

MH *Life*

A Magazine for Mobilehome Owners

CALIFORNIA

OCTOBER 2015

VOLUME 3 NUMBER 10

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





Enjoy the Magazine

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



Loans up to \$300,000*

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

*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.



LET'S DO THIS TOGETHER

Some may question why we're writing so much about the Regional Group Plan (also referred to as the Unity Plan or just The Plan - see November 2014, August 2015 & September 2015) and COMO-CAL. Keep in mind, we are not an entertainment magazine. Our purpose is to serve you, the California MH owner, and help you protect your investment and lifestyle. We are very excited about the possibility of turning advocacy around, consequently we want to provide you as many details as we can about both The Plan and about COMO-CAL. We want you to be excited too.

We truly believe that for the first time in 25 years, there is a Plan that serves you effectively and efficiently. The Plan encourages advocates to work together, to network, to share and to brainstorm solutions to problems. This has never happened. The Plan brings ethics back to advocacy and eliminates hundreds of thousands of dollars now wasted by GSMOL (Golden State Manufactured-Home Owners League) on staff, rent and insurance. Under The Plan, volunteers in various Regions do that work. The Plan ensures we can finally begin to find solutions to the many challenges you face living in a rental park rather than squabbling amongst ourselves.

We can understand why you might be turned off by advocates. All of us have been taken advantage of by our long time state group. GSMOL puts on a good show, but they haven't delivered. One long time member of Yahoo's Mobile Home Owners Forum (MHOF) recently stated: *"GSMOL tyrants ruined the organization years ago. Please let's move on with a new homeowners group directed by knowledgeable people."* We agree, and that's exactly what MH Life plans to do. We are moving on, letting go and focusing on a new day under the Regional Group Plan. We want to start brainstorming solutions to those many issues that matter the most, including "interference of sales, enforcement of the MRL (Mobilehome Residency Law), and manager problems, just to name a few.

WE NEED YOUR SUPPORT!

Now is the time to SUPPORT our efforts to help you. We need each other. MH Life Magazine and COMO-CAL (the Coalition of Mobilehome Owners - California) simply can't continue without your support (the Magazine alone costs over \$60,000 per year). We've taken three months to explain The Plan in detail. We believe in the plan. In fact our current Survey shows 80% believe the Unity is our only hope and that when advocates start working together, many issues can be solved. We at MH Life Believe in the Plan 100%. In fact, we guarantee results.

There is only one way for us to be successful and continue our efforts to help you. **You MUST join COMO-CAL.** Membership in COMO-CAL is only \$25 per year. You receive \$41 in benefits and services (\$15 - MH Life Magazine annual subscription, \$6 - COMO-CAL's 36 page FAQ Handbook, \$10 - Legal Fund, and \$10 - Regional Group). But that's just the start! Your membership keeps the Magazine, COMO-CAL and our volunteer network, with contacts in over 100 parks, working for YOU. At no cost to you! And you'll never find such a group of dedicated folks who want to help you. *Enjoy the Magazine, have a wonderful October and join us today!*

The Manufactured-Home Life Magazine Staff

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
frank@mobilehomemagazine.org

WEBSITES

www.mobilehomemagazine.org
www.comocal.org

MHLife is not responsible for content contained in advertising

PUBLISHER/EDITOR

Frank A. Wodley
818-886-6479

ADVERTISING SALES

Volunteers Needed

DESIGN

Greg Frazier

PSYCHOLOGIST ON STAFF

Dr. Elizabeth Mattke

SPANISH TRANSLATOR

Open

PROOFREADER

Frank Wodley

COMO-CAL

www.comocal.org

MH Owners At A Crossroads

It seems that change never comes easily. When we've taken the same, familiar path for 50 years, it is hard to even consider another option. However that's exactly the challenge MH owners face today. Rest assured, our experience has shown that change is often for the better. We truly believe this is one of those times.



THE OLD, FAMILIAR PATH

Over the years, MH owners have only one option to get help and protect themselves against unscrupulous park owners, i.e. join GSMOL (Golden State Manufactured-Home Owners League). Prior to 1990, joining GSMOL was an excellent decision and MH owners were rewarded with positive results. GSMOL was transparent, focused on serving the MH Community and was able to provide MH owners the laws necessary to protect themselves. But members and leaders alike had growing concerns about enforcement.

In fact, leaders from a variety of advocacy groups, the biggest being GSMOL, attended and gave testimony at a Senate Select Committee Hearing on Enforcement Problems in 1987 (refer to August 2015, pages 4-7). At that time, GSMOL had become a strong, pro MH owner advocate. They had 100,000 members and an annual income of \$1,500,000! GSMOL was obviously doing a terrific job. Any organization able to get 30% of all MH owners to join must be doing something very right.

THE DEMISE OF GSMOL

We understand. GSMOL is an old friend to many of us.. Every staff member at MH Life Magazine was a member, a Manager and a staunch supporter of GSMOL. GSMOL was our cause and we were determined to serve.

Donna Matthews was a highly respected GSMOL Manager for 25 years. Frankie Bruce is the Zone D Regional Manager and has served in San Diego for 19 years. Frank Wodley was a GSMOL Chapter President and an Associate Manager in the San Fernando Valley. Frank formed and chaired a committee of 8 GSMOL leaders, including Donna Matthews and ex-GSMOL President Jim Burr. This illustrious committee spent two months writing a Recommendations Report whose sole purpose was to improve and keep GSMOL strong.

We gave many years of our own blood, sweat and tears to GSMOL. We provided GSMOL with considerable resources, both time and money. We worked hard to improve the organization. And we have many, fond memories.

However, we can not ignore facts. The negative history of GSMOL is overwhelming. We must conclude that it is time to move on and let GSMOL go. Any other decision does not serve the MH Community There are many reasons. The following are just a few!

- GSMOL, our “go-to” advocate for over 50 years, has been in a serious downward spiral the last 25 years.

- GSMOL leaders (the bad apples) maintain their power via a rigged election process. They hand pick 50% of the approximately 60 delegates who vote at GSMOL conventions held every other year. Thus the “good ol’ boys” board is maintained. Finally those attending the 2014 Conference challenged the “delegate” system of elections. However it appears as if any effort to change it has failed, 18 months later. The GSMOL Board simply refuses to change. They are determined to retain their hold on GSMOL.

- In 2012, GSMOL was forced to borrow \$350,000 to continue operations. Had it not been for the sale of GSMOL's building in Garden Grove for \$775,000, GSMOL probably would have shut down. Today most of that \$775,000 is gone.
- Today GSMOL doesn't have assets to “fall back on” and they continue to lose members (a steady 9% per year) and spend more than they earn.
- Expenses continue to exceed revenue. In 2013, the shortfall was \$163,000. Last year it was \$105,000. Deficit spending will eventually lead GSMOL to bankruptcy.
- Either GSMOL leaders are incompetent or they have a death wish. They have spent over \$17,000,000 in the last 20 years (your money and ours). We estimate only about \$6,000,000 actually went to help MH owners.
- GSMOL leaders have taken drastic measures to hide their failures, including lying to delegates. They have not published financial statements or board meeting minutes for years.
- Between 2002 and 2008, attorney Maurice Priest acquired several mobilehome parks, i.e. he became a park owner via ROP, Inc, yet the GSMOL Board of Directors allowed him to continue in his role as long time GSMOL corporate council and lobbyist. Only after COMO-CAL exposed this serious conflict of interest did he leave.
- Since 1990, GSMOL has been more of a problem than a solution. They have continued to promote an enforcement process (hire an attorney and go to court) they knew didn't work (refer to the testimony of GSMOL and other leaders at the Senate Select Committee in 1987). Why hasn't GSMOL provided another means of enforcement like the Washington State resolution program? They certainly had the resources and support of the MH Community (100,000 members and \$1.5 million per year in revenue). What better time to start resolving problems. Unfortunately that was the beginning of their long, downward spiral.

- GSMOL leaders have thwarted the efforts of other, well intentioned advocates. GSMOL has become a bully. They have been divisive, and unwilling to work together for the greater good of MH owners.
- GSMOL has not supported, either financially or with legal help, their managers, chapters or members. Frankie Bruce, Regional Manager Zone D, is a good example.
- Serious park issues like management problems and interference of sales have continued unchallenged for over 30 years, all on GSMOL's watch.
- There has been a steady loss of 9% of members per year, the last 25 years. Today GSMOL is supported by less than 3% of all MH owners.
- We also feel today there is a conflict of interest when GSMOL's corporate attorney and ROP Vice President gain financially because of their position in GSMOL.
- The biggest reason to move on is because the current GSMOL Board of Directors absolutely refuses to change. They have had many, many opportunities over the years to turn the decline around. They have rejected every one. Their latest opportunity, to finally allow members to elect Board Members, was also rejected. This is no way to run an advocacy group.

IT'S TIME TO CUT OUR LOSSES & MOVE ON

Change can be difficult. The MH Community has supported GSMOL for over 50 years and that momentum is hard to overcome. But anyone who searches out the truth will understand there is no choice but to move on and work out a better Plan.

Let's not beat a dead horse. Sure, it is hard to accept the loss of GSMOL. We do so reluctantly. However, those few "bad apples" on the GSMOL board of directors give us no choice. Now is the time to reorganize advocacy in California.

The overwhelming majority of MH owners moved on long ago, and rightly so. Unfortunately, their experience with GSMOL soured them on joining any advocacy group and they have become very apathetic. But to continue this path of apathy will doom all of us.

And MH owners agree. MH owners want change. They want an advocate that works together with other advocates, one that is transparent and responsive to their needs.

THE REGIONAL GROUP PLAN

The Regional Group Plan is working. Already MH owners are joining. One resident in San Diego recently joined COMO-CAL and gave us a \$75 donation. That's what it is going to take.

We also understand many of you live on fixed incomes, but please don't let that be an excuse not to join COMO-CAL. Fill out an application and send what you can, even \$5 to start. We need everyone's support and without it we are all doomed.

Filling The Void

There is definitely a void in advocacy today. Less than 3% belong to a state-wide group and few belong to a local or park group.

We can fully understand why MH owners have given up on advocates. Tens of thousands joined GSMOL, all believing they would get help with their many problems. GSMOL hasn't delivered. Today, there is still no viable enforcement of the law and problems MH owners have experienced for decades continue unchallenged. MH owners have had no choice but to leave GSMOL. In fact 125,000 have left over the last 25 years!

Unfortunately this exodus has left the MH Community more vulnerable today than at any time in the last 50 years. Park owners are smart and organized. They are well funded and have expert representation to do their bidding.

Our (MH owners) vulnerability has encouraged many park owners to step up their efforts to eliminate rent and vacancy control. And problems such as interfere with sales and managers who harass and intimidate continue because no one is challenging this illegal behavior. And remember their bottom line is always money! Park owners love money and often will do anything to get more from us.

APATHY DOESN'T WORK

Apathy doesn't work. Here is one example:

- Had GSMOL members, and the MH Community been more active, GSMOL probably wouldn't have failed. Why not? Because the "bad apples" would never have been allowed to lead. The community would have demanded financial statements 25 years ago. They would not have allowed GSMOL leaders to hide their mismanagement and would have demanded a plan to turn GSMOL around. And if leaders didn't serve the membership well, then they would have been removed!

Here are other consequences if MH owners continue to be apathetic:

- The MH Community won't be able to defend itself against attacks on rent and vacancy control. The loss of either would result in the loss of millions of dollars of equity. It would leave many MH owners homeless and penny less.
- All advocacy groups will shut down. This includes COMO-CAL and MH Life Magazine.
- The MH Community probably will never recover.
- Problems will never be resolved. In fact, park owners and managers will take advantage knowing nothing they do will be challenged.
- Park owners will seize the moment and step up their efforts to make more and more money at the expense of MH owners.

You Can't Go It Alone!

Think back to the time when you moved into your mobile/manufactured home. More than likely you envisioned a management and a park owner that were caring, helpful, responsive, trustworthy, and respectful. You thought they would look out for your interests. You were probably excited to use the common area facilities, like the clubhouse, pool, and sauna, and looked forward to a life meeting new neighbors, making new friends and enjoying a sense of community. We get it. All of us at MH Life Magazine and COMO-CAL own mobilehomes and live in rental parks.

THEM Vs Us

Now think back to the time you received your first notice, or the manager yelled or was disrespectful to you. Unfortunately, that is the reality in many parks. Life in many parks is not what we had initially envisioned. Of course there are some "good" parks. It is probably accurate to say most of us were shocked to discover what really happens in our park.

Why are residents mistreated? Simply because some park owners found they could make more money by crossing the legal line. Usually "bad" things are money driven, at the expense of MH owners. This has led to a "them vs us" scenario. Most MH owners only wanted to live in peace and quiet, to be respected and to have some stability.

THE IMPORTANT "BOTTOM LINE"

In the early years, most parks were owned by families that respected park residents and treated them as their friends. They were grateful because residents provided them a good income. As park owners aged, they either turned over the park to their heirs or sold. Because of the high rate of return (parks are considered cash cows), parks became a valuable acquisition for corporations and big business. As a consequence, today many MH owners are treated more like numbers than as valued customers. To some owners, only the "bottom line" matters.

THE MOBILEHOME RESIDENCY LAW (MRL)

The MRL was written over the years as a knee jerk reaction to park owners who were greedy and wanted more and more money. It was written to provide protection to MH owners.

Today, the MRL is 86 pages, the Frequently Asked Questions portion 26 pages, the index 14 pages and the county resources 18 pages. That's 144 pages total. That's a huge amount of information for anyone to try to understand. No one moving into a mobilehome park realized the challenges. No one!

NO ONE CAN "GO IT" ALONE

The challenges of living in a MH park are overwhelming. No one wants to sit down and read the MRL cover to cover. None of us bargained for this, but it is a fact that some park

owners violate the law and some managers harass, intimidate and coerce residents. Some parks interfere with sales, give illegal notices, etc. They make life so difficult that residents won't defend themselves because they are afraid of retaliation. These park owners and managers are good at what they do!

THE ANSWER - UNITY

There is only one answer to the challenges we face in rental parks. It's UNITY. It's everyone working together, sharing, networking and brainstorming. It's Strength in Numbers. It's Knowledge is Power. And it's confronting and exposing those who cross the legal line. These "bad" behaviors have gone unchecked for decades. Just read the testimony of those who attended the Senate Select Committee Hearing in 1987 (August 2015 MH Life Magazine, pages 4-7).

IT'S WHAT YOU WANT

We've taken countless surveys over the years. We know you want UNITY. We want it too. We were writing about UNITY and teamwork over ten years ago! It's been a part of COMO-CAL's logo for over 11 years (Communication, Unity and Education).

THERE IS ONLY ONE OPTION

Ok, we all know UNITY is the answer. Let's discuss options. If you've been reading MH Life Magazine (also available online at comocal.org and mobilehomemagazine.org), you'll know there is one, very real option - The Plan. Sure, there are two state-wide groups (GSMOL and COMO-CAL), but only COMO-CAL talks the talk and walks the walk when it comes to UNITY. And COMO-CAL has been very consistent since it was formed over 10 years ago. Its logo, then and now, is Communication, Unity and Education. It's #1 priority over the years has been UNITY. Its second priority has been a viable method of enforcement and the resolution of the many problems we face.

THE REGIONAL GROUP PLAN UNIFIES

We've been writing about the Regional Group Plan since November 2014. Why? Because it ensures advocates will work together, network, share and brainstorm solutions to problems, i.e. it UNIFIES. And it provides the tools regional leaders need, namely communication and finances. The Plan fixes the many problems created when a small group of people control all the money and have all the power.

Frankie Bruce, a GSMOL Regional Manager in San Diego is 100% behind the plan (August 2015 MH Life Magazine):

The Plan will allow me to continue my leadership, use MH Life Magazine as the magazine for my region (incorporating park, local, regional news), and provides the funding necessary

for me and other advocates in my region to effectively do their jobs and serve MH owners. The Plan also provides a Legal Fund, so I will soon have the services of a local attorney if and when I need a consultation or letters written on behalf of my members. Finally after 19 years of service, I feel I can really begin to do my work because I will have the tools and won't be alone anymore.

NUTS AND BOLTS OF REGIONAL GROUP PLAN

Let's use an example. The present system of advocacy in California is not unlike our system of paying taxes to the federal government. The Regional Group Plan, following this example, instead gives money to the states, i.e. if you live in California, your tax dollars would go to your California state government.

WHO GETS THE MONEY?

When you join COMO-CAL, you pay a \$25 membership and send it to COMO-CAL. Although your dues go into COMO-CAL's bank account, COMO-CAL is only the "banker." COMO-CAL has a directive how the money is divided. Dues from a resident goes to his Regional Group. For example, let's say you live in Los Angeles County and join. Your dues will only be used by the Los Angeles County Regional Group (COMO-LA), i.e. it is used to benefit you and not someone thousands of miles away.

HOW IS THE MONEY DIVIDED?

It is divided as follows a) MH Life Magazine - \$5, b) \$10 - legal fund, c) \$2 - Handbook, and c) \$8 - Regional Group.

REGIONAL LEADERS

Regional leaders decide how to use the \$8. They can give a portion to a local group, or to parks in their Region. Remember, Regional leaders ARE local group leaders. For example, there are five local groups in the San Diego area - Oceanside, Santee, San Marcos, Chula Vista and Escondido. The Regional group is lead by leaders from each group. So perhaps they decide to share resources equally. That's up to them.

THE REGIONAL GROUP PLAN WORKS

The Regional Plan works. It puts resources where they will do the most good. It provides local leaders with the necessary tools, namely communication and money, to do their job effectively and efficiently. Resources stay where they will do the most good. The plan eliminates the need for office space, paid staff, and associated expenses and saves hundreds of thousands of dollars. The plan eliminates competition and divisiveness. And above all, it UNIFIES.

THE REGIONAL GROUP PLAN EXCLUDES NO ONE

We are all members of the California MH Community. We have all experienced the challenges of living in a mobilehome park. With the advent of the Regional Group Plan, it is time for us to work together and watch out for each other.

Everyone can contribute something. The Plan excludes no one, especially GSMOL managers, chapter leaders and GSMOL members. We all want the same thing - a process to protect ourselves that works. Today we have it! Please support The Plan.

Frequently Asked Questions

Question: Will there be guidelines for those leading Regional and Local groups, as well as other advocates?

Answer: Actually yes. We suggest every advocate take a Pledge to be a) Open, b) Transparent, c) Responsive to their membership, d) Willing to work with all other advocates, anywhere in California (that means communicate with them, brainstorm solutions to problems and share information and knowledge), e) Not criticize other advocates

Question: What about additional revenue via advertising?

Answer: Today a competitor's magazine, delivered to 30 senior parks in an area, is netting \$10,000 per month! They offer a few pages for park groups and/or managers to provide content. There is tremendous potential to generate revenue with MH Life Magazine.

Question: How can MH owners help get advertising for the magazine?

Answer: It is simple. The Magazine will furnish you with rate schedules and promo materials. Every business you frequent in your area is a potential advertiser. We suggest you get paid 15%

of any revenue you bring to the Magazine, i.e. you can make \$\$ while helping the MH Community! For example, one resident provided the magazine with 2 full page ads from a real estate business. In turn, the magazine paid him \$2300!

Question: How will advertising revenue be split?

Answer: We suggest a 50%/50% split between the Magazine and the Regional Group. The Regional Group can decide how that revenue will be used. And the revenue received by the Magazine will be used to provide non-subscribers / non-COMO-CAL members a magazine, i.e. we want to continue promoting membership in COMO-CAL.

Question: I like what the Plan does. How can I help?

Answer: Thank you for asking. We need more like you to step up and help out. Do it for yourself and your friends and neighbors. Everyone benefits.

Just call (818-886-6479) or email (fawodley@yahoo.com) Frank and let him know you are interested. He will let you know what's happening in your Region. More than likely others have already volunteered. And don't worry, volunteering can really be fun and rewarding. And there is no better cause!

Benefits of the Regional Group Plan

We can't stress enough the need for change. The Regional Group Plan provides that change and other much needed benefits. And it allows MH Life Magazine to continue its efforts state-wide to Unite all MH owners in California. And provides the necessary resources to allow Regional Leaders to start resolving issues that have been unchallenged for decades.

BENEFITS TO THE MH COMMUNITY

1. It gets everyone working together (that's huge in itself) to their full potential
2. The Plan focuses on today and the future, rather than on the past.
3. It uses ALL resources, including GSMOL, MH Life Magazine, Local Groups, Park Groups, etc. We encourage local and park leaders to become leaders in the new Plan.
4. The Plan embraces ALL MH owners who want to be involved, as leaders, followers, volunteers. It excludes no one.
5. It gives a voice to all MH owners, not just a few. It provides equal representation to all.
6. It puts the money where it will do the most good. It funds a lobbyist, the Regional Groups, a legal fund and a magazine.
7. Members fees are used to protect them, not someone hundreds of miles away, i.e. Regional Group monies, including a legal fund, remain in the region.
8. It provides a group (the new State Group) to oversee all Regional Groups and to offer help when it is required.
9. It eliminates competition, negativity and politics among advocates.
10. It greatly reduces current overhead costs by as much as 50%. This means more of your membership dues are available to protect you.
11. The Plan increases efficiency.
12. It increases networking, sharing and teamwork.
13. It provides a strong foundation and guidelines to go forward.
14. It provides much needed checks and balances. It provides a plan for the removal of those leaders who are not doing their job.
15. It provides a balance of power. It returns power and control to the people. Power to the People!
16. It allows local areas to determine their own fate, work on their own issues, and support their own members. It allows everyone to share their problems, and successes.
17. It provides expertise and consultants for all MH owners.
18. It provides UNITY: All for one and one for all.
19. It provides a Legal Fund for all members to help with enforcement
20. It allows us to promote other options of enforcement of the Civil Code Laws, rather than having to hire an attorney and going

to court.

21. The plan means less apathy and more participation by MH owners. Why? Because now the process will be much more efficient and effective. Residents will see results and trust in the process and want to get involved.

22. It provides a magazine to all members, and a free magazine to residents so they know someone is there to protect them, so they know they are not alone.

23. It provides for elections of advocates based on merit and expertise. It allows all members to vote, not just a handful.

BENEFITS TO LOCAL GROUPS

1. The Plan does not change your group in any way. You keep your name, bylaws, website and Board of Directors. You run your group essentially the same as you have in the past.
2. The Plan provides a Regional Magazine for your use, saving your group both money and time. Use it to replace your newsletter. All you have to do is submit content. The MH Life Magazine Staff will do the rest, up through sending you Magazines for your area. Other local groups will also supply content. (In the case of San Diego, there are at least 5 local groups (Oceanside, San Marcos, Escondido, Chula Vista and Santee). Prior to publication, all groups will get a preliminary magazine so they can make changes and modifications.
3. You don't have to spend your time on a computer keeping track of members anymore. The Plan automatically provides you with a membership roster, once a month and an accounting of moneys contributed by residents in your area.
4. The Plan will automatically provide your group money for operation expenses.
5. There is a huge potential for added revenue from advertising in the Magazine.

RESPONSIBILITIES OF LOCAL GROUPS

1. We ask you support the Plan, promote the Plan to residents in your area, and have them join COMO-CAL. Remember, funds stay in your Region to help you serve your residents.
2. We ask you distribute the magazine in your area, door to door, every month. We will get magazines to you about a week before the first of every month.
3. We ask that you find at least one contact in each park in your area who will be responsible to distribute the magazine.
4. We ask you contribute content to the magazine.
5. We ask you help secure advertising for the magazine. Your Regional Group will receive half the profits.
6. We ask you to support those businesses that advertise in the magazine. This will mean they will continue to advertise.

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.
- COMO-CAL supports the Regional Group Plan. Refer to August and September 2015 issues of MH Life Magazine.
- The Benefits of the Regional Group Plan are too numerous to print here. Refer to August 2015 page 10.
- We will publish Financial Statements in MH Life Magazine so you know where your dues are being used.
- We pledge to be open, transparent and responsive to your needs. We also pledge to work hard for a viable option to ENFORCEMENT, as well as work on resolving some decades long issues. No other group provides you with so many benefits! No one!
- 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 (Regional Groups)

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). \$ _____
- 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

9/2015

THANK YOU FOR YOUR SUPPORT!

We Are a Community

By: Dr. Elizabeth Mattke

Have you ever experienced a sense of “**togetherness**” when meeting with a group of your friends or neighbors? Or when you meet at your clubhouse for a pot-luck? How did it make you feel? Anytime people get together, they are building bonds and learning to trust each other. In fact, these relationships are the beginnings of a community.

Just what is a **community**? It is a group of people that share common values. Each of the 5,000 mobilehome parks in California is a mini-community. Although you are individual mobilehome owners, in reality you are all a part of a huge MH Community, with over 750,000 California members.

I encourage you to have a “mind-set” of belonging to this MH Community. This new mind-set will mean you don’t have to feel alone. You all share experiences, both good and not so good. You all have similar challenges.

What do members of a community do? They work together, and they stand up for each other during good and bad times. No one ever said that life was easy; however, when people are unified for a cause, many will stand up to promote change and a better life. Change in one park can lead to change in a city, and that change can lead to change state-wide. Can you imagine the possibilities? You should be quite encouraged.

When a park owner does something illegal and isn’t challenged, it affects everyone. These “problems” can happen to anyone. One example is when a park owner interferes with the sale of a home by not approving a qualified buyer, or they require a lot of upgrades on the home before it can be sold, etc. This is illegal. In fact, MH owners probably are losing millions each year as a consequence. Sure, not all parks interfere with sales, but residents need to realize it could happen to them. Parks are being sold every day and at any time you could get a “bad” park owner. It pays to be prepared.

Why do I write for MH Life Magazine. It’s not for the money, I assure you. It’s because I believe MH Life Magazine and COMO-CAL truly want to help you. And I truly believe that you, as a member of the MH Community, need to support their efforts. In fact, I believe today the Regional Group Plan is your only option. The last thing you should do is hide in your home, afraid of your manager. Nothing will change unless **you** do something. There is no miracle worker, or government agency that will save you. However there is an organization, run by dedicated, honest folks, who are there for you. Stress can be a killer. Join COMO-CAL, sit back and believe in the process. You’ll live longer. All my best. Dr Elizabeth Mattke

The Threats Continue

Park owners are organized, strong and have almost unlimited resources. MH owners need a strong advocate to make sure park owners are not allowed to violate the law.

- Park owners have vowed to eliminate rent control in California. In the last 20 years there have been three serious state-wide ballot challenges to rent control, namely Propositions 199 (1996), 90 (2006) and 98 (2008). Did you know Proposition 90 in 2006 lost by only 5%, i.e. if 3% more voted for it, **rent control would have been eliminated.**
- There have been numerous other challenges to rent control through the courts. And there have been losses. One example is when MH owners lost when San Zell challenged rent control in Santa Cruz.
- Park owners, of late, have been attacking vacancy control. Vacancy control is a cap on the amount of rent a park can charge a buyer. In Los Angeles, we have a 10% cap. For example, if a seller’s rent is \$500 per month, the park can only charge the buyer 10% more or \$550 per month.
- Mobilehome owners have NEVER been more vulnerable. Today less than 5% do anything to protect themselves (volunteer, join a group, donate, raise funds, etc.). That means 95% are doing little or NOTHING.
- Most advocacy groups have shut their doors, including CMRAA (a long time state-wide group out of San Jose),

COMPAC (a political action group in San Diego), Butte County MH Owners Association, and many that existed years ago. (We can identify some others via the Senate Select Committee Hearings: Equity Stabilization Task Force, Legal Line, HOPE, and many more).

- The few remaining local advocacy groups have had some success, none are working together for the greater good of MH owners.
- Although there have been 44 Hearings (Senate Select Committee on Manufactured Home Communities), little or nothing has been accomplished. The Hearing on Enforcement Problems in 1987 is a good example.

The loss of rent control. Today about 165,000 spaces are covered by some form of rent stabilization (rent control). If rent control were lost, these owners would be devastated. For example, without rent control in Los Angeles, 6600 homeowners would be paying hundreds of dollars a month more than they are paying now. In fact, a letter written in 2012 by a park owner representative Richard Close of Gilchrist and Rudder suggests the “market rent” for the L.A. area is \$1700! A \$100,000 loss of equity could result. Few would be able to sell their homes and get anything. Don’t think this is a real situation? Think again. Park owners have vowed to eliminate rent control in California! That’s a fact.

The loss of vacancy control. In 2012, park owners were successful in getting the City of Chula Vista to remove a vacancy control protection for MH owners. There are 3,359 MH owners

Do You Experience Problems in Your Park?

We have pledged our help. But before we can help, you have to contact us and tell us what issues you are experiencing. Send an email to fawodley@yahoo.com, write to COMO-CAL, P.O. Box 3774, Chatsworth, CA. 91313, or phone Frank at 818-886-6479. It is that simple to get the ball rolling.

INDIVIDUAL PROBLEMS

Individual problems are problems only you are experiencing. Perhaps you have a feud with your neighbor or the park asked you to take down lattice from your porch. These are individual problems. COMO-CAL simply does not have the resources to help with these problems. We can suggest options, but we can't get involved. You have to handle them yourself.

"GROUP" PROBLEMS

Many, many problems can be classified as "group" problems, i.e. they effect hundreds, even thousands of MH owners across the state. Those testifying at the Senate Select Committee hearing on Enforcement Problems spoke about "group" problems.

1. Interference of sales
2. Coercion, harassment and intimidation by managers
3. Threats of eviction; threats of reprisal / Senior abuse
4. Emotional stress and loss of personal health
5. Buyers of homes have no rights (they are not protected by the MRL)
6. Buyers are forced to sign long term leases
7. Illegal pre-sale fix-up requirements
8. Government isn't doing anything to help
9. The present option for enforcement, suggested by GSMOL and the government, isn't a viable option. HCD doesn't take code enforcement seriously
10. Interference of the distribution of information
11. Loss of common area facilities without compensation.

living in Chula Vista mobilehome parks. This loss of vacancy control could mean a \$500+ rent increase to a buyer. This is equivalent to the loss of \$50,000! That's a collective loss of \$168,000,000 in equity. This could happen in any area that has vacancy control. In Los Angeles (December 2012) City Councilman Cardenas proposed the removal of vacancy control.

The MH Community doesn't support advocates. Ok, we get it. The over 125,000 MH owners that have left GSMOL over the last 20 years were more than justified. Unfortunately, this exodus has left us very vulnerable. Park owners are smart and are well aware of our "weakness". We are sure they are planning more challenges in the near future and MH owners are much less capable of protecting themselves.

The demise of GSMOL. We don't believe it will have a negative impact on the MH Community. In fact, it would clear a path for

PRIORITIES OF COMO-CAL

COMO-CAL is limited with regard to the resolution of "group" problems. These limitations are financial mainly. So this means we have to pick and choose our battles, for now. Below are some of our high priority issues:

1. Distribution of information. Why? Because without being able to reach MH owners, we are powerless to help them. Also remember Information is Power. The more information you have, the more power you have.
2. Use of the clubhouse for meetings. Meetings are critical to communication. Without a place to meet, residents are inclined to give up. Today, we know some parks try to thwart the use of the clubhouse by charging a cleaning deposit (\$300 or more). This is illegal. A park can not charge a cleaning deposit when ALL residents are invited to attend a meeting. But it sometimes takes a letter from an attorney before the park complies with the law.
3. Enforcement of the MRL. We have written over and over again about the importance of Enforcement. Our state-wide group GSMOL has known, for over 30 years, the option (hire an attorney and litigate) doe not work. COMO-CAL will push for legislation like Washington State and brainstorm other options that will work.
4. Thousands of residents all over California are faced with "interference of sales" when they try to sell their homes. Parks may not approve a qualified buyer, or they may require illegal upgrades before they will allow the home to stay in the park. As a consequence, MH owners are losing millions of dollars each year. COMO-CAL will work hard to confront managers and park owners who interfere with sales.
5. Management problems are epidemic. This is the reason why there is a COMO-CAL and a MH Life Magazine. COMO-CAL is dedicated to stopping senior abuse, intimidation, coercion, and harassment by managers.

Space simply does not allow us to list all our priorities.

all advocates to work ethically and be unified. The positive aspects of GSMOL (a lobbyist in Sacramento and a newsletter) could easily be implemented.

The demise of GSMOL could mean advocates could finally be working together, networking, sharing, being responsive to their members and brainstorming solutions to problems. It's all good.

Management Problems. Many MH owners over the years have had to endure harassment, intimidation and coercion by park managers. They continue unchallenged today.

Interference of Sales. MH owners lose millions of dollars every year when park managers interfere of sales.

Other issues. There are too many threats to mention here. Just know they won't just go away. You must do something!

Nuestros amigos de habla hispana

Somos sensibles a las necesidades de todos nuestros lectores. Hay una creciente población hispana en los parques de MH a través de California, pero hay un porcentaje más alto en el área de San Diego. Revista vida de MH, de vez en cuando, ha intentado incluir una página o dos en Español; sin embargo hay sólo tanto espacio en una publicación de 16 páginas. Nuestro objetivo es ofrecer más páginas, quizás tantos como 8 un problema, pero que lleva unos folks para acelerar y ayudar. Deben ser bilingüe y tener una computadora e internet. Abajo está la información importante. La traducción de este mes es sin los servicios de una persona bilingüe. Es sólo una traducción de la computadora. Esperamos que sea comprensible.

EL PLAN DE GRUPO REGIONAL UNIFICA

Nos hemos estado escribiendo sobre el Plan Regional de grupo desde noviembre de 2014. ¿Por qué? Ya que asegura que los defensores trabajarán juntos, red, compartir y buscar soluciones a los problemas, es decir, UNIFIES. Y proporciona las herramientas necesitan de líderes regionales, es decir, comunicación y finanzas. El Plan fija los numerosos problemas creados cuando un pequeño grupo de personas controla todo el dinero.

Frankie Bruce, Gerente Regional de GSMOL en San Diego es 100% detrás del plan (agosto de 2015 MH vida revista):

El Plan me permitirá seguir mi liderazgo, utilizar MH vida revista como la revista de mi región (Parque incorporando, noticias locales, regionales) y proporciona los fondos necesarios para mí y para otros defensores en mi región para efectivamente hacer su trabajo y servir a dueños de MH. El Plan también prevé un Fondo Legal, por lo pronto voy a tener los servicios de un abogado local si necesito una consulta o cartas escritas en nombre de los miembros de mi.

Finalmente después de 19 años de servicio, me siento que realmente puedo empezar a hacer mi trabajo porque tendrá las herramientas y no estar solo nunca más.

TUERCAS Y PERNOS DEL GRUPO REGIONAL PLAN DE

Vamos a usar un ejemplo. El sistema actual de la abogacía en California no es a diferencia de nuestro sistema de pago de impuestos al gobierno federal. El Plan Regional de grupo, siguiendo este ejemplo, en cambio da dinero a los Estados, es decir, si usted vive en California, su impuesto de dólares irían a su gobierno del estado de California.

¿QUIEN RECIBE EL DINERO?

Cuando se une COMO CAL, puede pagar una membresía de \$25 y enviarlo COMO cal. Aunque sus cuotas entran en la cuenta bancaria COMO-CAL, CAL COMO es sólo el "banquero". COMO-CAL tiene instrucciones de cómo se

divide el dinero. Las cuotas de un residente va sólo a su Grupo Regional. Por ejemplo, digamos que le viven en el Condado de Los Ángeles y unirse. Sus cuotas sólo serán utilizados por el Grupo Regional de Condado de Los Angeles (COMO LA), es decir, se utiliza en beneficio de usted y no alguien miles de millas de distancia. Se divide como sigue a) MH vida Magazine - \$5, b) \$10 - fondo legal, c) \$2 - manual y c) \$8 - Grupo Regional.

LÍDERES REGIONALES

Líderes regionales decidan cómo utilizar los \$8. Puede dar una parte a un grupo local, o a los parques en su región. Recuerde, líderes regionales son líderes del grupo local. Por ejemplo, hay cinco grupos locales en el área de San Diego - Oceanside, Santee, San Marcos, Chula Vista y Escondido. El Grupo Regional es dirigido por líderes de cada grupo. Así que quizá deciden compartir recursos igualmente. Depende de ellos.

EL GRUPO REGIONAL AL PLAN DE OBRAS

Los Plan Regional de obras. Pone recursos donde hacen el mayor bien. Proporciona líderes locales las herramientas necesarias, es decir, comunicación y dinero, para hacer su trabajo con eficacia y eficiencia. Recursos estancia donde hacen el mayor bien.

El plan elimina la necesidad de espacio de oficina, pagada de personal, gastos asociados y ahorra cientos de miles de dólares. El plan elimina competencia y división. Y sobre todo, lo unifica.

BENEFICIOS DE UNIRSE COMO CAL

COMO-CAL es la única organización que garantiza resultados. Si después de 90 días no estás satisfecho con nuestro servicio, le devolveremos el 100% de sus cuotas. Puede guardar el manual \$5 como una forma de decirle gracias por unirse.

Con nuestra garantía de devolución de dinero, no tienes nada a perder uniéndose a y todas las de ganar.

Usted recibe una suscripción de 12 meses a la revista Life de MH

\$10 de tu \$25 va a un Fondo Legal (para su región)

\$8 de tus \$25 va a tu grupo Regional

\$5 de tu \$25 va a MH vida revista

2 \$ tus \$ 25 va para el franqueo del manual

Usted recibe COMO-CAL 36 Página preguntas y respuestas compilados por el Comité selecto de Senado en comunidades de casas manufacturadas. Este es un libro de referencia "tiene que tener" para cualquier dueño de casas móviles en California.

CAL COMO ahora tiene una línea de ayuda (M-F 8:00-21:00). La línea de ayuda no responde a cuestiones residentes individuales, pero puede ayudar a guiarle.

Mobilehome Law 101- Definitions

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

RSO: Rent Stabilization Ordinances (RSO) are known as Rent Control. Here in Los Angeles, the RSO covers 60 parks and about 6200 mobilehome spaces. It provides for annual rent increases between 3% and 8%, based on 100% of the CPI. Call or email Frank (818-886-6479 / fawodley) for a copy of the RSO for Los Angeles.

WMA: Western Manufactured Housing Communities Association (<http://www.wma.org/>) is the park owners group. Approximately 40% of all park owners belong.. They represent park owners in Sacramento, and other cities around the state, including Los Angeles. They are very powerful.

GSMOL: Golden State Manufactured-Home Owners League was established as our state-wide advocate in 1962. It is responsible for most of the MRL. Unfortunately, because of internal struggles and mismanagement, GSMOL today is a skeleton of its former self. MH Life Magazine suggests you not join GSMOL because a) They have squandered over \$17,000,000 the last 25 years, b) They have accomplished very little and c) They have not resolved countless serious issues MH owners face, including an effective option for enforcement. Refer to the article "Should You Support GSMOL" in the

September 2015 (pages 8-9) issue of MH Life Magazine.

COMO-CAL: The Coalition of Mobilehome Owners - California (COMO-CAL) was established late 2004 as a 501(c)3 nonprofit charitable organization. It's leaders have taken a pledge to be open, transparent, work together with all advocates and be responsive to its members. COMO-CAL is the Regional Group Plan which is made up of 10 Regional Groups across California, each with its own leaders. Members dues go to support MH Life Magazine, provide for a legal fund, and support the local COMO group. All members dues stay within that member's Region.

High priorities for COMO-CAL: a) Organize MH owners in California, b) Provide information via MH Life Magazine, c) Establish a viable option for enforcement, d) Work on issues like interference of sales, management problems, rent control and vacancy control.

Vacancy Control: An extremely important part of your RSO. It provides a rent increase cap for your buyer. In L.A. that's 10%. This means, if you are now paying \$500/month and you sell, your buyer's rent will be increased 10% or \$50.

CPI: Consumer Price Index. This is the guide by which most Rent Stabilization Ordinances determine rent increases. In recent years, it has been 3% or less.

Rent Increase vs Equity Loss: A rule of thumb is for every \$10 rent increase, your equity decreases \$1,000.

A BIG "baby step" By Lloyd L. Rochambeau

A baby step to change how so-called mobile homes are defined or described is not huge, but it is a worthwhile goal.

I would like to see "Mobile" disappear from our identification.

Mobile home construction stopped nearly FORTY YEARS AGO.

Manufactured Homes are simply FACTORY BUILT HOMES.

Why not identify ourselves as HOMEOWNERS to cover both the older Mobile Homes and the newer Manufactured Homes ?

We have been trying to escape from the "Trailers" and "Coaches" tags for years now. These terms tend to degrade us and using mobile does the same. We own, and live in HOMES, period!!!

We deserve respect and by defining ourselves and not letting others define us. In our parks, we have "Home Owners Associations" (HOA), not Mobile home owners associations. A Manufactured home placed on private property is a HOME, not a Mobile Home. It should be the same in a Park or community.

Even park names should be Lakeview Homes Community, or Lakeview Park, not Lakeview Mobile Estates. Palomar Estates West is fine, so long as mobile is not included. Our homes are NOT Mobile. They are rarely moved due to cost and to the limited places where they can be relocated.

I believe GSMOL needs to take the lead on this issue. I intend to promote the change within our communities in San Marcos and throughout San Diego County, and with the media in our area.

If or when I picket or protest regarding Park issues, my sign will read "Our Lives Matter", not " Mobile Homeowner Lives Matter". I realize that "mobile" is ingrained and that the change will not be easy nor will it be accomplished overnight. The harder we push and advocate such a change, the quicker it will happen. It is a small issue, but could do wonders for us over the coming years.

Lloyd is President of Lakeview Mobile Estates Homeowner Association and President of (SMMRA) San Marcos Mobilehome Residents Association

Action now to protect mobile home parks

In following the dramatic events surrounding the possible sale of the only mobile home park in Palo Alto, I see a huge abuse. One owner has the land rights to eject about 400 folks from their homes for his personal profit (\$39 million), reports The Wall Street Journal on the front page of its Aug. 15-16, 2015 edition.

I am shocked that the state of California and our local county elders and politicians -- men and women all -- have allowed mobile home park owners (one owner) to take precedence over 400 souls residing in that park.

What this means should the park be sold, the state, county, city governments will now see 400 low-income housing options removed from that community. This type of housing takes decades to replace.

This could happen in Napa County at any time, especially in Calistoga. Any gatherings in Napa County regarding low-income housing options must incorporate our local Napa Mobile Home Parks in the conversation mix.

Currently a mobile home park in one Calistoga park I know of will not allow a senior to have a guest in their home for more than two weeks a year. In this same park, a resident cannot rent out one or two extra bedrooms to others in need as this is prohibited. This is egregious. Maybe Frontline of PBS needs to get on this story and dig around.

It has been documented that seniors benefit from socialization and financial benefits of additional income.

I call for a mobile home resident's bill of rights. A mobile home should be a person's private residence and home not embedded under the purview of egregious corporations, managers and individual owners.

Mobile home owners property evidently makes a development attractive. The residents of the park should share in the sales

price. After all, they have helped to maintain the property by being there.

It has been noted that the state Legislature has not held a hearing on mobile home issues in many years. What's up with this? We are talking about possible elder abuse and elder rights here.

I call for a new law in California grand fathering/grand mothering all mobile home parks in California as protected housing developments where the property cannot be sold without 90 percent of the property occupants approval, period. No bribes or incentives to vote this way or that way can be allowed. If sold, residents share in 50 percent of the proceeds.

Mobile home parks need rent control of no more than the \$700 per lot rent as a maximum statewide. The very idea that medium-, low-income and poor individuals should be just willy-nilly ascribed a default to the open rental market with below-rental-market rate income is morally indefensible and egregious. This is just another form of illicit eviction.

Current policies that allow any old rental increase to any old price results in the "Hooverilles" we witness all around and about. The more we eject the medium, the low-income and poor in our midst to the riverbank and the underpass we become a society of sycophants with our own self-interest primary. This seems to be the plight of the real estate land owners and their corporate peers regarding the plight of real estate in California.

I demand a change in rental rates and rental pricing. This free market is free only to the powerful building and landowners. Times are changing and mobile home, rental and real estate property styles must change and adapt. And fast!! No more committees and foot dragging. Action now, please!

Thomas Hughes, Calistoga

Recycle For Success

We are always looking for ways to provide revenue. Revenue is the limiting factor for MH Life Magazine and COMO-CAL to help you protect yourself. Recycling might be a way for your park to fund a HOA (Home Owners Association) or other pro-resident group.

How It Might Work

We suggest recycling your used cans and plastic. Put them in grocery or garbage bags and perhaps place them at the front of your driveway (on your property), next to the street.

WHERE WOULD THE MONEY GO?

The money would go to your pro-resident park group. They could use it to print a park newsletter. Or they could donate to MH Life Magazine and/or COMO-CAL. In any case, it helps bring folks together and provides much needed revenue. We think it is a terrific option.

If you want our help to establish a recycling program in your park, please call Frank at 818-886-6479 or email him at fawodley@yahoo.com

Senior-Citizen Mobile-Home Parks Across OC Fight for Their Survival Against Developers

Ginger Roberts sits on a loveseat against the window at the clubhouse of Costa Mesa's Rolling Homes Mobile Park. The 81-year-old's neighbors are poolside, sipping beers and cocktails while playing a particularly testy card game. "Where's your cocktail?" one player cracks as someone joins in. "You should always have a cocktail in hand."

Though it's near the end of the 55 freeway and faces busy Newport Boulevard, the scene is calm, relaxing, an ideal place for seniors to live out their golden years. Roberts looks on from inside the clubhouse, the harsh sunlight nearly obscuring her small frame. She's recalling for a reporter the day Rolling Homes residents learned their way of life here had no future.

"One Sunday morning [in 2013], I was getting ready for church," Roberts says, her shock of short, red hair and thick, black eyeliner complementing her feisty tone. "A friend called me and informed me that our park was for sale in the Daily Pilot and that they were going to put a high-rise in place of our

homes."

The 55-and-older mobile-home park was the planned site of a four-story luxury apartment complex--and Rolling Homes residents could do nothing about it. They were subject to California laws that allow owners of mobile-home parks with no homeowners' associations (HOAs) to keep a property sale secret until the very end--eviction notices. Rolling Homes didn't have an HOA because residents thought they'd never need one.

"We were always told the park would never be sold," Roberts says. "The owners' dad was a huge Christian, and he wanted to leave the park for low-income seniors."

Editor's Note: This article is several pages long. You can request the entire article from MH Life Magazine (please include \$1 for expenses), or you can read the article online at www.comocal.org

On Rolling Homes MP and other similar cases

This issue is interesting because it relates to the classic case of who should benefit from greatly increased land value in a rent-controlled mobile home park: the land owner or the mobile home owners.

Park owners say the value of a mobile home should actually depreciate over time, because it is classified as personal property like an automobile. The El ' park owner says the sale price of mobile homes in his park (up to \$250,000 and more) is directly attributable to increased land value. He states that the rents are artificially low because they are controlled by law and not by the free market. Rents should be increased hundreds even thousands of dollars per month to compensate for the increased value of the land. Without rent control and with "market rents," the value of the mobile homes would be next to nothing. This is the universal mantra of mobile home park owners

Battles because of this phenomenon have raged on an on. It is really a case of fundamental property rights and park owners and other property rights activists will keep challenging in the courts, ultimately trying to get the Supreme court to hold in their favor and eliminate rent control.

Compared to apartment renters who can pick up and move for any reason, people who own their homes and cannot move them, but are renters only because they need space to locate them should have a reasonable measure of property rights. This unique personal-property/real-property ownership arrangement can cause abusive relationships and is ample justification for rent controls in mobile home parks. This is particularly true in cases where an investor purchases a park where rent controls are

already in place, which is the case here.

Park owners try to increase rents to what they call "market rents," which is totally arbitrary and impossible to accurately determine. Rent control ordinances that have been challenged in the courts specify that rents should be "fair, just and provide a reasonable return on property." In the El Nido case, the park owner says he should get a 12% return on his investment. Although a return on investment is important to all investors, it is not considered in determining rents that are "fair, just and provide a reasonable return on property." When the park owner purchased the park, he knew exactly what the income and expenses were, and could fairly accurately predict what he could expect from future rent increases based on the CPI. This was his investment choice. If it was based on 12% return, then he should still be getting his 12%, because the annual CPI rent increases should have covered his increase in expenses. Any special (hardship) rent increases to cover unforeseen situations, still would not change the return on investment.

It would appear this owner made his investment in speculation of profits to be realized from rapidly increasing land values, not to receive a highly stable monthly income stream. To realize his investment goal, he now must invest in the exorbitant costs of litigation in the courts. Others have tried and lost.

Regards,

Bob Slagle, Resident, Palm Springs View Estates

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