



# Mobilehome Magazine

*North San Diego County*

*Vol.2 No.3 March 2014*

[www.mobilehomemagazine.org](http://www.mobilehomemagazine.org)



www.pacifichomes.net

**(760) 471-1212**

**Trade In Special!**

**\$44,900 / 3 Bedroom, 2 Bathroom**

**WE WILL DO IT ALL!**

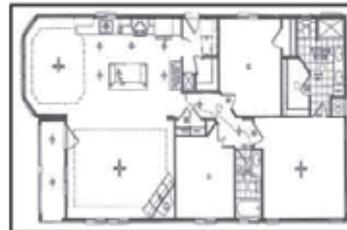
- Sale and Removal of your Existing Home
- Lot Preparation, City Permits, & Park Manager Approval
- Delivery, Complete Setup, Skirting, Awnings, Shed, A/C, etc...
- We will supervise the entire project start to finish to make it a smooth & pleasant experience for you.
- It's Easy, We'll Show You.

## Manufactured / Modular Homes on Display

*In San Marcos*

*Since 1990*

**Come See Our All New Balboa Series!**



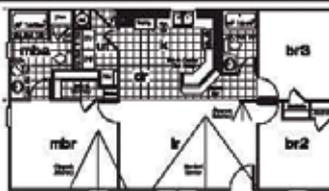
*Go Green with Pacific Homes*



**We also have LOW INTEREST FINANCING for any situation. o.a.c.**



### In-Park Trade In Special!



**3 Bedroom  
2 Bathroom  
\$44,900**



**100s of models to choose from!**

**2 Section Homes  
1050 - 1920 sq. ft.**



**Multi-Section Homes  
1800 - 3000 sq. ft.**



**New Models on Display**  
\*Bring this ad when you tour our New Home Models and receive your FREE gas card!\*

**145 S. Bent Ave. San Marcos**  
**CALL NOW! (760) 471-1212**  
**www.pacifichomes.net**

Back inside cover Newsletters & Directories

# T A B L E O F C O N T E N T S

|   |                 |
|---|-----------------|
| Table of Contents .....                                       | <b>Page 3</b>   |
| From The Staff of Mobilehome Life .....                       | <b>Page 4</b>   |
| Clarification, Correction & Explanation .....                 | <b>Page 5</b>   |
| Consumer Price Index (CPI).....                               | <b>Page 6-7</b> |
| City of Vista Don Olmstead Accord and Model Lease.....        | <b>Page 7</b>   |
| Manufactured Home Nightmare.....                              | <b>Page 8-9</b> |
| Let's Put a Stop to Censorship & Intimidation.....            | <b>Page 10</b>  |
| Update on Donations by Readers in North Bay and San Jose..... | <b>Page 11</b>  |
| Survey on MHMag's Offer to Help GSMOL.....                    | <b>Page 12</b>  |
| If You Don't Like It Here, Move! .....                        | <b>Page 13</b>  |
| Mobilehome Magazine This & That .....                         | <b>Page 14</b>  |
| Order & Donation Form .....                                   | <b>Page 14</b>  |

# From the Staff of Mobilehome Magazine



Welcome back to Mobilehome Magazine. Lloyd Rochambeau's article "Major Victory for San Marcos Homeowners" in the January issue of Mobilehome Magazine caused a minor stir. Please read Lloyd's article on page 5 "Clarification, Correction, and Explanation."

Donna Matthews continues her series with an article on the Consumer Price Index (CPI), the guideline by which rent increases in areas with local Rent Stabilization Ordinances are determined.

Read pages 6 to 7. Donna's premise: If HCD and other state organizations were doing their job, we wouldn't have to take our park owners to court for such infractions as "failure to maintain." The laws are there. Use them!

Pat Gallo sent us the City of Vista Don Olmstead Accord. See page 7. This Accord expires in 2016, so it is important that all Vista residents be aware of the current negotiations.

Our readers around California are beginning to submit more articles. This month we even have an article "Manufactured Home Nightmare" by a couple in Minnesota who reached out to us for help. MHMag feels it important to expose illegal practices. Their article is on pages 8-9.

Censorship and intimidation continue. This time the USPS is involved. Read Lloyd's article on page 10.

We want to thank every reader who has either purchased a FAQ Handbook and/or made a donation. We can't name everyone, but you know who you are. We can acknowledge the parks who have donated the most. "Update on Donations" identifies the 15 parks in the state that have given the most, plus the top parks in your area. Thank you all. Every donation really helps keep us going. Check out page 11.

Last month MHMag publically offered to help GSMOL gain membership by printing the Californian and distributing it to the 100+ parks now receiving our Magazine. (GSMOL is reluctant to work with MHMag and has not responded.) We want to know how you feel about our offer. To that end, we have published a survey to "take the pulse of mobilehome owners." Please take the short survey (page 12) and mail it to Mobilehome Magazine, P.O. Box 3774, Chatsworth, CA, 91313. We will publish the results in the April edition of MHMag and deliver MHMag at the GSMOL convention in April.

Our publisher/editor Frank Wodley has written an article titled "If You Don't Like It Here, Move!" Most mobilehome owners will face moving at sometime. We want you to be aware of the pitfalls so you might protect yourself. Please read page 13.

We have lost several advertisers, something that eventually will mean we can't publish MHMag, because our readers are not calling and/or using their services. Please read more on this in Mobilehome Magazine This & That on page 14.

Finally more good news. There is renewed interest to start a Los Angeles (San Fernando Valley magazine) and a California magazine that will reach folks not included in the five local areas we reach now. This would mean our community would grow by another 10,000 homes, or 35,000 homes reached every month by the magazine!!! We thank you for helping make it happen.

Watch for a dynamite magazine in April. It is already in the works.

## The Mobilehome Magazine Staff

## Mobilehome Magazine

Serving the Mobile/Manufactured  
Home Community in California

P.O. Box 3774  
Chatsworth, CA 91313  
(818) 886-6479

Email Address  
frank@mobilehomemagazine.org

Website  
www.mobilehomemagazine.org

*MHMag is not responsible  
for content contained  
in advertising*

**PUBLISHER & EDITOR**  
Frank A. Wodley

**ADVERTISING SALES**  
Rose Rosales

**DESIGN**  
Greg Frazier

**ARTICLE CONTRIBUTORS**  
Donna Matthews  
Chuck Zenisek  
Bill Schlegel  
Lloyd Rochambeau

**SPANISH TRANSLATOR**  
Ruben Ibanez

**PROOFREADER**  
Open

# CLARIFICATION, CORRECTION AND EXPLANATION

My article in the January issue on the victory over Millennium Housing, the operator of Palomar Estates West in San Marcos has generated a few objections which I want to address.

In the first paragraph I termed the actions by Millennium as an “assault” on the residents. I agree that the term was a little harsh, and I should have just used “disagreement” instead, or perhaps “attempt” is more accurate.

I also want to make it clear that Palomar Estates West is a very desirable community. I also believe that is due in some part to the management. I would group Palomar Estates West as one of the top five best rated rental parks in North San Diego County. My article has been termed a “canard” by the President of Millennium. The definition in my dictionary defines it as “a false report or story”. I disagree with that term and can offer much documentation to support the story, including a copy of the Violation Citation issued by the City to Millennium.

Later in my article I mistakenly labeled the 7 day notice from Haven Management as an “eviction” notice. The homeowner received four of these notices, which to many residents, lead to the feeling that they are being threatened with eviction. This is unfortunate since the notice is only a warning notice to correct some infraction within seven days. These warning notices, coming from an attorney and created by a law firm which is a favorite of some park owners, and is basically anti-homeowner.

At one point in my article I implied that “all walls” were the responsibility of the owner/operator. Two paragraphs later, I did explain that some walls were the responsibility of the homeowner, and that walls installed by the homeowner and signed off by management, were the responsibility of the homeowner.

As to the situation involving a homeowner being told he was responsible for watering and maintaining a common area slope beside his space, while factual, was withdrawn before my article was published. While that may be true, the attempt to transfer irrigation and care of the slope was made, regardless of whether it was last week or last year.

I was accused of stirring up trouble, but I was just reporting on these instances of disagreement with management and informing homeowners that management can be challenged if their policies are not 100% fair.

My understanding is that Millennium’s agreement with the City of San Marcos stipulates that they provide access to their books and records to the city, but that they have reportedly not been in compliance. If correct, this is a failure to honor the agreement. I intend to research this matter and will report my findings next month.

I was mistaken in my article last month regarding the Homeowner organization in Escondido. Apparently EMPAC was an earlier group and they now have an organization called CEMV, (Coalition of Escondido Mobilehome Voters). Their

website is CEMHV.org. I will have more to report on this group in the April Issue. As an advocate for mobilehome owners I submit articles to Mobilehome Magazine in an attempt to expose situations which are unfair, illegal and which restrict homeowners from enjoyment of their rights and freedom.

Article by Lloyd Rochambeau, Lakeview HOA President, San Marcos

XX

Editor’s Note: On January 5, 2014 I received an email from George Turk, Millennium Housing, and Linda Swink, Residents Board President of Palomar Estates West that included an article from the Millennium Memo. See attached.

*“Do you feel assaulted? That’s the allegation tossed around in the January “Mobilehome Magazine--North S.D. County.” The charge is that that Millennium Housing, “supposedly” a non-profit entity, “has had a policy of transferring maintenance and repair responsibility from the park to the individual homeowner,” but some heroic people “have turned back this assault on the residents.”*

*This is silly, of course. Every dollar of surplus Palomar generates is held in trust--by the bond trustee, not us--and reinvested back into Palomar Estates. So far, this reinvestment has totaled \$1,315,848 during our 10+ years of ownership--not a dollar of which has been passed on to you. In fact, this year we FROZE rents.*

*The feedback I get from Palomar residents is that, while they appreciate all the spending on capital improvements, a bigger concern is keeping rents affordable and, for those receiving Housing Assistance, keeping that program going. Every dollar we spend fixing a resident’s wall, for instance, is a dollar that can’t be used for rent freezes, housing assistance, driveways, streets or other priorities. Your rent only goes so far.*

*So, as stewards of Palomar, we will continue our policy of using your rent dollars only for repairs that are the Park’s responsibility. Unless you tell us otherwise, we don’t believe your rents should be used for repairs that are properly the cost of an individual homeowner--a position the City of San Marcos agrees with, by the way.*

*In case you’re interested, that \$1,315,848 has been allocated 56% to West, 44% to East--the same as the ratio of the number of spaces in the two Communities.”*

Since that time I have received a copy of the actual article which appeared in Millennium Memo for Rancho Vallecitos. Unfortunately they are different. The Memo to Rancho Vallecitos contains additional language, such as: “The writer of the article is confused, the city isn’t taking sides,....” Should I figure out why the differences I will publish that information next month.

# CONSUMER PRICE INDEX-----CPI

Annual mobilehome rent increases are usually based on a percentage of the annual Consumer Price Index, known as the CPI. Before addressing the CPI, I want to bring out some facts to remember about rental mobilehome parks. They are different than standard rental units. Both the park owner and the homeowner have investments in the park. In the average rental mobilehome park, the park owner has ¼ of the investment in the land and park amenities, ¾ is the homeowners' collective investments in the ownership of the housing complexes and the landscaping of the lots. The park owner utilizes the significant leverage over the homeowner's investments to maximize the profits from his investment.

The Legislature realizing these facts have enacted special laws for mobilehome parks as to the park owner's contractual duty to provide and maintain the park amenities to protect the homeowner's investments, the Mobilehome Parks Act. (Title 25 and the Health and Safety code).

The Legislature, in order to protect the homeowner's investments and tenancy, has enacted the special Mobilehome Residency Law, (MRL), that requires a written Rental Agreement, MRL 798.15. A copy of the MRL must be given with the required written rental agreement, and the MRL provision are incorporated into the rental agreement by reference, MRL 798.15 (c). They are the terms and conditions of park tenancy, MRL 798.8.

You will note it states a written Rental Agreement not a lease, because of the unique difference. These homeowners are not leasing anything, they have contracted to have their investment installed in the park and are renting the use of the lot, the required installations, park facilities and services (MRL 798.12). What is confusing is that the MRL states a lease is a rental agreement, MRL 798.8, and standard leases are used, when all the MRL provisions are for rental agreements. The provision, MRL 798.19 clarifies it a little as it states "No rental agreement (this would mean a lease) for a mobilehome shall contain a provision by which the homeowner waives his or her rights under the MRL Articles 1-8. Any such waiver shall be deemed contrary to public policy and void. Also the provision MRL 798.15 (h) All other provisions governing tenancy. Therefore any mobilehome lease is not judged as a standard lease but falls under all the MRL provisions for rental agreements. Contract law. "An agreement is the bargain of the parties in fact as determined from language or by implication from other circumstances. A contract is the total legal obligation resulting from that agreement.

The park owner, after figuring the cost of construction, recovery of capitalization expenses, (prorated over their life span), adds what the park operating expenses will be, and a just return on his investment, and establishes the Base Rent, listed on the rental agreement, MRL 798.15 (a).

Usually a percent of the annual Consumer Price Index

(CPI) is a provision used as the guiding factor for annual rent increases.. So what is, what makes up, and what affect has the annual CPI on mobilehome owners? The U.S. Department of Labor, Bureau of Labor Statistics measures the average change in prices over time in a fixed market basket of goods and services. 100% of the CPI covers prices of food, clothing, fuels, transportation, physicians, dentists and other goods and services that people buy for day-to-day living.

Prices are collected in 87 urban areas across the country. Separate indexes are published by region of the country. 46% of the CPI represents the goods and services of a rental mobilehome park, (Ref. Rutgers Law Review).

Movements of the indexes from one month to the other are usually as percent changes rather than changes in the index points, because index point changes are affected by the level of the index in relation to its base period while percent changes are not. The example in the accompanying box illustrates the computation of index points and percent changes.

| Example of a CPI Calculation            | Calculations          |
|---|-----------------------|
| Current CPI                             | 206.00                |
| Minus previous CPI                      | - 195.40              |
| Equals index point change               | 10.60 Point Change    |
| Index point change                      | 10.60                 |
| Divided by previous CPI                 | 195.40                |
| Equals                                  | 0.05425               |
| To determine percentage multiply by 100 | 0.0542 x 100 = 5.425% |

This percent change would be the CPI annual increase on the Base Rent listed in the required written

Rental agreement, but some park owners add the annual CPI increase to the previous years rent total. I believe this to be considered compounding. The homeowner would then be paying CPI annual percent changes increases on the years before CPI increases.

Another complaint I have tried to fight for over the years is that the MRL states the Rental Agreement contain all provisions of tenancy, and some park Rental Agreements (leases) did not have a provision for annual rent increases. Also some park owners, that gave Rental Agreements (leases) with the provision for 100% annual CPI rent increase, abused the agreement, and wanted compensation for things not a provision in the Rental Agreement.

a. When the homeowners agreed to annual rent

# The City of Vista Don Olmsted Accord and Model Lease

Nine rental mobilehome parks in Vista have been protected from huge rent increases since January 1, 1996. The Olmsted Accord Contracts that were developed between 1993 and 1996 under the guidance of Mayor Gloria McClellan have done the job of limiting annual rent increases to a portion of the local CPI and setting up a Review Board to handle minor problems that might come up in the parks.

The original 20 year contracts will expire on January 1, 2016. In other words mobilehome owners living in these rental parks will be exposed to any and all rent increases proposed by the Park Owner unless the contracts are renewed.

This fact alone should cause all residents to pay attention to the happenings over the next two years as attempts are made to extend the contacts. The City of Vista will take the lead in this campaign because the contracts are between the city and each park, with the residents as third party beneficiaries. The contracts are recorded against the land and therefore remain in force regardless of any change in park ownership.

Residents in these nine parks and other rental parks in Vista will have less than two years to work with the city and Park Owners to reach agreement to modify and/or just extend the contracts which successfully limited rent increases while guaranteeing Park Owners an increase each year. The contracts also eliminated expensive and lengthy hearings regarding proposed rent increases. To demonstrate the effectiveness of the contracts, there have only been two minor hearings by the Review Board since January 1, 1996. Neither hearing was related to rents.

By attending monthly HOA meetings in your park, reading flyers to be distributed in your park and reading MHMag you can keep informed.

Pat Gallo who wrote this article is one of the original group who wrote the Accord Contracts between 1993 and 1996. Volunteers willing to help in some way should contact Pat in Vista Royalodge Mobile Estates, 6550 Ponto Drive

Space 170. (760) 630-5602

---

## MIKE CHAMBERLIN-A PERFECT FIT FOR MOBILE HOME PARK ENTERTAINMENT

Known as "The Singing TV Guy," some of you may recognize his face, if not his voice. Mike Chamberlin spent 35 years as a TV Broadcaster, including 10 years with ESPN. And ironically, his brother George is a long time TV Broadcaster in San Diego. But long before TV, Chamberlin was an accomplished musician, and now in retirement he performs about 200 concerts a year, including many Mobile Home Parks in the Southwest. He performs a show called "Music Through The Decades," using the music of Irving Berlin to the Beatles. He encourages sing-a-longs to songs like "You Are My Sunshine," and "This Land Is Your Land." However, Chamberlin says it's more than music, "it's music, story telling and humor." To his

musical credit, he has performed over 3,000 concerts including his popular Christmas Show that he presented 53 times in 24 days last December!

If you're looking for that perfect entertainment fit for your upcoming potluck or special event, look no further than Mike Chamberlin. He's booking now for all of 2014, including his Christmas Show-2014. To contact Mike visit his website: [www.singingtvguy.com](http://www.singingtvguy.com)

email: [mppcutt@aol.com](mailto:mppcutt@aol.com) Phone: 480-217-1389

---

increases of 100% CPI, they agreed to pay 56% more than the 46% governmental inflation figures for mobilehome parks goods and services. I believe this should be more than ample compensation..

b. The park owners were receiving a just return on their established monthly Base Rent.

c. After pro rating the life expectancy of installations some park owners charged the homeowners for updating and replacement of these required to be provided utility installations.

1. Charging for these was not a provision in the rental agreement, a term and condition of tenancy.

2. If the park owner was supplying utilities by sub-meter service, he could only charge the homeowners the residential rate and the service utility company provided the park owner with a sufficient differential to cover the cost of providing the

utility.

3. If the park owner were allowed to charge the homeowners these costs, added to the Base Rent, then the annual CPI increase would not be on the Base Rent but on Base Rent plus these charges.

(a) After the homeowners have paid these costs of updating or replacement of these required to be provided installations are the charges deducted from the homeowner monthly rent payments?

(b) Has the park owner charged the homeowners these charges and also amortized the cost on the park operating statement?

There are many things to think about, but the laws are there. Let's see they are enforced.

Article by Donna Matthews. Donna can be reached through Mobilehome Magazine.

# Manufactured Home Nightmare

*Editor's Note: We received an email from Rene'e L. Petrillo. It was addressed perhaps to several hundred advocates, and government officials around the country. They tell us MHMag was the only one who called them to get their story! We feel we should help get their story out as this could happen to anyone! If you know of other circumstances like this, please let us know. Thanks.*

My husbands and my manufactured home nightmare began the moment we arrived at Hustad Homes Manufactured home retailer in Brainerd, MN and were ascended upon by General manager/salesman Rick Ritter. What was to follow was becoming victims of predatory lending, mortgage fraud, theft, identity theft, wire fraud, mail fraud, forgery and a multitude of other white collar crimes, as well as years of enduring a home that is a construction disaster.

What began as a quick stop at the retailer to just look around quickly turned into the purchase of an \$80,000 home, for which we were looking to purchase and could not afford. (we are disabled and on fixed incomes).

Within 3 weeks of our visit to the retailer a new home was delivered to our manufactured home park lot.

When we entered the home it was wreck. I immediately contacted Triad Financial Services (who was represented to us as the "financing Company). A woman by the name of Cindy Eckhardt answered the phone. I told her to "stop the loan" as I was not going to accept the home because it was a wreck. Cindy told me that she was the owner of the company, that I was going to take the home and that she didn't care about it's condition. She told me that she personally loaned me the money and that I was going to pay her back every cent. I was a loss as to what to do. Next I contacted Rick Ritter at Hustad Homes. I told him that I didn't want the house due to it's condition. He yelled at me and told me that I didn't have any Right to enter the home. Again I was at a loss as to what to do. I didn't know what my rights were, no one had me. So there I was stuck with a house that was wreck and that I had refused and canceled the loan on.

Over the next 4 years we struggle with construction issues, defective appliance and financial stress due to the extreme toll that the loan was placing on us. In 2011 we decided that we needed to find some financial relief as the loan was destroying us financially and killing us mentally and emotionally. We contacted both Triad and Centier Bank to inquire about refinancing the home.

Triad told us they didn't do refinancing and that they had nothing to do with our loan. This was quite surprising to us given that they were represented to me as the finance company and that Cindy Eckhardt had told me she personally loaned me the money for the home. We discovered via Triads website that they do provide refinancing.

We went to Centier Bank who told us that our loan was

"written in stone." They also told us that they didn't do refinancing. Again, there won website stated clearly that they do refinancing.

We went on to contact countless other financial institutions, but the end result was that we were unable to refinance the loan.

In November of 2011 we contacted Allison Hope of Hope Financial Counseling. Allison contacted Triad and Centier to find out who owns our loan and to see if it is HUD, Fannie Mae or Freddie Mac backed loan so that it could be renegotiated.

When Allison contacted Triad she was told the following:

- We have nothing to do with the loan
- They have a traditional mortgage
- They have a fixed rate installment loan
- We service the loan for Centier
- Centier is the end investor
- Go back to Centier

When Allison contacted Centier Bank she was told the following:

- We have nothing to do with the loan
- We service the loan
- Go back to Triad

At the conclusion of the call, Allison told us that something illegal is going on, that is sounds a lot like the Countrywide mortgage scandal and to get a lawyer.

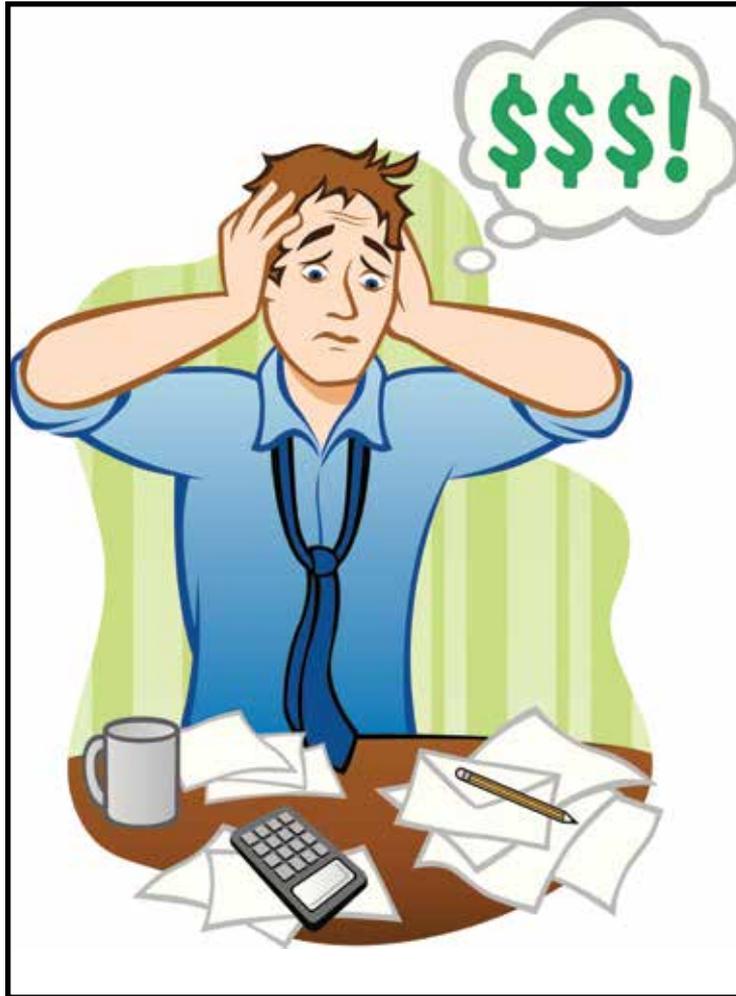
We then began our long and unsuccessful search for legal representation, and still to this day we cannot find an attorney who will represent us.

In January/February 2012 we contacted Hustad Homes, Centier Bank and Triad Financial. We requested all of our paperwork associated with the purchase and loan of our house. They fought us but ultimately relented and sent a few tidbits of paperwork.

What we found and learned is the following:

- Blank documents
- Forged signatures
- Missing signatures
- Missing dates
- Typewritten dates where they should be handwritten
- Altered documents
- Incorrect income
- Incorrect state on credit application
- Multiple versions of the same document

- No originals, only facsimiles
- Illegal fees
- Unconscionable clauses in our contract
- Assignment, selling of our loan without notifying us
- Credit applications not submitted
- Absence of loan application
- Absence of required documents
- No Truth in Lending paperwork
- No Rights to Rescind paperwork
- Our house was ordered before a purchase Agreement was entered in to
- The the house was ordered before any financing was complete
- The loan was under-written is less that one hour
- They made my father a co-borrower without his consent
- We had no closing
- Our down payment was cashed, when it was to be placed in escrow
- And the list goes on...



anyone to help us. Law enforcement mocks, government agencies tell us it's not their business and attorneys only have their hands out looking to make a buck, rather than honoring their oath to uphold justice and the Constitution of the United States of America.

If you have done business with Hustad Homes (Now Iseman Homes), Centier Bank or Triad Financial please request your paperwork and go through it with a fine tooth comb. Order your title paperwork to be certain that you have personally signed documents and that you have clean clear title.

If you have done business with any of the above companies and are in a similar situation, please step out and contact us so that we can join together and stop these criminals from continuing to victimize,

criminalise and destroy any more homeowners.

If you are in a position to help us, please reach out to us. We need an attorney and we are in need of financial assistance to hire an attorney. We are both disable and on fixed incomes and we are wiped out financially.

Respectfully,

Rene'e L. Petrillo

Update: The Federal trade Commission has our letter on file, the CFPB is also starting a case file, the FDIC is also starting a case file. The state of Arizona banking agency has already started a case file and has already sent a letter to Centier Bank. And in turn, Arizona contacted the Attorney General of Minnesota, and the Minnesota Dept. of labor and industry, manufactured home division.

Also the Federal reserve has also started a case file. We are getting together again with the State Police in MN.

And are still in touch with the FBI here in MN. Along with two of our Federal Senators and a number of other agencies. Still more to contact and push until somebody picks up the ball and runs with it. You were "RIGHT," the very people that should be out in front have never contacted us back.

In November/December we were curious to see if the lien holder had filed a security in the lien/house. First we check for a UCC filing. We found that no UCC filing was done, but that a UCC was not needed for the lien security, rather the security for is the Title. With that information we contacted our stated Department of Motor Vehicles and requested a title search in my name. When the documents arrived we were mortified. We found several Powers of Attorney and associated documents that were forged to title the home. In essence the title to our new home is a forgery and is not clean or clear, meaning we have no ownership in our house for which we have paid over \$57,000 on. After receiving that bad news. I got suspicious and wondered if the title and title paperwork on the trade-home is also forged. So not only are we victims of forgery and have no house ownership, the new owner also has an unclear title and doesn't have ownership in her home.

We are now 6 years into this mess and we cannot find

# Let's Put a Stop to Censorship and Intimidation

There is no shortage of subjects which irritate me, tick me off or just downright make me angry. That's not to say that many more things make me happy, laugh, grin or just feel warm and good inside.

But, today my gripe is with Park Managers and their bosses who think they can control us peons. It concerns those which attempt to stifle anything that smells like homeowner advocacy. Especially when it comes to distribution within "their" park. Some have said that they will only allow "happy" memos, notices, newsletters, or magazines. Which of course, is censorship, pure and simple.

Well, put me in Patrick Henry's camp when I say "give me liberty or give me death" (not to give them any ideas of course).

Distribution of materials determined by the manager not to be "happy" or in the advocacy vein are thwarted by such censorship when the manager forbids anything going into the tubes or on the mailbox clips. I know that the Mobilehome Magazine has had many problems with this censorship.

The inside of the mailbox itself is off limits to everyone but the U.S. Postal Service and the homeowner or occupant.

But, let's take a closer look at the tubes or clips. I contend that they are not governed or controlled by the Post Office in any way.

To challenge a Carrier Supervisor in the city of Vista who had stopped distribution of this magazine, I went to the main post office in Vista and also to the main office in San Marcos to question if any prohibition to park residents existed to prevent their use of these attachments.

I could not get an answer and was promised that they would get back to me. It has been at least 4 months and I have not received an answer.

These tubes (also used for newspaper delivery) and clips on the posts or mail boxes are on the space which the homeowner is renting from the park, so how can the park management dictate their usage? They do it by intimidation and threats of retaliation which tend to easily discourage homeowners, which makes the censorship even worse.

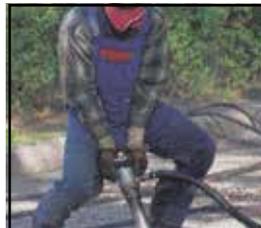
Many parks in my area of San Diego County also have newsletters which are allowed to be distributed to homeowners via the tubes and/or clips. The funny thing about these newsletters which contain announcements, calendar of events and birthdays, along with jokes and "doggy tales" and other "happy" news, are often controlled by the park manager. The park does not pay for these newsletters, the publisher's advertisers pay all of the costs. Yet many of the parks (probably well over half) exercise complete control over their content.

I am proud (and happy) to report that in my park, our HOA Secretary provides 100 percent of the content in our newsletter. She often includes reminders from our park manager (who by the way does not act like those managers I have referenced herein.) such as obeying the speed limit in the park. These controlling managers will no doubt claim that they are providing a service for their residents.

I believe residents in parks who currently have no control over their newsletter, could gain control by contacting the publisher and informing them that they will provide a newsletter editor from within their ranks who will provide all future content. Failure to turn control over to the homeowners would result in a boycott or some such rejection of the newsletter as currently being published.

By now you can see how strongly I feel about this issue. I intend to protest to the City of San Marcos and to the HCD (Housing and Community Development) of the State of California to request they put a stop to this practice of censorship and to free homeowners from these types of control.

Article by Lloyd Rochambeau, Lakeview HOA President, San Marcos



## INVEST IN PEACE AND QUIET

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

### SUPER SOUNDPROOFING

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

**TOLL-FREE: (888) 942-7723**

# Update on Donations

As you know by now, we at Mobilehome Magazine pride ourselves when it comes to transparency. We often provide you with updates on finances. The tables below represent the top parks state-wide and locally.

## STATE-WIDE

To date, our readers have contributed a total of \$6143 over the last 7 months. This amount includes donations and FAQ Handbook purchases. In January we received a total of \$957, including a very nice donation of \$300 from one reader and \$180 from a HOA. The table below shows the top 15 parks state-wide, their rank and the amount of money contributed.

| #  | Park Name            | City               | Total |
|----|----------------------|--------------------|-------|
| 1  | Indian Springs       | Desert Hot Springs | \$500 |
| 2  | Winchester Ranch     | San Jose           | \$406 |
| 3  | Palomar Estates West | San Marcos         | \$405 |
| 4  | Rancho De Calistoga  | Calistoga          | \$278 |
| 5  | Calistoga Springs    | Calistoga          | \$187 |
| 6  | Lakeshore Gardens    | Carlsbad           | \$181 |
| 7  | Terry's MHP          | Chula Vista        | \$167 |
| 8  | Windsor              | Windsor            | \$157 |
| 9  | Linda Vista          | San Diego          | \$156 |
| 10 | Valley Village       | Rohnert Park       | \$139 |
| 11 | The Cliffs           | San Diego          | \$132 |
| 12 | Otay Lakes           | Chula Vista        | \$131 |
| 13 | Seven Flags          | Sonoma             | \$126 |
| 14 | Ocean Bluffs         | San Diego          | \$117 |
| 15 | Rancho Huntington    | Huntington Beach   | \$109 |

## LOCALLY IN NORTH SAN DIEGO COUNTY

North San Diego County readers contributed a total of \$1003, since July 2013.

**CALLS ANSWERED BY OUR ALLEN BROTHERS STAFF 24 HOURS EVERY DAY**  
***There are more than 50 decisions to make when a death occurs.***  
***We'll give you answers so you can make choices that are right for your family.***

BURIAL - CREMATION - MEMORIAL - GRAVESIDE SERVICES  
 VETERANS, SOCIAL SECURITY & INSURANCE FILING ASSISTANCE  
 PRENEED PLANNING AND ARRANGEMENTS

**ALLEN BROTHERS MORTUARY, INC.**  
*Family owned and operated since 1964*

**SAN MARCOS CHAPEL**      **VISTA CHAPEL**  
 FD 1378      FD 1120  
 760-744-4522      760-726-2555

[www.allenbrothersmortuary.com](http://www.allenbrothersmortuary.com)



## WE ARE GRATEFUL

We are grateful for all donations we have received. They really help us with our expenses, which this year are over \$100,000. And

| #  | Park Name               | City       | Total |
|----|-------------------------|------------|-------|
| 3  | Palomar Estates West    | San Marcos | \$405 |
| 6  | Lakeshore Gardens       | Carlsbad   | \$181 |
| 23 | Vista Royalodge         | Vista      | \$74  |
| 29 | Casa Grande Estates     | Escondido  | \$56  |
| 31 | Trico                   | Oceanside  | \$53  |
| 34 | Grandview               | Vista      | \$44  |
| 42 | Rancho Calevero         | Oceanside  | \$37  |
| 46 | Valle Verde             | San Marcos | \$34  |
| 53 | Rancho San Marcos       | San Marcos | \$27  |
| 54 | La Salina Mobile Lodge  | Oceanside  | \$26  |
| 72 | Sundance MHP            | Escondido  | \$20  |
| 82 | Lakeview Mobile Estates | San Marcos | \$12  |
| 89 | Lakeside                | San Marcos | \$10  |

we appreciate donations big and small. We realize that many are on fixed incomes and can't afford much, but even a couple dollars shows us how much you appreciate the Magazine.

And of course we are very happy to give credit where credit is due. All of the parks in the above tables should be congratulated. Thank you so much!

## FREE ADVERTISING!

Do you serve mobile/manufactured homeowners? Are you a real estate agent, plumber, painter, handyman, or contractor?

Do you provide goods or services to seniors? Do you target mobilehome owners with your advertising? Our rates are the lowest in California? About 70% lower than a post card. Try Us!

Send your business card to  
 Mobilehome Magazine  
 P.O. Box 3774  
 Chatsworth, CA 91313  
 or email to  
[frank@mobilehomemagazine.org](mailto:frank@mobilehomemagazine.org)  
 and we will give you one  
 free ad in the magazine.  
 No obligation.



# Survey on MHMag's Offer to GSMOL - Send Us Your Thoughts

*Editor's Note: This survey was e-mailed to over 500 mobilehome owners on February 6th. We have already received a lot of feedback. Now we want you to have a chance to participate. We want to know what YOU think! We will publish a summary of results in the April edition of MHMag, so get your survey into us right a way (Mobilehome Magazine, P.O. Box 3774, Chatsworth, CA, 91313. Anything received on or before March 10th will be used. No names will be used. **Additional comments are extremely useful, so take another couple minutes and let us know your thoughts.***

We at Mobilehome Magazine feel it is extremely important to a) Work with Golden State Manufactured-Home Owners League (GSMOL) and b) Help GSMOL gain new membership and ultimately renewed strength in Sacramento. **To that end we made an offer to help GSMOL (MHMag Volunteers to Help GSMOL "Rebuild, Renew & Restore", which was published in the February 2014 of MHMag.**

You can make personal comments on any question, just attach additional sheets. This always helps us really understand your position. All individual survey results and name and contact info will be kept confidential (just for our records).

Your Name \_\_\_\_\_

Park Name \_\_\_\_\_

Address \_\_\_\_\_

1. Do you have a copy of the February 2014 issue of Mobilehome Magazine? Check all that apply.

- Yes I received the February edition at my home.
- No, I haven't received the February edition.
- I don't normally get it, but I will look online at [www.mobilehomemagazine.org](http://www.mobilehomemagazine.org)
- I haven't read the article, but I will read it below.
- Yes I've already read the article.

2. What is your understanding of our offer? Check all that apply.

- Mobilehome Magazine is offering to print the Californian for current GSMOL members (11,000 copies) and an additional 25,000 copies
- Mobilehome Magazine is offering to use its distribution network (25,000 mobilehomes) to distribute the Californian. GSMOL will continue to mail to members.
- Mobilehome Magazine feels it can provide this service for less than GSMOL is currently spending to print and distribute 11,000 Californians.
- Mobilehome Magazine is willing to have a "trial" period of perhaps 6 months and reevaluate at the end of that period
- Mobilehome Magazine would like to immediately begin

discussions with GSMOL

- All of the above

3. In your opinion, how important is it for Mobilehome Magazine to help GSMOL increase its membership and to work with GSMOL in other ways? (Check one)

- Extremely important
- It's important
- No opinion
- It's not important
- I wouldn't waste my time

4. In your opinion, how important it is for GSMOL to work with Mobilehome Magazine? (check one). (In our opinion, this requires communication, sharing, and brainstorming together to work toward a common goal to assist mobilehome owners.)

- Yes, extremely important
- Yes, it is important
- I don't have an opinion, one way or the other
- No, it's not that important
- No, I don't want them working together

5. What do you think GSMOL should do? Check all that apply.

- Immediately contact Mobilehome Magazine and enter into serious discussions in an effort to make this a reality.
- GSMOL should take their time, and wait until after their April 2014 convention and then perhaps talk with MHMag.
- GSMOL should ignore this offer. It is not in the best interest of mobilehome owners.
- GSMOL should ignore this offer. It is not in the best interest of GSMOL.

6. If you support the proposal of MHMag, will you?

- Snail mail us a completed Survey and send to: MHMag, P.O. Box 3774, Chatsworth CA. 91313 or
- Email us a letter of support. We will forward it to GSMOL or
- Call us at 818-886-6479 to indicate your support.

Remember, your comments are extremely important, so take a couple minutes and write what you think about our offer to GSMOL. You can help change the face of advocacy. Every survey will be kept confidential. No names will be released.

**Thank you for your participation.**

**We really appreciate it.**

# If You Don't Like It Here, Move!

Many homeowners have heard their manager make such a statement, especially those residents who are not willing to accept the "status quo" and have questioned management's actions and authority. But just what are the connotations of such a statement?

## MOVING IS EXPENSIVE

Moving costs can run as high as \$15,000 to \$20,000 depending on the size of your unit and how far it is being moved. That's a considerable chunk of money to anyone.

## WHERE DO YOU MOVE IT TO?

Another important aspect of moving is where will you move your home? Most parks will only take new and newer homes. They will not accept older homes. And most parks are full, i.e. they have no empty spaces. How much is your home worth if it is not located in a park on a space? Try ZERO! Your home has no value if not on a park space.

## WHAT ABOUT SELLING?

About the only option left, if you move out of the park, is to sell your home; however that option is fraught with hurdles. Hurdle #1: Parks love to give a laundry list of items that "must be upgraded" if the home is to remain in the park. Often times more than one laundry list and near the closing of your escrow. Hurdle #2: Parks must approve buyers. This, in our opinion, gives way too much power to park owners and managers. We often hear of all cash buyers, with good credit, being rejected. Remember the story (MHMag November 2013) about the park that required a 850 credit score!

## PARK STRATEGY?

Of course we are not saying all parks do this. But there are a significant number that do. Why do managers harass, and intimidate? Why do they make it difficult to sell your home? Why do they have all these conditions? It is simple. The answer is MONEY! They want you to walk away from your home and give the keys to your manager, i.e. just give your home to the park. And in fact hundreds of residents have actually walked away. Either

they couldn't take the harassment, abuse and intimidation, or they couldn't pay the rent. The latter is termed "economic eviction." It is happening more and more as rents go higher and higher.

## LOSS OF RENT CONTROL

Did you know, if you live in an area having a Rent Stabilization Ordinance (RSO), the control is on the home. That means if you move the home, the control is lost on that space, i.e. the park can increase the next resident's rent without limit. The park makes out several ways: profits on the sale of the new home, and a higher rent means greater profits which means the value of the park increases, as it is based on the profit margin.

## So WHAT CAN YOU DO?

First of all, be aware. We have often written you are most vulnerable when selling your home. Be aware what the park can do and can't do.

The park can't use the situation of selling to dump a "to do" list on you. If your home isn't up to code, the park should make you aware of that situation "as it happens." Otherwise it is obvious they are trying to interfere with your sale.

The buyer approval process should be done quickly and efficiently. If it results in a denial, that must be in writing with a reason. It can't be done to stall the process.

## WHAT RECOURSE DO YOU HAVE?

Of course the usual approach is hiring an attorney; however that can be a long, expensive undertaking with no guarantee that you will win.

Another approach is shining a light on these practices. Contact MHMag and put an article in MHMag. You need not give your name.

We are continue to work on solutions. If you have something that has worked, please let us know. After all, MHMag is about homeowners helping homeowners. Stay tuned!



**Carlton H Brown Sr.**  
Licensed Sales Associate  
License #: SP 1243241

145 Bent Avenue  
San Marcos, CA 92078  
www.pacifichomes.net

Office: 760-471-1212  
Cell: 805-550-7055  
Fax: 1-888-550-9340  
c.brown@pacifichomes.net

**SERVING THE NORTH SAN DIEGO AREA**

Honest,  
Professional,  
Experienced



**MANNY'S**  
Termite & Pest Control  
*If it bugs you, bug me*

**MOBILEHOME SPECIALIST**

Call Today for your  
**Free Termite Inspection**  
**Seniors get a 10% discount!**

(844) 626-6977  
www.mannypest.com

**\$44 Bi-monthly Service**

- De-web All Exterior
- Treat Windows & Door Frames
- Spray Underneath

# Mobilehome Magazine This and That

## OUR ADVERTISERS ARE IMPORTANT!

No one likes to hear negatives, but it is a fact when we say we have lost many advertisers because their ads in MHMag have not been productive. Why not productive? It is simple! You are not calling or using them. If you want to continue to receive the magazine, you must acknowledge our advertisers.

No one can question that everyone needs insurance. Myron Hughes of Hughes West-Brook is an expert when it comes to insurance on mobile/manufactured homes. We often chat with him and to our surprise, discovered that Myron knows much of the history of advocacy here in California.

Help yourself and help MHMag continue to provide you good information at NO COST to you. Call Myron Hughes at 800-660-0204 and say hi. He would love to hear from you, even if it is just to say you appreciate his support of the magazine. And believe this, without Myron's support there would be NO MHMag.

## NORTH S.D. COUNTY & SAN DIEGO DELIVERIES

We are fortunate to have Trisha Little, a resident at Valle Verde MHP in San Marcos, to help us distribute magazines. In fact, she travels all the way to Chula Vista, where our printer delivers the magazines by truck on a pallet, to pick up your magazines. Trisha can be reached by e-mail at: 11teons11@gmail.com or by phone at 760-708-8510.

## QUESTIONS THAT NEED ANSWERS

Quite often we get calls asking for advice. Of course we chat with everyone, but prefer they would send us emails. Our expertise is very limited and we are not attorneys.

However, there is a terrific network of mobilehome owners that might have an answer, namely YOU, our MHMag Community. To that end, we are publishing some questions that need answers hoping you might have some experience with them. If you do, please email us at frank@mobilehomemagazine.org or call us at 818-886-6479.

Question #1: Can a manager legally act as a real estate agent without a Real Estate License?

Question #2: Can a couple, both over 55, live in a senior park with their disabled son of 38?

Question #3: Often times heirs find themselves between a rock and hard place when a parent dies and leaves their mobilehome to them. Getting things ready to sell the home, especially if an heir lives a long distance away, can be cumbersome. Some managers won't let the heir stay in the home while they prepare to sell it. Do you have a suggestion for these folks?

## OFFER TO GSMOL

We sent out an online survey on February 6th and continue to receive input from mobilehome owners. You can participate by filling out the Survey on page 12 and mailing it to: Mobilehome Magazine, P.O. Box 3774, Chatsworth, CA 91313.

## Order / Donation Form (PLEASE PRINT)

NAME: \_\_\_\_\_ Date \_\_\_\_\_

MAILING ADDRESS: \_\_\_\_\_ E-MAIL: \_\_\_\_\_

SPACE # \_\_\_\_\_ CITY: \_\_\_\_\_ STATE: CA. ZIP: \_\_\_\_\_

PARK NAME: \_\_\_\_\_ PHONE #: \_\_\_\_\_

- I'll deliver magazines in my park. I need \_\_\_\_\_ magazines.
- Donation Amount: \$ \_\_\_\_\_
- FAQ Handbook: \$6.00 (delivered to you by first class mail)

**Thank You! Your donation helps us continue our work!**

**INCLUDE CHECK OR MONEY ORDER PAYABLE TO "Mobilehome Magazine"**

**MAIL TO: Mobilehome Magazine, P.O. BOX 3774, CHATSWORTH, CA. 91313-3774**

**THANK YOU FOR SUPPORTING MOBILEHOME MAGAZINE**

3/14

# MOBILE HOME INSURANCE *Low RATES!* *LOCAL SERVICE!*

VISA  
MASTERCARD  
DISCOVER  
PAYMENT PLANS

*Se Habla Espanol!*

**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**

LIC#0782241

© 2013 Hughes West-Brook, Inc. All Rights Reserved

**THE MARKET IS HOT!!!  
WE NEED YOUR HOME.  
NOW IS THE TIME TO SELL!!!**

**Let Us Sell Your Home At  
Absolutely No Cost To You!!**



**No Closing Costs  
No Escrow Fees  
No Real Estate Fees  
No Inspection Fees**



**FREE APPRAISAL**

#1 IN SALES FOR 22 YEARS IN A ROW

WE ARE THE EXPERTS IN MANUFACTURED AND MOBILE HOMES

WE HAVE 30 FULL TIME LICENSED AGENTS TO SERVE YOU

WE HAVE MORE BUYERS WAITING THAN AT ANY OTHER TIME

**CALL NOW!**

**760-471-1212**

*3 LOCATIONS TO SERVE YOU!*

**145 Bent Avenue - San Marcos, CA (760) 471-1212**

**11510 Woodside Avenue - Santee, CA (619) 449-3800**

**1415 E. Sixth Street - Beaumont, CA (951) 845-2671**

SERVING SAN DIEGO COUNTY SINCE 1990