Licensing Query, Online Housing Element Status and Annual Progress Report, Requestor Account Title Search, Title Search and Escrow Opening.

The Mobilehome Ombudsman is a part of HCD. We've written about it in detail in the January 2015 issue of MH Life magazine.

HCD does not have authority to enforce these Civil Code provisions. For example, a park owner, not the state, must utilize an unlawful detainer procedure in a court to evict a homeowner for non-payment of rent or failure to abide by reasonable park rules. By the same token, a homeowner in a park, not the state, must sue the park in court to enforce a notice or other MRL requirement, or obtain an injunction, if the management will not otherwise abide by the MRL.

Mobilehome Residency Law (MRL). Most of the provisions of the California Mobilehome Residency Law (MRL) were enacted piecemeal over a number of years and eventually codified under Chapter 2.5 of the Civil Code in 1978. Since 1978, a number of sections have been amended and others added to the Code. The MRL is divided into nine Articles, by subject.

Violations of the Mobilehome Residency Law, like provisions of conventional landlord/tenant law, are enforced by the courts; that is, the disputing parties must enforce the MRL against one another in a court of law.

You may find a current copy of the MRL at www.comocal.org.

California Public Utilities Commission (CPUC). Sometimes referred to as the PUC. The CPUC regulates privately owned electric, natural gas, telecommunications, water, railroad, rail transit, and passenger transportation companies. The CPUC serves the public interest by protecting consumers and ensuring the provision of safe, reliable utility service and infrastructure at reasonable rates, with a commitment to environmental enhancement and a healthy California economy. We regulate utility services, stimulate innovation, and promote competitive markets, where possible. On this website you'll find information about the many initiatives underway at the CPUC.

Western Manufactured Communities Association (WMA).

This is what one park owner has written about their representative, the WMA: *WMA is a critical tool for any park owner who wishes to do business in California. Most people in the manufactured housing business understand that WMA deals with legal and legislative issues as well as providing a plethora of forms and educational materials. What is less appreciated, but equally important: the interactive forums WMA provides – the courses, committees and convention that offer owners and managers the opportunity to meet each other and exchange experiences and ideas. The ability to pick up a telephone or send an e-mail regarding a business challenge and get back insights and suggestions is, as the commercial says, priceless. Additionally, because the manufactured housing industry is so specialized, “knowing the right people” is crucial. From brokers and attorneys to paving contractors or utility experts, WMA provides a vital service network. The ongoing success of the California manufactured housing industry is, to a great extent, dependent upon the vibrancy of its state-wide trade association. GSMOL*

Resident Owned Park (ROP). A park where residents own both the land and their homes.

Resident Owned Parks, Inc. (ROP, Inc). This is an organization, led by Maurice Priest, that essentially purchases parks and becomes the park owner. In our opinion, using ROP, Inc. is not a good option for residents looking to purchase their park.

Mobilehome Parks Act (MPA) or Title 25 - Health and Safety. Provisions of the code apply to apply to the construction, use, maintenance, and occupancy of mobilehome parks, mobilehome and special occupancy lots, permanent buildings, accessory buildings or structures, and building components wherever located, both within and outside of mobilehome parks, in all parts of the state. These provisions shall also apply to the use, maintenance, and occupancy of manufactured homes, mobilehomes, multifamily manufactured homes and recreational vehicles, and the installations for supplying fuel gas, water, electricity, and the disposal of sewage from accessory buildings or structures, building components, recreational vehicles, manufactured homes, multifamily manufactured homes and mobilehomes wherever located within mobilehome parks, in all parts of the state.

Golden State Manufactured Homeowners League (GSMOL). GSMOL was established in 1962 to promote the general welfare of mobilehome owners in California. GSMOL is known for its work in Sacramento on legislation (MRL).

Coalition of Mobilehome Owners -California (COMOCAL). COMOCAL was established in late 2004. Today its mandate is to bring ethics back to advocacy, to unite all advocates and get them working together. COMOCAL is the only advocate in California that has taken the Pledge! Please support its efforts on your behalf.

A Final Word

We continue to be the #1 source of information for the MH community. Although we are temporarily changing to publish every other month, we continue to work full time to help protect your lifestyle and investment.

We pledge to keep those of you with internet up to date via COMO-CAL's website. Yes, MH Life works hand in hand with COMO-CAL. And all magazines will be continue to be displayed at www.mobilehomemagazine.org.

Why haven't we changed the cost to subscribe, now that we publish every other month? Simply because we continue to distribute 20,000 free magazines and advertising just doesn't pay the bills. Last year we received \$6,000 in donations; however this covers less than 10% of our expenses. Your \$15 helps us help others, and we thank you for that.

Please volunteer to help out. Be a distributor, even if there is already someone distributing in your park. It only takes a couple hours and you will know you are helping others. Knowledge is Power!

Finally, we want to thank those readers who support the magazine. The distributors, those businesses that advertise, and those who have donated and subscribed. It will be a new day in California if we all work together.

Remember, if you want change, do not support organizations unless they Pledge to be ethical and work with others. This is the only way to get everyone back on the same page.

Our FAQ Handbook - Get It Free

The "Handbook" was actually compiled by the Select Committee on Manufactured Homes and Communities. We thank Stephanie Reid, Senator Richard Roth and other committee members for the opportunity to publish it and offer it to our readers. It is an invaluable tool, a reference which should be consulted whenever an issue comes up.

Now you can receive it FREE by subscribing to MH Life Magazine. You will receive the 36 page Handbook FREE by first class mail. Such a bargain.

The Handbook is your first line of defense. Here is a short list of some of the topics: Rent Increases, Pass-Through Fees, Back Rent, Security Deposits, Late Fees, Mobilehome Property Taxes Park Utility Costs, Water Charges in Park, Long Leases Exempt from Rent Control, Eviction for Late Payment Of Rent, Eviction for Rule Violations, Rights in Park-Owned Mobilehomes, Rules v. The MRL Rule Changes, Selective Enforce of Park Rules, Senior Park Changed to All-Age, Clubhouse Hours, Parking Problems, Subleasing, Caregiver Residency in Park, Park Maintenance, Inspections & Services, Failure to Maintain the Park, Reduction of Park Services, Lot Lines, Trees and Driveways, Permit for Remodel, Park Condo Conversion, Right of First Refusal to Buy Park, Park Manager Intimidation, Park Violations of The MRL, PARK Management Not Available in Emergencies, Contacting Park Owner/Operator, and many more. Every MH owner should have a copy!

Use this form if you have not joined COMO-CAL, but want to receive MH Life Magazine, .

MH Life Magazine Subscription

NAME: _____ Date: _____

PHONE #: _____ PARK NAME: _____

MAILING ADDRESS: _____

E-MAIL: _____

SPACE # _____ CITY: _____ ZIP: _____

- Annual Subscription to MH Life Magazine - hard copy (\$15/year): \$ _____
- Annual Subscription to MH Life Magazine via email (\$9/year): \$ _____
- I will volunteer to help out, I will deliver magazines in my park
- Yes, I want to receive a FAQ Handbook (a \$6 value), FREE with my subscription

MH Life Checks Payable to "Mobilehome Magazine"

MAIL TO: Mobilehome Magazine, P.O. BOX 3774 , Chatsworth, CA. 91313

2/2015

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