

MH *Life*

A Magazine for Mobilehome Owners

ORANGE COUNTY

MAY 2015

VOLUME 3 NUMBER 5

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Please note the new photo at the top of this page. Whether you live in a senior or an all age park, whether you own a manufactured home or a mobilehome, if you pay rent for your space, you are part of our MH Community. You are vulnerable alone. Your only hope is to stick together, be informed, and support advocates who are open, responsive and accountable to you.

This month “fear” is the topic of interest. We know many MH owners live in fear. Fear of receiving a notice and not knowing what to do or who to call for advice. Fear of being forced to spend a lot of money to hire an attorney and go to court. We hope we can provide options so your life is less stressful and anxious. We thank Dr. Elizabeth Mattke for her suggestions on page 9 and Attorney Jon Heim for his article on page 10.

One way we can begin working together is for park groups to “align” with MH Life Magazine (see page 6). Such an alliance makes us stronger. So if you have a HOA or other advocacy group in your park, please promote working together with MH Life.

Have you ever asked yourself what a quarter will buy? In MH advocacy, a quarter is powerful. Read the article on page 7.

Folks are beginning to join COMO-CAL and why not. COMO-CAL offers guaranteed delivery of MH Life magazine for one year, legal help when we reach 1,000-2,000 members (see page 11, the FILLS Program), a free copy of our 38 page Frequently Asked Questions Handbook, and much more. And only COMO-CAL (along with MH Life) promotes ethics in advocacy and every one working together. Our website at comocal.org already has 2,200 hits, so if you haven’t visited yet, please do so. You can search, by topic, to find articles of interest to you. And you can leave comments - a great way to communicate with the MH Community. Also comocal.org displays all MH Life magazines where you can download an entire magazine or one page.

The distribution network of MH Life Magazine continues to grow. This month we welcome the following parks: Rancho Del Bordo in Atascadero, Vista Meadows and Rancho Vallecitos Mobilehome Estates in San Marcos, Grove MHP in Modesto, Ridgewood MHP in Paradise, Four Seasons in Fresno, Healing Waters in Desert Hot Springs and Forrest Gardens Mobilehome Community in Lake Forrest. They represent an additional 2,500 spaces in our Network. Thank you for joining and welcome! Please support our cause. Application on page 4.

Finally, we are sad to say there are a few in our ranks that continue to bad mouth our work behind our backs. They claim the content provided in MH Life Magazine is not accurate and can’t be trusted. They claim COMO-CAL is a failed organization. Let us be very clear. These folks are not your friends nor are they interested in your welfare. They are only interested in themselves. They are cowards. We might expect this behavior from park managers or owners, but not from fellow “advocates.” Just think about it. Together with GSMOL we reach less than 10% of MH owners in California. Let’s start focusing on serving our members to the best of our ability. Let’s work together. We have much to do. Let’s do it in a positive manner.

Till next month, be well, protect yourself, read MH Life magazine and join COMO-CAL.

From The Staff of MH Life Magazine & COMO-CAL’s Board of Directors

Serving California’s Mobile & Manuf. Housing Communities

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COMO-CAL

www.comocal.org

MH Life Magazine

We continue to be the #1 source of information for the MH community. Our goal is to inform, educate, network and unite all MH owners across California. And yes, we work hand in hand with COMO-CAL. All magazines will be continue to be displayed at both mobilehomemagazine.org and comocal.org and we will post articles from the magazine and other important information on the comocal.org website.

Why donate to MH Life Magazine? Simply because the magazine has considerable value - refer to page 6. Should there be a crisis or other event that requires the quick dissemination of information to the MH Community, we will be there. (If you remember, the advent of the Eminent Domain Propositions in 2006 and 2008 were such events). Our expenses exceed \$75,000 per year and advertising just doesn't pay the bills. We need your support!

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.

COMO-CAL

Our Annual membership fee is \$25. Although we offered a discounted fee for the months of February, and March, the discounted rate was not fair to those who previously joined at \$25. Therefore, we feel the best approach is to continue the \$25 annual fee. We hope you understand.

Our first priority must be COMO-CAL and MH Life Magazine. Our mission will not include funding other groups. Making sure you only support ethical groups willing to work with others is your responsibility.

YOUR MEMBERSHIP INCLUDES

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 e-mail us when you have a problem. We will do our best to give you suggestions.
- 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.

MH Life Subscription & COMO-CAL Membership Application

NAME: _____ Date: _____

PHONE #: _____ PARK NAME: _____

MAILING ADDRESS: _____

E-MAIL: _____

SPACE # _____ CITY: _____ ZIP: _____

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

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

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5/2015

THANK YOU FOR YOUR SUPPORT!

Basic Tips & Suggestions

DISTRIBUTION OF INFORMATION IN YOUR PARK

Everyone knows there is Strength in Numbers. The first step in reaching that goal is communication, i.e. distribution of information. Many park owners, and managers try to prevent residents from receiving information about their rights. However, by law, any resident is allowed to distribute information, like MH Life Magazine, in their own park. That being said, some park owners and managers interfere by blocking the use of receptacles (tube, clip, etc). Their suggestion, mail flyers. Of course, that's over \$100 for a 200 space park. They know no one is financially able to do that.

If the park blocks the typical method of distribution, we suggest the use of porches to distribute information as management has no voice whether or not you use them. And notify us of any interference.

Bottom line. You as a resident have a right to distribute information to other residents. As per the Mobilehome Residency Law: 798.51 RIGHT TO ASSEMBLE, MEET, CANVASS, PETITION & INVITE SPEAKERS

(a) (3) Canvass and petition homeowners and residents for noncommercial purposes relating to mobilehome living, election to public office, or the initiative, referendum, or recall processes, at reasonable hours and in a reasonable manner, **including the distribution or circulation of information.**

RULES & REGULATIONS

New rules and regulations are valid only if the park follows the law when introducing them to residents. They must: a) Notify all residents of new R&R and give them a copy. b) Schedule a meeting of all residents and c) Present the new R&R and entertain any objections from residents (the park isn't required to change anything, however). Once the park has followed this procedure, the new R&R are effective 6 months after the date of the meeting.

The park CAN NOT force you to sign! We strongly recommend not signing the new R&R, because if you do, they become immediately effective on the date you sign and signing essentially indicates your approval of all items in the new R&R.

Managers can not make up rules or regulations on the fly, i.e. they have to follow the letter of the law.

INHERITANCE ISSUES

This is so important, especially for seniors. If you have internet, go to comocal.org and click on "inheritance." You will find two articles: a) Estate Planning by Attorney David Loop and b) Inheritance - What You Need To Know by Attorney Bruce Stanton. You can copy and paste any article to a blank word document. We suggest you give a copy of each to your heirs, along with a copy of MH Life Magazine. They need to

read and be aware of their rights and obligations **BEFORE** they inherit your home. If you do not have the internet, send \$2 along with a request for the two articles and your contact information to MH Life Magazine and we'll mail you both articles.

USE OF CLUBHOUSE

By law, clubhouses must be open and available during reasonable hours. And they must be available for resident meetings or other lawful purposes. Let us know if management will not allow the use of your clubhouse. Perhaps we can do something about it.

FORMATION OF A HOA

We suggest MH residents form a Home Owners Association (HOA) in their park. All it takes is three individuals willing to step up and lead (President, Treasurer/Secretary and Vice-President). If and when you accept money from residents, and need a bank account, then you should:

- a) Obtain an Employer Identification Number (EIN) from the IRS. This can be done in a few minutes online.
- b) Incorporate: Apply to the California Secretary of State by filling out the appropriate form. The approval process usually takes about 30 days.
- c) Open an account: You will need both your EIN and an approved Articles of Incorporation to open a bank account.

For further information, contact MH Life Magazine or COMO-CAL.

MEETINGS

You can't keep management out of meetings held in the clubhouse, but you can keep management out of meetings held in someone's home or outside the park. If the manager is a problem, we suggest holding meetings in someone's home. Start with a small group, flyer the park and invite all MH owners to a meeting in the clubhouse. Organize a HOA and work with MH Life Magazine and COMO-CAL.

DO I HAVE TO SIGN?

Once you have tenancy in a park, we suggest you do not sign anything, whether they be new rules and regulations or a questionnaire updating information like the number of cars you have, the number living in your home, etc.

PARKING

Legally you can not park on the street unless it is 32 feet wide. However management should allow parking for short periods of time to unload groceries, load and unload laundry, etc.

Dear HOA - Let's Team Up

Two phrases often come up when talking about advocacy: Strength in Numbers and UNITY. We've been writing about them from the very beginning. So twelve years later where are we? We're still writing about them, but no one is working to make it happen. Isn't it high time ALL of us united and really began working together?

OUR HISTORY TOGETHER

MH Life Magazine has been providing magazines to your park, many for almost two years, at no charge. Of course we appreciate all those who have taken the time to distribute, without them there would be no magazine.

Although this relationship does help inform residents, we can do much more if we really work together and UNITE. Uniting is critical to any future success and we know we can accomplish so much more together. It's the only way to continue.

WHY TEAM WITH MH LIFE MAGAZINE

Why team with MH Life Magazine? Because we are the only advocate working to UNITE the MH Community and we offer you much. Here are some points to consider:

1. The Magazine was started in September 2011, that's almost 4 years ago. Before that we formed and ran a successful state-wide organization, namely COMO-CAL.
2. The magazine has been distributed in your area for several years now.
3. It reached an average of 18,500 mobile/manufactured homes in 2014. That's 220,000 magazines, three times that of any other organization. With your support, we can increase our reach, i.e. deliver to more homes, and with more information than ever before. Remember one of our goals is "Knowledge is Power." Every resident that reads MH Life Magazine is connected and not alone, knows more about protecting his lifestyle and his equity. This is what we're all about, isn't it?
4. We received a total of \$6,125 from the MH Community in 2014. That's only 2.8 cents a magazine, all for a full color, quality magazine that provides the MH Community so much. Who else is doing that?
5. MH Life Magazine has over 100 MH owners working across the state to deliver each issue.
6. Now we have a Ph.D. Psychologist on staff to help MH owners understand the psychology of living in a mobile/

manufactured home community.

7. The magazine is the glue that connects everyone. That alone provides huge benefits to the MH Community. No more reinventing the wheel. No more going it alone. No more asking "Who can I turn to?" And we are so much stronger together when confronting managers and owners and other issues.
8. We have taken the pledge to be open, transparent, accountable, responsive, and to work with all other advocates who are too. Who else can you call or e-mail and get an almost immediate response? We'd guess no one!
9. The Magazine is a terrific resource. Not only do we have 12 years of experience and expertise, but advocates like Donna Matthew have given us their files to share.
10. We have hundreds of contacts around the state, each with his/her own expertise, who are willing to work with us.



WHAT CAN WE DO FOR YOU?

Of course, every park is different. Different needs, different organization, different experience and expertise. We want to brainstorm the specifics of our relationship with park resident leaders. Joining us means you are connected with thousands of other residents and hundreds of other parks.

As in the past, your park will continue to receive magazines enough for all residents. Plus you may want us to print your resident newsletter. Perhaps we can help with problem solving or organization (park or local). Perhaps you need a legal fund. Perhaps you just need to consult with us or you want to write in the magazine. In any case, we are stronger together. We can help each other. That's a good thing for your HOA and a good thing for those residents you serve.

YOUR CONCERNS

If you have concerns about "teaming" with MH Life magazine, please let us know. Call Frank at 818-886-6479. Working together is our only hope and when your HOA teams with us, that's a big step to uniting all MH owners in California.

Although working together, the magazine and our HOA would be independent. The magazine would not be responsible for anything you do, and visa versa, you would not be responsible for anything we do.

The Power of a Quarter

We're sure some of you can think back to the 50's and 60's when a quarter had value and remember when you could buy a milk shake for a quarter or bowl a line at the bowling alley for a quarter. Unfortunately those days are gone.

THE POWER OF A QUARTER

Advocacy is a numbers game, it's that simple. How much do you think could be raised if every MH owner in California contributed just a quarter per month. The total would be \$1,125,000! Imagine that! That would mean everyone could get the magazine and be connected. **Strength in Numbers. Information is Power!**

Another quarter a month would mean there would be \$1,125,000 for some type of legal fund or legal help. What about a lobbyist? Fifty cents would easily provide MH Life Magazine, a legal fund and a lobbyist for every MH owner in California! Just \$6/year for peace of mind. Don't you think it is worth it? We do!

YOU'RE VULNERABLE IF YOU PAY RENT

All of you own your own home and pay rent to a landlord. You know you are vulnerable. The landlord can, without provocation, begin to harass and intimidate you. You lose equity every time there is a rent increase (\$1000 per \$10 rent increase per month). Residents trying to sell their homes often experience a manager who won't approve a buyer, or the park

may require several (unnecessary) improvements before they will allow the home to stay in the park. And that's just the tip of the iceberg.

FIRST LINE OF DEFENSE

Unfortunately, life in a rental park requires that you have some basic understanding of the law. Our Frequently Asked Questions Handbook helps provide you answers to many questions, in an easily understood format and it was compiled by the Senate Select Committee on Manufactured Homes - an authority on California laws. You can order it from MH Life Magazine for \$6 or get it free with a subscription to MH Life Magazine or a membership in COMO-CAL.

STAY INFORMED

MH Life Magazine is reaching out to park Home Owner Associations. We want them to team with us and work together with us to help those we serve. We are asking HOAs to: a) Submit articles to the magazine. b) Send their park newsletters or magazine to us. c) Select a park resident to liaison with the magazine. d) Publicly support our efforts to UNIFY the MH Community. e) Endorse the magazine by providing a testimonial that can be published. f) Continue to distribute MH Life Magazine door to door in our park. and g) Financially help support the magazine (\$.25/copy).

Texas high school basketball team displays incredible sportsmanship

Editor's Note: A reader send in this news item, seen on CBS Sunday Morning. No this doesn't directly relate to mobilehome issues. Nor is it funny, but it does carry a strong message. We thought you'd enjoy it.

GAINESVILLE (CBS NEWS) -- If you're a fan of high school basketball, you're not alone. But if you're a fan of the Gainesville Tornados in Gainesville, Texas then you are alone. "Usually our fan base was close to zero," said one Gainesville player. "My parents came to one game but they didn't come to the other ones because they didn't have time," said another.

The other students at Gainesville - a juvenile correction facility for felony offenders - don't come to the games either, mostly because they can't get out. One of the few perks at the facility - for very good behavior - is a chance to leave the prison a few times a year to play basketball.

They play against private schools like Vanguard College Prep in Waco. And it was before that recent match-up that two Vanguard players - Hudson Bradley and Ben Martinson - announced they weren't going to play against a team with no fans.

"No one likes playing in an empty gym," said Martinson.

Bradley told me it "doesn't seem right" to play a team with

no fans, regardless of the advantage it may give his own team.

So before their home game against Gainesville, Bradley and Martinson asked some Vanguard fans for a favor: To cheer for Gainesville instead.

The Gainesville players had no idea what was happening. They walked onto the court to find their own signs of support, their own cheerleaders, even their own fan section. Half the crowd was assigned to cheer for Gainesville. But as the game went on, everybody started to cheer for Gainesville.

"I mean every time they scored the gym was just lit up with cheering and clapping and everyone was on their feet," said Bradley. "I think in a way this is kind of how sports should be. It just kind of showed me the real impact that encouragement and support for anybody can make."

Bradley says we all need someone to believe in us. We all need someone who knows our mistakes and loves us anyway. And for that, the Gainesville players can't thank those boys enough.

"When I'm an old man I'll still be thinking about this," said one Gainesville player.

And finally, as for who won the game, well, obviously they didn't care - so why should we?

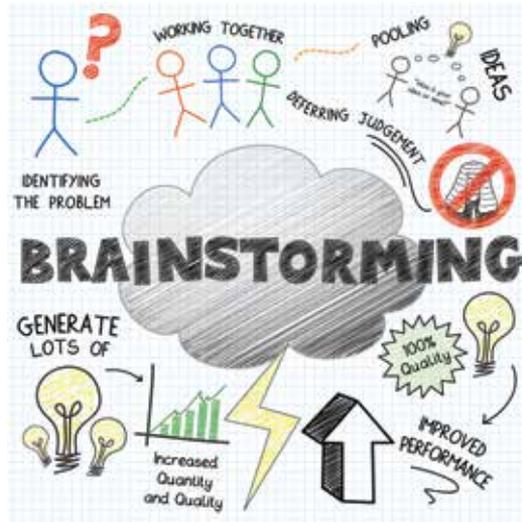
Sign Up for Advisory Committees

When it comes to resolving problems, two heads are often better than one. If you have a park issue you're keen to resolve, then join one of our Advisory Committees. What better way to brainstorm solutions to problems. And any progress will be share with the MH Community via our MH Life Magazine.

WHAT PROBLEMS?

Here is a list of just a few problems we can brainstorm:

- Senior Abuse
- Interference of Sales
- Rent Stabilization
- Leases



- Management Problems
- Parking Problems
- Inheritance Issues
- Legislation
- HOA Liaison

Just think what can be accomplished with just a handful of interested, dedicated folks. Therefore, if you want to be part of a solution, rather than just sitting back and complaining, join us. Call Frank at 818-886-6479 or e-mail fawodley@yahoo.com. You won't be sorry you did.

MH Life Magazine is also interested in forming an advisory committee for the magazine. Let us know if you're interested in being part of our family.

The Ball Is In Your Court

Question: Why do some park owners and managers blatantly block informational meetings from being held in their park, violate other Mobilehome Residency Laws and intimidate and harass residents?

Answer: Because they can. Because residents are afraid to do anything to stop it.

When you call us at COMO-CAL asking how you can resolve an issue in your park, we try our best to provide guidance by making suggestions and recommending strategies based upon past experiences of other residents' successes.

We have no magic wand. It has to be you who overcomes the fear that will allow you to take that crucial first step to defending your rights. You are not alone. We've all been there...and, at times, we still are. I'd be lying to you, if I said that it would be easy or happen instantly. However, over time, once your park owner and manager know you won't just "roll over", they will think twice before trying anything again. You don't always need an attorney to force your park owner to abide by the MRL.

You just need to become tired enough of the violations and abuses that you decide to take a stand. Sadly, by that time, you may have been conditioned to accept whatever is thrown at you. It's not just because you don't know what to do, but you probably fear retaliation if you begin asserting your rights. However, with the backing of the MRL, retaliation is not likely to happen. You may discover that your park owner and manager haven't read the MRL either. Why would they, if none of their dictates are ever challenged?

Once you are aware and become familiar with the laws, when

a violation occurs, you can write a simple letter to management. Be polite, state the number of the appropriate law and quote the law itself. There is always strength in numbers, so encourage other residents to add their signatures to your letter or have them write their own letters.

Don't become discouraged if you find few other residents want to become involved. That's a common reaction. There are always those who take a stand, but a majority will expect others to do it on their behalf.

Can it really happen? Here are just two of many examples that occurred in our local parks.

- A disabled resident taking care of her disabled mother received 7 violation notices in 3 months time, after she dared to speak up to the park manager. The most outrageous of these was a demand to remove the wheelchair ramp her mother needed. An inspector's survey was necessary to verify that the ramp was safe. Another of the frivolous notices was a demand to remove a healthy shade tree at the homeowner's expense. With her neighbors' help and using the MRL, she stood her ground and won against ALL 7 notices. The harassment stopped!

- A park was charging a \$300.00 non-refundable fee to all prospective home buyers and then using illegal reasons to deny approval of the purchases. Residents got the practice stopped!

Sharing your new-found knowledge and success with other residents, not only in your park but in surrounding parks, will enable others to gain confidence and courage to take a stand as well. It's a beautiful thing!

Article by Sally Studer, former COMO-CAL VP

Overcoming Fear

By: Dr. Elizabeth Mattke

Imagine living a life of fear. Fear that you might receive a notice and not know what to do about it, fear your manager might yell at you, fear of being spotted driving too fast, or having to do maintenance, repainting your own home, or anything that will cost you money. Do you live in fear? If so, you're not alone, but let me assure you, there is hope.

When a person experiences fear, it is normal that he or she also feels anxiety and stress. For example, managers often use the word "eviction" to threaten residents. Eviction certainly could translate in the loss of your home and you could become homeless. Usually you have no idea what to do or who to turn to for advice, certainly not management.

There are several general symptoms related to anxiety and stress, including: increased heartbeat, sweaty palms, trouble falling or staying asleep, increased energy, irrational fears, muscle tension, chronic indigestion, stage fright, low self-esteem, panic, flashbacks, perfectionism, obsessive compulsive behaviors, self-doubt and depression. All of these are signs that something is wrong.

This is what I recommend. One, always take care of yourself as much as possible. Find positive things to do on a daily basis, such as reading a book, watching television, going to a movie, etc. Two, change your negative thinking to positive. Every time a negative thought occurs, automatically change it to something positive. By practicing this now, you will have the skills to overcome.

I also recommend finding out as much as you can about your particular situation. Remember knowledge is power. This will

help prevent any fear of the unknown. Talk to your neighbors. See if they are facing similar challenges. If your park has a Home Owners Association, consult with them. In other words, unify with one cause in order to bring about change. As a result, you will feel empowered, and the fear will minimize and become non-existent. You will live longer and a better life because of it.

There is no better source for information than MH Life Magazine and COMO-CAL. When you align with them, you will not be alone in your battle. They are ready to help you every step of the way. When we all work together, things will change for the positive, especially as you learn tools to apply to various situations. It should be irresistible knowing that they are here for you no matter what happens.

You are helping yourself when support them. Share your experiences and help support them financially. They are a terrific resource. Who else has brought you so much for so little? The magazine needs your support to continue. A years subscription is just \$15, that's only \$1.25 per issue, less than a bag of chips a month! Or you can get the magazine free when you join COMO-CAL for \$25 per year. Such a bargain!

What will you do today to overcome fear? Will you seek to handle it positively or negatively? All of these are important questions to ask yourself when living in a mobilehome environment with a management that harasses and intimidates. I want you to feel empowered and have strength to deal with any circumstance that comes your way, and I'm confident that you can and will do it. Please feel free to contact us if you need anything. Blessings.

Volunteer and Live Longer

In helping others, Americans are also helping themselves. A recent report links volunteering to health and longevity. It does pay to be a good neighbor and actively participate in community projects.

The Corporation for National and Community Service released the report. Better functioning ability, increased longevity, less risk of heart disease and decreased levels of depression were among the benefits of volunteering.

Those who volunteer 100 hours annually and are older adults reap the most benefits. The Health Benefits of Volunteering reveals findings from over 30 studies reviewing the relationship between volunteering and health.

Two studies concluded that volunteering 100 hours of service annually (approximately 2 hours weekly) increased benefits although donating more than 100 hours did not additionally benefit.

Heart attack victims who volunteer experience less depression and despair, two serious factors in heart disease management

and survival.

Volunteers over age 65 were less depressed than non-volunteers. Volunteers over 70 years of age who volunteered 100 hours annually experienced less decline in health and functioning levels, increased longevity and less depression.

Baby Boomers who are retiring or cutting back on working hours can volunteer and receive while giving. Even two hours of volunteer work weekly result in physical and mental health benefits.

Study results show that volunteers who provide social support to others have lower mortality rates. This applies even when controls are applied for age, gender, marital status, education and ethnicity and socioeconomic status "It's good to do good," says Dr. Stephen Post.

http://www.associatedcontent.com/article/237231/volunteers_live_longer_and_better.html Published May 10, 2007 by: PJ Richards

Nothing To Fear

Most mobilehome residents lack the legal and financial resources of the owners and management of their mobilehome parks. Many residents fear that, as a practical matter, they cannot effectively challenge a wrongful act or policy of ownership or management, or that if they try they can suffer retaliation. For better or worse the Mobilehome Residency Law, California Civil Code Sections 798 through 799.11 (“MRL,” to which all following citations refer) does give park owners wide latitude in setting park rules and regulations.

Nonetheless much of the MRL is intended to give residents a voice in park affairs, and to protect them from ownership backlash for meeting or discussing park issues. In Section 798.50 the Legislature declared its intent “to ensure that homeowners and residents of mobilehome parks have the right to peaceably assemble and freely communicate with one another with respect to mobilehome living or for social or educational purposes.” To those ends no park lease, rule or regulation may prohibit peaceable assembly at reasonable hours and in reasonable manners. (Sec. 798.51, subd. (a) (1).) “public officials, candidates for public office, or representatives of mobilehome owner organizations” may be invited “to meet with homeowners and residents and speak upon matters of public interest, in accordance with Section 798.50.” (Sec. 798.51, subd. (a)(2).) Homeowners and residents have the rights to canvass and petition the park community “for noncommercial purposes related to mobilehome living” or public elections. (Sec. 798.51, subd. (a)(3).) Homeowners and residents may use the park’s clubhouses or recreational halls for these meetings, without additional cleaning or insurance charges if the meetings are hosted by a homeowner or resident, all are invited to attend and no alcohol is served. (Sec. 798.51, subds. (b), (c).) If any of these rights are denied or unreasonably impaired by “any rule, regulation, or other policy” of park ownership or management, any aggrieved homeowner or resident may sue. (Sec. 798.52.)

Many homeowners and residents may be unaware that they have the right to meet not only among themselves, but with park management too on many significant subjects, within thirty days after written request. The meetings may be individual or collective. The subjects include proffered rental agreements, existing park rules, standards for maintenance of physical improvements, and addition, alteration or deletion of improvements, services or equipment. (Sec. 798.53.) The MRL does not require that park ownership accompany park management to such meetings, but it does mandate that ownership’s identity and address be disclosed upon request of a homeowner or lessee (not any other park occupants). (Sec. 798.28.)

Moreover whenever management proposes amendments to park rules and regulations, management must “meet and confer with the homeowners in the park, their representatives, or both,” on at least ten days notice. (Sec. 798.25, subd. (a).) In general, however, as long as management does meet and confer it need not accept the views or requests of homeowners. Rather

“the noticed amendment to the park’s rules and regulations may be implemented, as to any homeowner, with the consent of the homeowner, or without the homeowner’s consent upon written notice of not less than six months.” (Sec. 798.25, subd. (b).) Thus if a homeowner does not accept an amendment, he or she will be bound by it anyway after a while. That’s the provision that gives management such broad discretion in ultimately determining the content of rules and regulations. Homeowners get only a voice, not a choice.

Any rule or regulation imposed without following this meeting and conference process is void and unenforceable. (Sec. 798.25.5.) So is any rule or regulation “that creates a new fee payable by the homeowner and that has not been expressly agreed upon in a written rental agreement or lease.” (Sec. 798.25, subd. (e).)

As counsel to both park owners and homeowners, I have often observed how limitations on the latter’s legal or financial resources affect the process and resolution of disputes between



the two. Those limitations are real and raise fear in homeowners. The foregoing and other provisions of the MRL are intended to bring the balance of powers a bit more square.

However they’ll work only if homeowners and residents know and use them. For example, one homeowner may not be able to afford substantial legal counsel, let alone litigation, no matter how worthy his or her cause may be. But that same one homeowner may canvass, petition and meet with others, and may invite public officials and representatives of COMO-CAL or other homeowner organizations to those meetings. There they can discuss common interests and issues, and plan lawful, reasonable courses of action. There too they can join together in organizations like COMO-CAL, and by so doing marshal the resources necessary to pursue their common rights and important causes. Read more about COMO-CAL’s Free Individual Limited Legal Service on page

In this light homeowners have little to fear. But they have much to do and much to organize. The rights given to homeowners under the MRL will have no effect if they are not understood and invoked by those whom they are designed to protect and serve.

Editor’s Note: This article was written by Jon Heim, Attorney at Law and published in our FAQ Handbook. Although Jon Heim is no longer employed by COMO-CAL, his article still rings true today. We believe Mr. Heim does not practice Mobilehome Law at this time. Whether or not you have an issue, please join COMO-CAL.

COMO-CAL FILLS Program

The article on the previous page (Nothing To Fear) discusses your right to distribute information door to door in your park, your right to have meetings, your right to invite representatives of advocacy groups, and the process for new Rules and Regulations. All are important. Also discussed is your right to join others in an advocacy group like COMO-CAL. Remember our motto: Strength in Numbers.

Soon you will have another tool in your tool kit to deal with problems. Hopefully, COMO-CAL will soon be providing another important option when dealing with issues, namely The FILLS (Free Individual Limited Legal Service) Program. It will afford COMO-CAL members an option when dealing with issues they may face. The program will only be instituted when COMO-CAL has membership to support it (at least 1,000 members). \$5 from each \$25 membership shall be set aside in a legal fund.

HOW DOES IT WORK?

We envision a two step process. First you will submit your issue to our "Advisory Committee." They will decide how best to deal with your issue. One option is the Committee will make a suggestion or give you advice on what to do. The other option is having an attorney get involved to write a letter in your behalf. Or. In any case, we will help.

ENFORCEMENT

Remember, COMO-CAL and MH Life Magazine will continue to promote a program like the Washington State Alternate Dispute Program whereby MH owners, for \$5 per year, receive assistance via the state Attorney Generals office.

Tell Us Your Story

MH Action is a relatively new national group advocating for the MH Community. Their website is: <http://www.mhaction.org/>. Their motto: fighting for the promise of an affordable home and a secure retirement.

We have volunteered to assist them in their work and will also adopt one of their key strategies - **asking folks to tell their stories, in about 200 words, so we can share with others. We need to get the word out so everyone understands our plight. Write us at our Chatsworth address.**

MHAction

Manufactured Housing Action (MHAction) is a special project of the Center for Community Change (CCC). MHAction is a growing national movement of manufactured home owners who engage in public policy issues that address their interests and concerns as homeowners on the local and state levels, as well as larger issues of retirement and economic security on the national level. This movement relies on the power of well-trained, committed grass roots leaders.

The work of MHAction is based on a set of core values, central to which are compassion for our neighbors and love of our communities. The focus of our campaign work is to balance short-term victories with long-term, structural change. Specifically, MHAction seeks to:

Win corporate accountability campaigns that protect the interests of manufactured homeowners, Activate homeowners to work on policy campaigns on the local, state and national

levels designed to provide economic and retirement security protections, Recruit and develop leaders who can educate their communities and their peers on a wide variety of social and economic justice issues.

Here is one story from Lilly Litsky from Santa Cruz As told by her daughter Barbara... My parents bought their home for \$60,000 and moved into the De Anza community to live out their retirement. They were really pleased at first with their choice...they loved their neighbors, and the equity in their home actually increased in the first two years.



After my father passed away, things began to unravel. ELS began to raise the rents over and over again. It was becoming next to impossible to continue to live there. She was relying on Social Security and a small amount of retirement savings. Two years after my father passed away, my mom had a fall that resulted in very significant mobility issues.

She continued to live in De Anza Santa Cruz for one year, but since Medicare didn't cover her home care that she now required, her retirement savings disappeared. My mom's only option was to sell her home. She put it on the market. Home seekers were unwilling to purchase her home, no matter how low she went because of the ever increasing rents that De Anza was charging. I didn't want to inherit the property for that same reason. My mom was stuck between a rock and a hard place. My mother fell behind on her rent. De Anza threatened to sue if she didn't sign the home over to ELS. She was forced to walk away with only a box of chocolates offered by an ELS office worker.

Warren Buffett's mobile home empire preys on the poor

Billionaire Warren Buffett profits at every step, from building to selling to high cost lending. Here are some key findings:

Clayton Homes, owned by Warren Buffett's Berkshire Hathaway, makes more mobile home loans than any competitor by a factor of six.

Warren Buffett's Clayton Homes operates under at least 18 names, leading many buyers to think they're shopping around.

Warren Buffett's Clayton Homes lends at interest rates that can top 15 percent, and often adds thousands in fees to borrowers' loans.

Clayton customers report deceptive and predatory deals including loan terms that changed abruptly, surprise fees and pressure to take on excessive payments.

Former dealers said Clayton Homes encouraged them to steer buyers to finance with Clayton's own high-interest lenders.

Berkshire Hathaway, the investment conglomerate Buffett leads, bought Clayton in 2003 and spent billions building it into the mobile home industry's biggest manufacturer and lender. Today, Clayton is a many-headed hydra with companies operating under at least 18 names, constructing nearly half of the industry's new homes and selling them through its own retailers. It finances more mobile home purchases than any other lender by a factor of six. It also sells property insurance on them and repossesses them when borrowers fail to pay.

Berkshire extracts value at every stage of the process. Clayton even builds the homes with materials — such as paint and carpeting — supplied by other Berkshire subsidiaries. And Clayton borrows from Berkshire to make mobile home loans, paying up to an extra percentage point on top of Berkshire's borrowing costs, money that flows directly from borrowers' pockets.

More than a dozen Clayton customers described a consistent array of deceptive practices that locked them into ruinous deals: loan terms that changed abruptly after they paid deposits or prepared land for their new homes; surprise fees tacked on to loans; and pressure to take on excessive payments based on false promises that they could later refinance.

Former dealers said the company encouraged them to steer buyers to finance with Clayton's own high-interest lenders.

Under federal guidelines, most Clayton loans are considered "higher-priced." Those loans averaged 7 percentage points higher than the typical home loan in 2013, according to a Center for Public Integrity/Times analysis of federal data, compared with just 3.8 percentage points above for other lenders.

Buyers told of Clayton collection agents urging them to cut back on food and medical care or seek handouts in order to make house payments. And when homes got hauled off to be resold, some consumers already had paid so much in fees and interest that the company still came out ahead. Even through the Great Recession and housing crisis, Clayton was profitable every year, generating \$558 million in pre-tax earnings last year.

Clayton's tactics contrast with Buffett's public profile as a financial sage who values responsible lending and helping poor Americans keep their homes.

Berkshire Hathaway spokeswoman Carrie Sova and Clayton spokeswoman Audrey Saunders ignored more than a dozen requests by phone, email and in person to discuss Clayton's policies and treatment of consumers. In an emailed statement, Saunders said Clayton helps customers find homes within their budgets and has a "purpose of opening doors to a better life, one home at a time. You can read the full article at <http://www.publicintegrity.org/2015/04/03/17024/warren-buffetts-mobile-home-empire-preys-poor> Or at comocal.org

Our Future - Will It Be Bright?

We often reflect, not only on the past 12 years of our advocacy, but we also take time to look into the future. This is our hope:

Our number one hope is MH owners will take more of an interest in helping advocates help them. After all, an advocate is only as good as the support it receives. We also understand that the last couple decades have been a dark time, but you can turn that around. We also hope that:

- a) Most MH parks will have a resident advocacy group, whether a HOA, GSMOL Chapter or whatever.
- b) There will be equal representation for all mh owners, in local groups, regional groups and a state-wide group
- c) All advocates will be open, transparent, work together with all other advocates, and will be responsive to those they serve.

d) Resources, including financial resources (money), will be used effectively and benefit those MH owners that have contributed them, i.e. local resources are used locally.

MH Life and COMO-CAL are doing their share to bring MH owners a bright future. We promote ethics and we use your financial support efficiently. We believe there is a better way to enforce the law than hiring an attorney and going to court. We promote enforcement through legislation. We soon hope to have the FILLS (Free Individual Limited Legal Service) Program up and running.

If you feel we are on the right track, we ask for your support - both financially and as a volunteer. Together our future will be bright and lives in MH parks will be more joyfull and less stressful. **ONLY YOU CAN MAKE IT HAPPEN!**

Tenants Together - Say YES to Rent Control

Tenants Together is a nonprofit organization dedicated to defending and advancing the rights of California tenants to safe, decent and affordable housing. As California's only statewide renters' rights organization, Tenants Together works to improve the lives of California's tenants through education, organizing and advocacy. Tenants Together seeks to galvanize a statewide movement for renters' rights.

Although Tenants Together is a tenants advocate, they also work with the mobile/manufactured home community. MH Life Magazine and COMO-CAL both support Tenants Together.

The following article is from the Tenants Together April Newsletter.

With rents rising astronomically in the Bay Area and beyond, "rent control" is no longer a dirty word, it's a necessity. Only a handful of cities in the region have a rent control ordinance, which protects tenants from rent gouging and ensure landlords receive a fair return on their investment. While policy wonks dispute the "efficiency" of such measures, protections like this are wildly popular with residents and effective on the ground in stabilizing neighborhoods. Grass roots groups all over the Bay have been organizing recently to make their voices heard.

In Richmond, Contra Costa County, residents are being priced out. According to a recent report, 37-percent of all

Richmond renters earn less than \$35,000 annually and spend more than 30-percent of their income on housing, the report indicated.

Tenants at two large apartment complexes in Richmond are going on a rent strike after their landlord demanded they pay a 20% increase in rent. With support from our allies at ACCE, these tenants are putting themselves on the line to say "enough is enough. They are demanding the city pass a rent control ordinance to help other tenants in the community. You can join them in fighting back against landlord greed by sending a message to the Richmond City Council in support of Rent Control.

Richmond tenants demand housing justice and rent control

In San Mateo County, with support from Peninsula Inter-faith Action, Housing Leadership Council of San Mateo County, Burlingame Advocates for Renter Protections, and others, activists in Burlingame, Redwood City, and San Mateo have been on the march.

As a result of such efforts, early last month, the San Mateo County Manager urged County Supervisors to study solutions to homelessness and displacement: a living wage ordinance, and a rent stabilization ordinance. Rising rents in the area are driving out working families, who increasingly have to commute long distances to their jobs in Silicon Valley.

Legislation in 2015

We are disappointed to hear about GSMOL's (Golden State Manufactured-Home Owners League) proposed legislation for 2015. They are sponsoring three bills:

AB587, authored by Assembly Housing Committee Chair Ed Chau, deals with the issue of ensuring homeowners have clear title to their homes.

SB477, authored by Senator Connie Leyva, will help protect vulnerable homeowners who need help paying their property taxes.

GSMOL's third bill SB419 is focused on protecting the ability of a homeowner to sell their home in place. This bill authored by Senator Mike McGuire, proposes some modest reforms to the MRL rules governing sale of a manufactured home. It will update some of the rules about advertising and selling your home, such as the type of sign that is permitted. It will also add some transparency to the rules governing approval of a new buyer to live in the park. In particular, it will clarify that the park owner must disclose in writing the standards that will be used in determining whether a buyer is qualified to live in the park. This additional clarity will make it easier for homeowners to sell their home, and receive a return on their investment.

MH Life Magazine has written many times about the issue of interference of sales. Of course we believe it is a very important issue that costs MH owners hundreds of thousands of dollars each year.

However, MH Life and COMO-CAL believe enforcement should be the #1 legislative priority. Until California MH owners are protected by laws that are enforced, they are vulnerable to unscrupulous park owners who cross the legal line. More and more useless laws are not the answer, enforcement is the answer.

HOW LONG WILL IT TAKE?

We have known about the Washington State Alternate Dispute Program for over seven years and we've been writing about it almost as long. Our question: Why isn't GSMOL working hard to provide California residents a similar program? We'd think this would be their number one priority, especially since they know we have been pushing it.

In fact they did introduce a program a couple years ago; however it would have funded a state organization that isn't doing its job today protecting MH owners.

California's Water Footprint

This has nothing to do with MH law, but it does effect every one in California. When I read this, I was shocked. And perhaps you will be also.

Consumptive and non-consumptive uses of water occur at almost every step along the supply chain of a product. The water footprint concept has been developed to estimate the amount of water consumed in the production of goods and services. The production of goods is often much more water-intensive than services, and water footprints have been calculated for a range of goods, from food to clothing to energy.

More than 90% of California's water footprint is associated with agricultural products. Meat and dairy products have especially large water footprints due to the amount of water-intensive feed required to raise the animals. An additional 4% of California's water footprint is associated with direct household water consumption (e.g., for landscape irrigation), and the remaining 3% with other industrial products we consume, such as clothing and electronics.

BIGGEST USERS OF WATER

The beef and dairy industry are the biggest users of water. It takes 2,500 gallons of water to produce a pound of beef, 1,000 gallons to produce a single gallon of milk, 815 gallons to produce a pound of cheese, and 573 gallons of water to produce a pound of eggs. Compare that with 30 gallons to produce a pound of potatoes or 55 gallons for a pound of oranges.

What's wrong with this picture? California residents are now asked to conserve water and use 25% less. But here is a startling fact. The water to produce one pound of beef is equivalent to six months of showers (20 gallons per shower)! Go figure!

Here is the water footprint to produce a pound of product: <http://www.waterfootprint.org/Reports>

Lettuce -- 15 gallons;	Groundnuts -- 368 gallons;
Tomatoes -- 22 gallons;	Rice -- 403 gallons;
Cabbage -- 24 gallons;	Olives -- 522 gallons;
Cucumber -- 28 gallons;	Chocolate -- 2847 gallons
Potatoes -- 30 gallons;	Chicken -- 815 gallons;
Oranges -- 55 gallons;	Cheese -- 896 gallons;
Apples -- 83 gallons;	Pork -- 1630 gallons;
Bananas -- 102 gallons;	Butter -- 2044 gallons;
Corn -- 107 gallons;	Beef -- 2500-5000 gallon
Peaches -- 142 gallons;	Eggs -- 573 gallons;
WheatBread -- 154 gallons;	Tea (8oz) -- 7 gallons;
Mango -- 190 gallons;	Beer (8oz) -- 36 gallons;
Avocado -- 220 gallons;	Coffee (8oz) -- 29 gallons;
Tofu -- 244 gallons;	Wine (8oz) -- 58 gallon

Divisiveness & Censorship

Strength in Numbers isn't just a saying, it is the foundation upon which any advocacy is built. There are 375,000 spaces in California, with an average of 2.8 occupants. Mobile/manufactured home owners number about 1,000,000. Today, advocacy in California is ineffective, i.e. fewer than 5% of MH owners belong to an advocacy group. This leaves MH owners more vulnerable than ever!

Just think how strong the MH Community could be, if even just 10% joined. That would equal a group of 100,000 and would provide the money and support so critical for advocates to function. But alas, there are those that work against the very aspect that is so important, namely **UNITY**.

DIVISIVENESS BY ADVOCACY GROUPS

We expect some park owners and managers to work against those advocating for MH owners rights. We expect some will censor and not allow MH Life Magazine in their park. They rule with an iron fist and will fight anyone trying to "interfere" with their business, even though they cross the legal line. And they don't want anyone joining COMO-CAL.

What about advocacy groups themselves? Surely they are not divisive or censor. Unfortunately that is not the case. Here are some examples of divisive groups:

1. I am a member of XYZ Group. I do not work with anyone who is not a member. I do not share with them, nor assist them with their problems, nor communicate with them. They do not get our XYZ Group newsletter.
2. I am a park leader in XYZ Group. I do not promote or work with anyone who is not a member. They must join before I will help them. I am not active in my group nor the state-wide group I support.
3. I am a board member of my XYZ Group. I do not work with anyone, nor do I promote working with anyone who is not a member of my XYZ Group.

WHAT'S WRONG WITH THIS PICTURE?

We can all learn from each other and any organization working for the greater good of MH owners should be welcomed. Unfortunately here in California this is not the case.

Our suggestion - let's all work together and share. Only then will we truly be strong. The "It's Mine" attitude only defeats our goal, even before we get started.

COMO-CAL and MH Life Magazine will continue to promote unity among advocates. We hope the MH Community will support our efforts, and not support those who would divide us. Remember, Strength in Numbers!

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