

The Coalition of Mobilehome Owners

MH *Life*

Advocating for Mobilehome Owners

MARCH 2016

VOLUME 4 NUMBER 3

THE #1 SOURCE OF INFORMATION FOR
MANUFACTURED/MOBILEHOME OWNERS
IN CALIFORNIA





INVEST IN PEACE AND QUIET

- Eliminate unwanted noise inside and outside of your house
- Make your home more energy-efficient
- Take advantage of our top-of-the-line soundproofing materials and large on-hand inventory

SUPER SOUNDPROOFING

455 East Carmel Street, San Marcos, CA 92078
 sales@soundproofing.org, www.soundproofing.org

TOLL-FREE: (888) 942-7723

CERTIFIED LICENSED INSURED BONDED *The "No-Nonsense" Termite Company* PREVENTION CONTROL SERVICE QUALITY

WE ARE THE MOBILE HOME SPECIALIST



ORANGE OIL



- No Lethal Gas* *No Hotel Stay*
- No Roof or Plant Damage*
- No Boarding of Pets*
- No Removal or Bagging of Food*

Termite and pest control isn't expensive, it's priceless!

(714) 635-5111
(800) 455-8283



1201 EAST BALL ROAD, SUITE V, ANAHEIM, CA, 92805
 www.nononsensepest.com



Home Sweet Home

Bay Federal Credit Union specializes in mobile and manufactured home loans.

- Financing for leased land and Co-ops
- New Purchase and Refinancing

Visit a branch or apply online today at www.bayfed.com.



Bay Federal
 CREDIT UNION

Making a real difference

831.479.6000 • www.bayfed.com • 888.4BAYFED

Serving Santa Cruz, San Benito and Monterey Counties only. Call 831.479.6000

*All loans subject to approval of credit, income verification and property valuation. Other rates and terms are available. Bay Federal Credit Union membership required. Must live or work in Santa Cruz, San Benito, or Monterey counties to qualify for membership. Must be located in a Bay Federal approved park. For more information, visit any Bay Federal Credit Union branch or call a Bay Federal Mortgage Loan Specialist at 831.479.6000 or toll-free at 888.4BAYFED, option 4.

Federally Insured by NCUA, Equal Housing Lender

You can't
help those
who won't
help
themselves.

Welcome to our magazine in a magazine. We suggest you remove this March issue, set it aside and read it at a later time. We are experimenting with ways to lower our cost. We appreciate your patience. And don't be freaked out by the roman numerals, we had to format the magazine this way.

Please don't be offended by the graphic at the top of this page. All we ask is that you think about it. We have been working hard to help folks, now going on twelve years. The last two years we received a total of about \$10,000 from the MH Community. It may seem like a lot, but it is less than 10% of our expenses publishing the magazine. Please dig deep and help us help you. You can subscribe to the magazine and get 6 issues for only \$5 or send us a donation, that's even better.

This month Sam Meng finishes his three part series on Retaliatory Eviction. Sam is a terrific writer and our readers have commented on part I saying that they like his writing and the story he is telling. Congratulations Sam. See pages IV and V.

Mobilehome owners are really behind the eight ball when they sell. They are vulnerable to a manager who interferes with their sale. In fact, this one issue costs MH owners millions of dollars. We must start doing something about it. If you or your neighbors are having problems selling, please contact us (Frank @ 818-886-6479). See page VI.

We are publishing another article written by Donna Matthews this month on pass-through fees. It is worth a read, especially if you face pass throughs in your area. See page VII.

The folks in Humboldt County are fighting for a rent stabilization ordinance to protect themselves against high rent increases. Hilary Mosher is leading the charge. She can be reached at (707) 839-5079. We wish Hilary and her group, HMOC, all the best.

Our final article is the resignation of one of GSMOL's Vice Presidents on January 17, 2016. As you may know, we've been very critical of a small group of GSMOL Board members, we call them the "bad apples," who have all but bankrupted a once strong, proud organization that has been a critical asset to the MH Community for over 52 years. We appreciate this persons courage to share their concerns with the Community and to do what they are doing. It affirms what we have been saying for years. Thank you.

Be Well, From the Staff of MH Life Magazine.

MH Life

Serving California's Mobile & Manuf. Housing Communities

Our Address: P.O. Box 3774,
Chatsworth, CA 91313

Phone: (818) 886-6479

E-MAIL: fawodley@yahoo.com

WEBSITE:

www.mobilehomemagazine.org

MHLife is not responsible
for content contained in
advertising

COMO-CAL

**The Coalition of Mobilehome
Owners - California**

a 501(c)3 non-profit

Our Address: P.O. Box 3774,
Chatsworth, CA 91313

Phone: (818) 886-6479

E-MAIL

fawodley@yahoo.com

WEBSITE:

www.comocal.org

COMO-CAL

President: Frank Wodley

Secretary: Ella Clark

Treasurer: Rose Rosales

Our Address: P.O. Box 3774,
Chatsworth, CA 91313

Phone: (818) 886-6479

San Diego Region

Frankie Bruce, Manager

Email: francesbruce@att.net

Phone: 858-335-8885



Retaliatory Eviction Part III by Sam Meng

Even after we twice overcame a possible eviction, the first being the park's Motion for Summary Judgment, and the second being the court trial, the park had other tricks up their sleeves to retaliate against us. During the court trial for our Unlawful Detainer action, the judge ordered our family to bring the awning supports up to code and the park to cooperate with us. However, as the judge ordered the park's attorneys to draft the judgment, the park's draft tried to put extra language that the judge never ruled on and did not include other intentions of the trial judge. We filed an objection to it and the judge crossed out over a page of the proposed judgment. He then added by hand a statement ordering the park to cooperate with us. At first we thought that the park would not be able to come after us because we completed the necessary work on the awning supports; the park even signed our permit without a complaint.

However, the park's attorneys then tried to file an ex parte motion to evict us immediately, the reason being that we did not completely comply with the judgment. Their argument was that the judgment also required us to remove the added concrete by stating that as the judge did not cross out the word "concrete". It was an obvious loophole as the judge crossed out the removal of concrete at other parts of the judgment. The judge preliminarily denied their motion, stating that there was no reason to rush, then set a hearing date couple weeks later for us to properly answer the motion.

We then had to go through the effort to oppose the motion, feeling again the risk of losing our home. However, with incriminating evidence, such as the fact that the manager's home also had added concrete to widen their driveway, the judge indignantly ordered that we can fix the concrete exactly like the park manager's home. The judge also stated that he believed that the park acted in a retaliatory manner.

The park then made one last effort to retaliate because they had failed to evict us: requesting attorneys' fees. The park requested us to pay attorneys' fees of more than \$23,000, which was far more than the value of our home. After opposing their motion for attorneys' fees, the judge denied the park's motion, stating that the park didn't have to use an Unlawful Detainer action to fulfill what the lawsuit had achieved, as the purpose of an Unlawful Detainer is to regain possession of property.

The park then filed an appeal, stating that the MRL entitled them to attorneys' fees as they were still declared as the prevailing party. The appellate court agreed with them, reversing the judge's order. The judge this time stated, "My hands are tied." He however still did the best he could to be just. In his order, he stated the following:

The plaintiff (Park Owner) began this unlawful detainer action with very lengthy, aggressive and complicated demands upon an Asian family with limited English. The court found against plaintiff on all of the factual issues except for two items



of improvements the defendant made to their mobilehome parking area without the necessary permits. Those permits have been obtained. There was also evidence of retaliation against defendant and other Asian tenants of the mobile home park.

The Plaintiff could have obtained compliance with the building code violations in a less expensive way, such as cooperating with the tenants rather than using aggressive, lengthy (a kitchen sink of complaints) and complicated demands. They could have proceeded with injunctive relief rather than eviction and otherwise acted as a responsible landlord. A number of the matters for which plaintiff sought recovery of attorney fees were either unnecessary or unwarranted. The points and authorities in support of the attorney fee application were unnecessary. The appellate division found that plaintiff was entitled to an award, the amount of which would be in the discretion of the court.

The judge ruled for us to pay \$2,260 because the MRL states the prevailing party can be awarded attorney fees. If it wasn't so, the judge's ruling to deny the park's motion would have been upheld. Though unknown to us until after the court trial, the key to the lawsuit became the awning supports that the park alleged were not up to code. It is because of a code violation that the court had to rule in the park's favor. There is no other way to order for the code violation to be abated. We could not blame the judge for doing the best he could do to rule justly, when the laws are naturally biased towards the park owners.

In hindsight, we saw that the park was able to use the law to trap us into having a code violation. The law required a permit to change the awning supports. However, we could not complete a permit without the park manager's signature. By unilaterally refusing us the widening of the driveway, even though it was absolutely necessary for our cars to be parked there, the park was able to place some of the blame on us.

The judge, seeing through their tactics, stated that the park's "kitchen sink" of complaints showed a lack of cooperation. He also recognized the fact that we needed the driveway to be widened. However, he knew that he could only enforce the

fixing of the awning supports on us, therefore he called the park the "prevailing party." Therefore it is entitled to attorneys' fees.

This case shows that the MRL is far from perfect. It does not prevent cases like this from happening, in fact, it would almost encourage the park owner to file an Unlawful Detainer action as it gave the park owner the leverage to threaten to take away the homeowner's home. The answer to this issue isn't to keep having courts to enforce the MRL. We need an agency or something similar that will be more able to enforce the law and ensure there is just treatment between park owners and homeowners. Using the court system to balance the rights of the homeowners and the rights of the landowner doesn't work.

Going to court is usually a lose-lose situation where nobody really wins. We managed to not get evicted, but we have to pay the park for some of its attorneys' fees. Our family also had to go through the stress and fear of losing our home. The park probably spent tens of thousands of dollars on their attorneys in their effort to evict us and cripple our association, but they failed. They only were recompensed a fraction of their costs.

Nevertheless, because we stood up, the park really changed for the better: the management was replaced, the roads were fixed, the clubhouse now is more open to residents' events, the rent has not been raised for one year, etc. If we did not stand up when being threatened, if we just succumbed to the park and gave in, residents would not be able to enjoy what they have today. It is thanks to the support of the residents in our park, the care they had for our family, and most importantly, the unity of us working together which made these changes possible.

Article by Sam Meng, son of Ken Meng, President, 1441 Manufactured-Home Residents Association, Rowland Heights, CA., 133@mra1441.org, Phone: (626) 581-6580

Management Approval of Buyer

Recently we sent an email to the Senate Select Committee on Manufactured Housing Communities. Our question was: *We feel vague laws encourage park owners to take advantage of MH owners, especially if they (park owners) can make money. We feel 798.74 is just such a law.*

MANAGEMENT APPROVAL OF BUYER

See FAQ #65 in the Senate Select Committees handbook:

Question: Can the park's income requirements on prospective buyers prevent a resident from selling their home?

Answer: Yes. The sale of a mobilehome located in a mobilehome park is a three-party, not two-party transaction. The buyer and seller must not only agree to the terms of the sale of the home, but the buyer must be approved for residency in the park by the park owner/management. Management can withhold approval on the basis of: 1) the buyer's inability to pay the rent and charges of the park, and 2) the buyer's inability to comply with park rules and regulations as indicated by prior tenancies (see Civil Code §798.74). Although guidelines used by other landlords or public agencies for rental housing may be more lenient, many park owners impose higher income requirements to assure buyers will be able to afford future rent increases without causing the park problems, such as evictions.

Recap:

A prospective buyer must be approved for residency by the park manager/owner.

A prospective buyer can be rejected if they don't meet the income standards for the park.

THE SENATE COMMITTEE'S ROLE

We (MH Life Magazine) understand that the Select Committee is aware of this issue and a raft of other issues that are contentious to both park residents and park owners. Every mobilehome bill that is heard in the legislature is subject to harsh arguments, tense negotiations, heartbreaking compromise and general push-and-pull by both sides. It's a wonder that anything gets passed. The role of the Sel Cmte is to advise the Senate on the laws and the effects that legislation will have the mobilehome park community at large. Sel Cmte staff also provides tremendous educational resources to the public, such as free annual MRL handbooks and up-to-date bill tracking lists.

THE LEGISLATURE

There is no enforcement agency or bureau that polices residents' rights, under the Civil Code, in mobilehome parks. These rights are enforced in the courts. As for who is "responsible", the Legislature has responded by limiting the park manager's excuses for denying residency in the park to only two reasons: 1) the buyer's inability to pay current and

projected rents, and 2) the buyer's inability to comply with park rules based on past tenancies. If many park owners had their way, there would be no law and they could deny anyone for any reason.

SENATOR LEYVA

Senator Leyva, Chair of the Senate Select Committee, is stepping up by hosting free community forums where she brings experts from around the state to answer residents' questions. She cannot, however, single-handedly change the law. To change the law, every bill must be heard and voted on by the entire Legislature (120 members) made up of conservatives, liberals and moderates. And, if it passes, the Governor decides to sign it or veto it. Most bills don't survive this harsh journey.

Remember, no other state in the U.S. has the more rights for mobilehome park tenants as does California.

WHO IS RESPONSIBLE?

So, "who is responsible?" The legislature's role is to hear and vote on bill proposals. As for advocates, we aware of at least 5 bills that GSMOL is sponsoring and trying to push thru the legislature. Every mobilehome owner is also responsible because they are a partner in a business deal: they are trying to sell their home, for the best return.

In the case of where the park owner is trying to force the seller to abandon their home, the Sel Cmte has researched the involvement of local district attorneys and city attorneys into such discriminatory (and even fraudulent) activities. What they have found out is that these cases chronically do not get the attention of D.A.'s, et al, because they pale in comparison to the bigger crimes that these law enforcement offices are dealing with daily.

We assume that it is a circumstance where the park owners are keeping low-income buyers out because they are expecting to pass through fees for major improvements (new roads, new electrical/gas systems) in the near future.

MH LIFE MAGAZINE

We are dismayed that some parks have high income requirements and/or high credit ratings to be approved for tenancy. Remember our article in the November 2013 Magazine where a park required a credit score of 850! We have also had calls from residents where their buyers were required to have an income five times the rent (in this case 5 x \$1000 or \$5000 per month).

We strongly believe, in most cases, this is simply an attempt to take the sellers home without paying for it. If a seller can't sell, moving isn't usually a viable option, so the only other option is to walk away from their home and hand the keys to the park! We feel this is criminal and we need to fix this NOW!

Pass-through Fees by Donna Matthews

I have always believed that pass-through fees charged mobilehome owners are illegal fees, my reason being: 1) The fee was not a provision included in the required written rental agreement, MRL 798.15 (h), 2) This fee would not be a fee for rent, utilities or actual services rendered, MRL 798.31, and 3) I found so often it was a fee for park normal costs of doing business and the park owner could be receiving these fees twice in the homeowners base rent payments and again reimbursed for these costs..

Three things to remember: 1) Laws speak for themselves. 2) A contract is the total legal obligation of the provisions in the park required written Rental Agreement. 3) The California Court of Appeal confirmed the fundamental concept that an illegal act cannot be enforced by law. 4) A City or County ordinance provision cannot supercede state law.

THE QUESTION COMES UP

If a pass-through is illegal and the mobilehome owners are charged a separate fee or a fee tacked onto their rent, why do they not do something? WHY? The answer is very simple. Homeowners are very limited when it comes to finances, and knowing all the laws that protect their home investments.

When the park owner announces there will be a separate charge for some reason and the homeowners disagree, then 1) If they approach their representatives for redress of grievances they are referred to a different department or told it is a civil matter and to consult an attorney. 2) When the homeowners consults an attorney they are told that it would cost so much money to legally fight the charge in court, and that it would be much cheaper to pay the fee, so the fee stands. 3) If the fee is granted through a petition to a City or County, or through their Rent Control Ordinance provision, giving the park owner the right for their request for a just return on their investment, I believe that would be in conflict with mobilehome laws. But to fight the fee the homeowners are back to the cost of litigation.

SO WHAT HAS HAPPEN?

An example of how a pass-through fee happened: a park in Hemet was sold for a huge amount of money and when the park owner receive his tax bill he petitioned the City of Hemet for an increase in the homeowner's annual rent to cover the additional tax. The homeowners testified that taxes are an operating expense in the annual CPI, which covers the governmental inflation figure, and added taxes, at time of a park sale, was not a provision in the required written rental agreement MRL 798.15 (h), their terms and conditions of tenancy MRL798.8, and the homeowners cannot be charged a fee for other than rent, utilities, and services actually rendered, MRL798.31. Taxes are an item included in the rent, and are not a utility or

a service rendered. The Hemet Commission approved a raise.

Another example. Though Title 25, Mobilehome parks Act. #1328. Utility Facilities. Prior to installation of a mobilehome for human habitation or occupancy, utility facilities for the mobilehome shall be provided on the lot or site, and maintained as per the annual renewal of the park Permit to Operate, that is issued in accordance with the California Health and Safety Code. A park owner in Cathedral City petitioned the city for a just return to cover his costs for utility expenses. Even though utility installations have a life expectancy, and most income property owners figure a depreciation time for charging the amount off their income tax forms, and realizing that in time the installations would have to be updated or replaced, would have a replacement fund, in order to still be able to maintain rentals, still the Commission granted the park owner an increase. I do not know if this increase was in a separate fee or if added to their rent. If added to the rent this amount would not only be computed in the annual CPI yearly rent increase but also be compounding each annual rent year. The question would be, "Is the park owner also depreciating or subtracting the cost on the Park Operating Statement?"



REVIEW

A future park owner applies for a permit to build a rental mobilehome park. This Conditional Use Permit contains all the standards and requirements that must be provided before a Permit to Operate will be issued. These standards and requirements must be maintained for the Permit to Operate renewal each year.

When the park is finished and approved, the park owner decides on the base rent he will charge for the use of the lot, installations, and park facilities and services, MRL 798.12. All provisions of tenancy must be in a written rental agreement, MRL798.15 (h); therefore I do not believe the park owner can charge any additional pass-through fee tacked separately or tacked onto the base rent, when it is not a written terms and conditions of tenancy in the required written rental agreement.

The park owner receives the Gross Rent Income from which he can deduct all Park Expenses, Depreciation of the required installations, and the remainder then becomes his Net Income. I do not believe he can add additional normal business expenses for which he is already receiving in the rent.

If the park owner starts charging a separate fee for items included in the running of a rental park business, it can no longer be a charged off as a business operating expense and the park owner may find his "Gross Rent Income" becomes his "Net Income", and I believe would not be according to the required written rental agreement, MRL 798.15; therefore illegal. Article by Donna Matthews.

Connecting The Dots

LET US HELP YOU

We've learned over the years that it is difficult, especially for seniors, to remember all the stuff connected with living in a rental park. And we understand. We've done surveys online, via the magazine, and at meetings. Few mobilehome owners have even a cursory knowledge of the many important concepts.

Here are a few concepts to test YOUR knowledge:

- Vacancy Control
- CPI
- HCD
- MRL
- Title 25
- Leases
- Rental Agreements
- Rules and Regulations
- Rent Stabilization Ordinance
- Eviction - 7 reasons to evict a resident
- 7 day notice; 3 day notice
- Unlawful Detainer
- WMA

How many can you explain? If your answer is only a couple, then you need us. We are experts. Now COMO-CAL members don't have to guess, they can call our Help Line at 818-886-6479 and we are happy to explain what each means and how it effects your everyday life. Who can you call? You can call COMO-CAL!

EFFECTS ON YOUR LIFE

All the concepts above, believe it or not, are important and effect your life as a MH owner. Take vacancy control. About 165,000 spaces in California have some form of rent control and about 65,000 have some form of vacancy control.

Here is L.A., vacancy control means our homes are still worth something. If we didn't have vacancy control, many of our homes would be worthless. By the way, vacancy control is a cap on the rent your buyer would have to pay.

OUR GOALS

Our #1 goal is helping you. Our #1 goal is finding solutions to problems you have been experiencing for many decades, like abusive managers, and interference of sales. Our #1 goal is seeing that those with rent control and vacancy control are able to keep them. And our goal is to reach as many MH owners across California as possible.

ADVOCACY TAKES MONEY

Yes, it always comes down to money. As they say "money makes the world go around." When you join COMO-CAL your annual dues provide us the financial support we need to continue our work, i.e. publishing MH Life Magazine and running COMO-CAL.

How Much?

Our annual membership is \$25. That is somewhat typical; however many organizations charge \$50 or more (Tenants Together - a statewide tenant advocacy organization out of San Francisco). Our goal is to reach ALL MH owners in California. We understand many live on a fixed income, we do also. And we understand you may not have \$25 to send; however you need us and we need you. What's the answer? Simply send what you can and try to send the balance within six months. You will at least get MH Life magazine so you'll be connected. That's extremely important!

GETTING YOUR MONEYS WORTH

We are unique among advocates. We tell you how your money will be used BEFORE you join. So what do you get for your \$25/year? Here is a breakdown:

Actually you get \$41 of benefits plus additional services. You get an annual subscription to MH Life Magazine (a \$15 value), COMO-CAL's 36 page Frequently Asked Questions and Answers Handbook (a \$6 value), \$10 goes to a Legal Fund, and \$10 goes to the Regional Group. These four total \$41.

What are the "unseen" benefits? Your support allows MH Life Magazine and COMO-CAL to continue their work. It keeps our network of over 100 parks connected. And we are able to continue to Unify MH owners by reaching out to others in the MH Community that do not know about us. This is huge! It's all about Strength in Numbers.

OUR WORK

Our motto is Communication, Unity and Education. These are accomplished via the magazine (remember last year 19,000 homes received a magazine each month).

Now COMO-CAL wants to Unify advocates. We encourage all advocates to work together, network, and share. We encourage all advocates to work ethically, be open, transparent, and responsive to their members.

And we want to finally resolve serious issues. We know we can find solutions, but it requires your support and everyone working together.

Letters to the Editor

HUMBOLDT MOBILEHOME OWNERS COALITION

Those of us in the far northern, rural, seaside community of Humboldt County are working hard towards mounting a voter initiative, and making steady progress; we have hired Bruce Stanton to write a lot fee stabilization ordinance very similar to the City of Marina's and expect to file it with the County Clerk's office momentarily. Then we will go all out seeking 4,000 signatures to get the initiative on the Nov. 2016 ballot because our County Board of Supervisors refuse to even put the issue on their agenda, despite the fact that there are three regulations in the county's General Plan requiring them to "...preserve mobile home parks as an important source of affordable housing..."

HMOC's Chair, Hilary Mosher, has filed a complaint with the Civil Grand Jury against each of the supervisors for failure in due diligence to uphold the regulations, and for possible violations of the Brown Act while circumventing the public process and communicating under the table regarding the issue. On the positive side, the Arcata City Council has unanimously voted to move forward on developing a strategy to preserve the city's mobile home park affordability, and has instructed staff to return in February with a full report examining establishing a process, such as an ordinance, an Memo of Understanding or mediation to



insure park owners stop exploiting mobile home owners by jacking up rents unsustainably.

The largest corporate park owner in the county, Follett USA/Inspire, who started purchasing parks in the county a couple of years ago, is now doing their best to make sure home owners are exempt if an ordinance is passed by aggressively offering them all multi year contracts. Any reader of this article who is a resident of a Follett USA/Inspire park is encouraged to call HMOC's chair Hilary Mosher at (707) 839-5079 in an effort to gain power in numbers regarding the corporation's exploitation.

The Coalition is passing the word around for home owners NOT to sign a multi-year agreement because a month-to-month must offer the same terms without making them exempt from an ordinance. In a completely different, but related effort, HMOC is in the very preliminary stages of preparing to mount a series of Small Claims Court clinics to help mobilehome owners take park owner to court when they violated

the California Mobilehome Residency Laws. Currently, because these laws are civil, without an attorney taking the park owner to court, park owners are free to violate the laws with impunity. If home owners file against the park owners for violations, they can be awarded as much as \$2,000. per violation that they can prove and prevail in court on.

WE CAN'T HELP YOU UNLESS YOU HELP YOURSELF

We've been there, done that. We are the only group that has published and distributed educational/informative magazines to MH owners, ever. We have done more for the MH Community, at essentially no cost, than anyone in the history of advocacy. As a testament to that, the last two year we distributed almost 350,000 across California and we are in our 5th year. Over 25,000 have visited our website comocal.org. It is free to everyone! Check it out.

We must continue to grow. Consequently we've concluded when we offer something for free, no one appreciates its value, no one will subscribe, and no one will join. The "dots" will never be connected. (So in July we set a three month limit on free magazines.)

Would you help someone who doesn't help themselves? We'd guess usually not. We, in fact, were happy to help, but we want to do more. We want to reach more MH owners. We want to employ an attorney to help us solve serious problems.

Do you think we can get a grant to help folks who won't help themselves? We don't think so. And is seven cents a day so much to pay for peace of mind that someone is watching out for you? We think not!

In our case, the dots represent California MH owners. There are 375,000 "dots" in California, yet fewer than 3% are connected. Connection = Unity. Connection means residents have some protection against the many issues they experience. Connection also means that advocates will work together, share, network and be ethical. Strength in Numbers. Knowledge is Power.

CONNECT THE DOTS

There is only one way you can "connect the dots," and that's by joining COMO-CAL. Annual dues are \$25. Simply fill out the application on page 11 and send us your check. We'll do it from there! Membership = Protection = Safety = Knowledge

This Just In: A GSMOL V.P. Resigns

A reader and friend of MH Life Magazine received an email from a GSMOL Board member and Vice President to indicate their resignation from GSMOL. Their reason: a lack of confidence in the board majority's ability to successfully sustain a viable League.

They felt volunteer non-profits should be leading examples of good faith and total transparency. Their resignation email provided a healthy dose of both. The information they shared was gleaned from League President reports and League Treasurer reports. The report was strictly their opinion based on the information told them or read in written reports along with their personal experience in board meetings, both in person and in telephone meetings of the board.

They discovered six months ago that the League (GSMOL) had no established and approved budget...that GSMOL had been overspending their income since at least 2010 (actually as far back as 2003 - an average of about \$56,000/year).

The Garden Grove building was sold in August 2012 for \$775,000 and GSMOL moved into a rental office. The proceeds from the sale, \$645,325, were to be the Reserve Account. However, GSMOL had already been overspending because they immediately paid out over \$345,000 in back debts.

They have continued to overspend their income, until this day, using that reserve account to make ends meet.

A few weeks ago they reduced their overspending (at that time around \$30,000 a month) down to just under \$5000 a month. And, there was about \$28,000 left in the reserve account a few weeks ago.

How long will it take to use up \$28,000 in reserve funds if you need an extra \$4,000 a month to pay obligations: 4 into 28 is 7 ... months in this case ... to maintain solvency. After that time where does the money come from? The Board doesn't know. And this ex-board member doesn't know either.

And, there is yet the April Convention to pay for, which usually costs over \$10,000 net, after any income.

A proposal was put forth to the board of directors a couple weeks ago, that would have balanced the budget and eliminated the monthly overspend, if accepted and approved. This V.P. and three or four other Board members voted in favor of that. The majority, however, voted against the proposal and it was defeated. The president and treasurer ignored a request to see the financial books to see for themselves what else might be trimmed.

At this time, they stated they can do no more to help. And, they are concerned that when the League runs out of money and the day of reckoning comes, the Board will rightfully be held accountable. They did not want to be on that board when that time comes. If they cannot help, they want to get out of the way because even as a board member they could not stop the excess spending.

Also, they believe that any organization, especially a non-profit one run by volunteers should be entirely transparent ... which this board and they suspect previous ones, have not been.

They further state, if GSMOL falls, hopefully a new entity

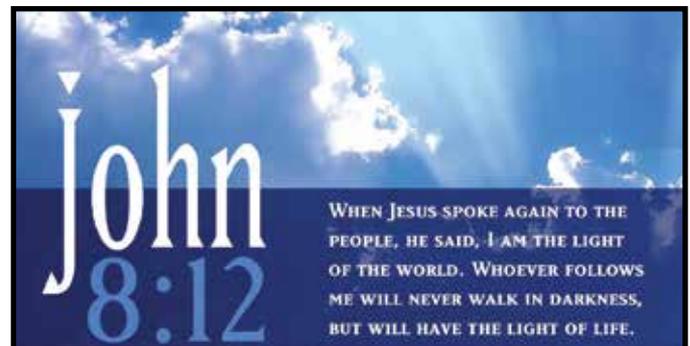
will spring up to take its place. We must have a lobbyist and MRL-savvy attorney and intelligent leadership to help protect us, as mobilehome owners, from unscrupulous park owners of California and their attorneys, who would wipe away our MRL rights in a heartbeat if no one stands in their way.

Editor's Note: We applaud the efforts of this V.P to help the MH Community by sharing some of their concerns about a small group who essentially run the Board of Directors for GSMOL.

One responsibility any Board has is to maintain a viable organization. This downturn of membership has taken place over the last 25 years. In 2004, we went before the BOD and said someone must be held responsible. We suggested a change of leadership, i.e. that the then President Steve Gullage resign for the good of the League. Of course that never happened.

We are saddened that GSMOL may close its doors. Things could have been different. GSMOL had many chances to turn it around and do the right thing.

We at MH Life Magazine will use the upcoming months to work on a plan to save all the positive, beneficial aspects of GSMOL, including their membership, and their volunteer network. We hope the Community will work with us to make "lemonade out of lemons."



PRAYER REQUESTS

Do you need prayers? Prayer changes everything. There are praying churches in various communities which can pray for you. E-mail your prayer requests to: prayingchurches@gmail.com. You can state your first name or initials or remain anonymous. Your request will be kept confidential. Believe that God is going to move mightily in your life as others from various churches pray for you.

*Home Situation *Worries & Anxieties *Healing
*Illness *Loneliness/Depression *Finances *Strength
*Guidance *Job *Others

Sponsored by: Handyman Referral Service. E-mail: referhandyman@gmail.com
or Call: (310) 351-3010 For People You Can Trust To Get the Job Done!

Benefits of Joining COMO-CAL

- COMO-CAL is the only advocacy organization that guarantees results. If after 90 days you are not happy with our service, we will refund 100% of your dues. You may keep the \$5 Handbook as our way of saying Thank You for joining.
 - With our money back guarantee, you have NOTHING to lose by joining and everything to gain.
 - You receive a 12 month subscription to MH Life Magazine
 - \$10 of your \$25 goes into a Legal Fund (for your region)
 - \$8 of your \$25 goes to your Regional Group
 - \$5 of your \$25 goes to MH Life Magazine
 - \$2 of your \$25 goes for postage of the Handbook
 - You receive COMO-CAL's 36 page Frequently Asked Questions and Answers compiled by the Senate Select Committee on Manufactured Housing Communities.
- This is a "got to have" reference book for any mobilehome owner living in California.
 - COMO-CAL now has a Help Line (M-F 8am-9pm). The Help Line does not answer individual resident issues, but can help guide you.
 - Your dues are only used by your Regional Group to provide services to you.
 - Your membership allows MH Life and COMO-CAL to continue providing services to the MH Community.
 - COMO-CAL is a 100+ network of parks in California.
 - COMO-CAL advisors have years of experience and are ready and willing to take on issues that have existed for decades.
 - Please don't forget to donate. MH Life alone costs over \$60,000 per year. And a strong COMO-CAL means we are better able to serve you, to protect your investment and your lifestyle.



Membership Application COMO-CAL Subscription - MH Life Magazine

NAME: _____ Date: _____

MAILING ADDRESS: _____

SPACE # _____ CITY: _____ ZIP: _____

PHONE #: _____ PARK NAME: _____

E-MAIL: _____

Annual Membership in COMO-CAL (MH Life sub included) (\$25). \$ _____

MH Life Magazine annual subscription only (\$15). \$ _____

MH Life 6 month subscription for low income (\$5) \$ _____

I believe in the cause and your good work. I want to donate. \$ _____

I will deliver magazines door to door in my park

I will help a group in my park. I will help my Regional Group

Make Checks Payable COMO-CAL

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

3/2016

THANK YOU FOR YOUR SUPPORT!

offer
W
code

MOBILE HOME INSURANCE

VISA
MASTERCARD
DISCOVER
PAYMENT PLANS

Se Habla Espanol!

***LOW RATES!
LOCAL SERVICE!***

**DISCOUNT for Combining
Mobile Home and AUTO
Insurance!**

- | | | |
|-------------------------------------------|-------------------------------------------------------|-----------------------------------------|
| <input type="checkbox"/> Fire | <input type="checkbox"/> Replacement Cost Mobile Home | |
| <input type="checkbox"/> Wind | <input type="checkbox"/> Replacement Cost Contents | |
| <input type="checkbox"/> Liability | <input type="checkbox"/> Falling Objects | <input type="checkbox"/> Workers' Comp. |
| <input type="checkbox"/> Tornado | <input type="checkbox"/> Lightning | <input type="checkbox"/> Theft |
| <input type="checkbox"/> Smoke Damage | <input type="checkbox"/> Water Damage | <input type="checkbox"/> Explosion |
| <input type="checkbox"/> Medical Payments | <input type="checkbox"/> Vandalism | <input type="checkbox"/> Hail |

Coverage available to \$400,000!

YOUR CHOICE:

NEW
Low Cost
FLOOD INSURANCE

- Replacement Cost Mobile Home
- Stated Value Coverage
- Cash Value Coverage
- Discounts for Home and AUTO

Hughes West-Brook is your Mobile Home Insurance Specialist.

With us, Mobilehome insurance isn't a sideline. It's all we do. Give us a call!

HUGHES WEST-BROOK

Fountain Valley, California

(800) 660-0204

www.hwbins.com sales@hwbins.com

HWB

Insuring your home for
40 Years

Family Owned Since 1973