

*Sacramento
Mobilehome
Living*

JANUARY 2017

VOLUME 2 NUMBER 1

A RESOURCE FOR
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In this issue, you will find bereavement resources, how to avoid scams, free or low cost legal help, how to upgrade the value of your home, sell your home, or keep your home, programs to save you money and information on water heaters.

There will be SAC conclave on January 6 at Denny's at 122 Sunrise Blvd. In Roseville at 11 AM. Sac's mission is communication and advocacy for mobilehome owners in the Capitol region. For information, contact SAC Coordinator, John Bertaut, (916) 500-1485, or email sacareacoalition@aol.com. All mobile home owners are welcome.

We are looking for more advertisers and people to deliver this FREE magazine door-to-door in their park. Our sister publication, MH Life, is also available for FREE distribution; they can be delivered together. The content of each publication is totally different. Without enough advertisers to cover the cost of printing and people to deliver the magazine door-to-door, there will be no magazine.

It is the intent of the editors to strive for an objective view in all issues. Opinions and articles are those of the authors, and not necessarily endorsed by the publisher and editors. "Sacramento Mobilehome Living" is not responsible for the advertisements contained in this magazine.

Tony Danieli - TDSacMHL@gmail.com and Beverly Purcell - BPSacMHL@gmail.com, Editors

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SAC DECEMBER CONCLAVE



Forty homeowners representing fifteen mobilehome parks in the greater Sacramento area attended the December 2nd meeting held at Denny's in Roseville.

Jim Allenbaugh, SAC's advisory real estate professional, gave a report on the current status of mobile home sales in the Sacramento area. Jim said, "It's a seller's market" which is good news for people who are considering the sale of their homes. Higher sales prices reflect the general price rise in traditional "stick built" houses, but mobilehome sales and associated sales prices take a few years longer to catch up with the trend. Average prices in the higher end parks are \$65,000-\$70,000; average prices in the lower end parks are \$45,000-\$50,000 and there is a very small inventory of these homes.



John Bertaut distributed copies of the 2017 MRL and a discussion of the revisions will be featured in the January conclave meeting. John reminded homeowners to check the viability of their park's Evacuation Plan, which should be posted in the park manager's office.

Attendees introduced themselves and briefly presented issues of concern in their parks. Common concerns were increasingly high space rents, trees, driveways, landscape and facilities maintenance, utility billing, water meters, and modernization.



Eric Guerra, new Policy Consultant, Senate Select Subcommittee on Manufactured Home Communities, said that the committee, under the leadership of Senator Connie Leyva, will focus on long term policy changes for "quality of life issues". He stressed that the committee cannot enforce laws and provide constituent services but the committee is very interested in legislation which supports a park manager training and certification program. Eric looks forward to a good working relationship with SAC.

All mobilehome parks are encouraged to form resident/homeowners associations, attend conclave meetings, and join SAC

For additional information, contact John Bertaut at (916) 500-1485 or sacareacoalition@aol.com.

FREE Legal Aid Local Area Directory

For an online list of FREE LEGAL services in all of California visit this site:

<http://www.calbar.ca.gov/PublicLegalAidServices.aspx>

Voluntary Legal Services Program of No. Cal.
517 12th Street Sacramento, CA 95814
(916) 551-2102 <http://www.vlsp.org>

Community Legal Services - University of the Pacific - McGeorge School of Law
3200 Fifth Avenue Sacramento, CA 95817
(916) 340-6080

Disability Rights California - Sacramento
1831 K Street Sacramento, CA 95811
(916) 504-5800
<http://www.disabilityrightsca.org>

International Rescue Committee
2020 Hurley Way Suite 395 Sacramento, CA 95825 (916) 482-0120 <http://rescue.org/>

Lawyer Referral Service Attorney Search Network
Encino, CA 91436 (800) 215-1190
<http://getareferral.com>
Does not provide legal representation in court.

Lawyer Referral Service - Sac County Bar Assoc.
1329 Howe Avenue Suite 100 Sacramento, CA 95835 (916) 564-6707
<http://www.sacbarlawyer.org/>
Does not provide legal representation in court.

Lawyers' Committee for Civil Rights
131 Stuart Street, Suite 400 San Francisco, CA 94105 (415) 543-9444 <http://www.lccr.com>

Legal Services of Northern California - Sacramento Office (Serves Sacramento County)
515 12th Street Sacramento, CA 95814
(916) 551-2150 sacramento-office@lsnc.net
<http://www.lsnc.info>

LSNC Health Rights
515 12th Street Sacramento, CA 95814
<http://health.lsnc.net>

My Sister's House
3053 Freeport Blvd #120 Sacramento, CA 95818
(916) 930-0626 <http://my-sisters-house.org/>
Does not provide legal representation in court.

Western Center on Law and Poverty
1107 Ninth Street, # 700
Sacramento, CA 95814
916.442.0753 <https://wclp.org>

Ombudsman Services of Northern California
3950 Industrial Blvd Suite 500 West Sacramento, CA 95691 (916) 376-8910
<http://osnc.net>
Does not provide legal representation in court.

Opening Doors Inc
1111 Howe Ave Suite 125 Sacramento, CA 95825
(916) 492-2591
<http://www.openingdoorsinc.org/>

Sacramento County Small Claims Legal Advisor
301 Bicentennial Circle, Carol Miller Justice Center, Third Floor, Sacramento, CA 95826
(916) 875-7846
<http://www.saccourt.ca.gov/small-claims/small-claims.aspx>
Does not provide legal representation in court.

Sacramento Superior Court Self Help Center
3341 Power Inn Rd, Rm 113, Sacramento, 95826
(916) 875-3400
<http://www.saccourt.ca.gov/family/self-help-center.aspx>
Does not provide legal representation in court.

Senior Legal Hotline - Legal Services of No. Cal
Sacramento, CA 95814
(916) 551-2140 <http://slh.lsnc.net/>
Does not provide legal representation in court.

California Indian Legal Services - Sacramento
117 J Street Suite 300 Sacramento, CA 95814
(916) 978-0960, extension 350
<http://calindian.org>

Central American Resource Center (CARECEN)
3101 Mission St Suite 101 San Francisco, CA 94110 (415) 642-4400 <http://carecensf.org/>

Centro de Ayuda Legal para Inmigrantes (CALI)
1125 Benton St Santa Clara, CA 95050
(650) 938-4041
<http://cali-immigration.org>
Does not provide legal representation in court.

FREE On-line Legal Advice
<http://www.freeadvice.com/>

CalFresh

CalFresh (was Food Stamps) is a program that provides monthly benefits to assist low-income households in purchasing the food they need. These benefits are for any food Intended for human consumption. Benefits may not be used for alcoholic beverages, cigarettes, or paper products. (916) 874-3100 or (209) 744-0499

You must be a resident of the state of California, citizenship and registration for employment. You must have an annual household income (before taxes) that is below the following amounts:

Residents	Maximum Income Per Year
1	\$15,444
2	\$20,826
3	\$26,208
4	\$31,590

LIHEAP Program Description

The Low Income Home Energy Assistance Program (LIHEAP) is funded by the Federal Department of Health and Human Services (DHHS) and provides two types of services. Eligible low-income persons, via local governmental and nonprofit organizations, can receive financial assistance to offset the costs of heating and/or cooling dwellings, and/or have their dwellings weatherized to make them more energy efficient. energyassistance@ncat.org

The Weatherization Program provides free weatherization services to improve the energy efficiency of homes. The Energy Crisis Intervention Program (ECIP) provides payments for weather-related or energy-related emergencies. 1-866-674-6327

Income Requirements

Residents	Maximum Income Per Year
1	\$25,103
2	\$32,827
3	\$40,551
4	\$48,275

RATE ASSISTANCE PROGRAM



Regional San offers eligible low-income customers a savings of \$90 to \$150 per year on the conveyance and treatment portion of their sewer bill, depending on the type of dwelling.

To qualify for the rebate, your name must appear on the sewer bill, you must meet certain income criteria, and you must live at the address for which the rebate is being requested. Only one rebate per customer!

To apply, call (916) 875-5500 or online at: <https://lifeline.saccounty.net/>, print it out, sign it, and mail it to the address listed on the application. Remember to attach a copy of your sewer bill and either proof of your participation in SMUD's or PG&E's low income program OR your income verification documents. Blacken out your Social Security and bank account numbers before mailing. Your personal documents will not be returned to you.

If you qualify for the Sewer Lifeline Rate Assistance Program, you may automatically qualify for Lifeline Assistance with Sacramento County Waste Management & Recycling and the Sacramento Water Agency. Call (916) 875-5555 for more information.

Below is the maximum annual income to be eligible by number of persons in your household.

Persons In Home	Monthly Income	Annual Income
1-2	\$2,670	\$32,040
3	\$3,360	\$40,320
4	\$4,050	\$48,600
5	\$4,740	\$56,880
6	\$5,430	\$65,160

How To Boost The Value of Your Mobile Home

Your mobile home is probably your largest investment. Many owners of factory-built homes don't realize that there's a lot they can do to increase their mobile home's value. Helping your house retain its worth and attract high offers when you sell it doesn't require completing any major renovations. Instead, simple changes and upgrades can be adopted gradually to improve the resale value of your home.

Installing Plywood Sub-Flooring – Many older mobile homes use a cheaper, less-durable underlying material (underneath the vinyl floor covering). Plywood is generally considered more durable and longer-lasting. You can increase your home's value by removing the floor covering and installing plywood sub-flooring underneath throughout the house.

Fiberglass Shower And Tub – Often, standard manufactured houses come installed with a plastic shower stall and tub. Both are lightweight and very easy to install. But, the plastic shell hold very little value. Consider upgrading to a fiberglass shower and tub. The heavy-duty shell can resist cracking and will last much longer than the original plastic. When the time comes to sell your mobile home, the fiberglass will provide a boost to the value of your mobilehome.

Aluminum Storm Doors – The storm doors that are standard on most factory-built houses are usually cheaply made. To help your house retain its value, upgrade to 1" thick aluminum replacement storm doors. You can order them with tempered weather-resistant glass and weather stripping to endure the elements. Also, invest in storm doors that have a fiberglass screen that prevents sagging and rust.

Upgrade Kitchen Appliances – Over time, you can improve the value of your mobile home by upgrading the appliances in your kitchen. Invest in a higher-quality refrigerator. Purchase a better garbage disposal to help prevent plumbing problems in your sink. Buy an under sink water filter. Though most of the upgrades are small and relatively inexpensive, they can have a cumulative affect on your home's blue book value.

<http://www.nadaguides.com/Manufactured -Homes/>

Keep Your Home California

Is a free service for homeowners who have suffered a financial hardship, to help them stay in their homes. (888) 954-KEEP

<http://keepyourhomecalifornia.org>

Mobile homes are eligible for program assistance. If the mobile home is permanently affixed to the real property that is secured by the first lien, they are eligible for consideration of benefit assistance.

County Income Limits

Sacramento and Placer Counties - \$91,300

Unemployment Mortgage Assistance

Mortgage assistance of up to \$3,000 per month for unemployed homeowners who are collecting or approved to receive unemployment benefits from the State of California's Employment Development Department (EDD).

Mortgage Reinstatement Assistance Program

For eligible homeowners who have fallen behind on their mortgage payments. Funding of up to \$54,000 to help qualified homeowners catch up on their mortgage payments.

Principal Reduction Program

For eligible homeowners who have suffered a financial hardship and owe more than their home is worth and/or have an unaffordable payment.

Financial assistance to help pay down the principal balance of a mortgage loan and allow for a more affordable monthly payment.

Transition Assistance Program

For eligible homeowners who are undergoing a short sale or deed-in-lieu of foreclosure program.

Financial help to make a smooth transition into stable and affordable housing.

Reverse Mortgage Assistance Pilot Program

For eligible senior homeowners who have fallen behind on property expenses associated with their Home Equity Conversion Mortgage (HECM) loan.

Funding of up to \$25,000 to help qualified senior homeowners reinstate past due property expenses (ie. property taxes; homeowner's insurance; homeowner's association dues or assessments) and provide an advance of their approved property expenses for up to an additional twelve (12) months.

“FOR SALE BY OWNER”: How To’s, Pros and Cons



If you decide to sell your home by yourself, be prepared for a very detailed process. Check your park rules to see if an “intent to sell” notification to management is required. Locate your title and registration; make sure it is current and all fees are paid. The Department of Housing and Community Development (HCD) can issue duplicate or replacement copies for a fee. If your home is listed on the county tax rolls, you will need a tax clearance form. These documents are required to close the sale.

SALES PRICE DETERMINATION

Everyone wants top dollar for a home sale, but it is best to be realistic. Research what the sales prices have been in your park and community. Other factors which influence price are:

- Age: older homes are harder to price and difficult to finance
- Manufacturer: some homes have better reputations than others
- Condition: inside and outside; square footage, number of bedrooms and baths, lot size, upgrades. Etc.
- Shortcomings: problems with major, expensive items like the roof, appliances? Age and condition of heat and AC units, water heater, etc?

- Space rental fee and utilities costs: This is important information for a potential buyer.
- Park Amenities: what is available and how well they are maintained add value.
- Tie Downs: when were they last inspected/ repaired?
- Inspections: most buyers will hire a full house inspection; be prepared to negotiate the selling price after the inspection report is completed and reviewed

MARKETING TOOLS

- Signage: 24”x36” maximum in an A or H type frame; info flyers may be attached. Add “By Appointment Only” and a phone number if you wish to avoid constant disruptions by strangers.
- Advertise: classified section of large regional and small local newspapers, Craigs List and other internet sources.
- Flyers: factual information, photos if possible.
- Networking: let people know your home is for sale by posting announcements in community newsletters, bulletin boards, etc.
- Open House: have info flyers to distribute, let people walk through house alone, answer questions, keep a record of contact information for visitors and follow up with them.

The Pro’s: you will save \$5000 which is now the standard real estate agent’s fee for selling a mobile home; you have control over the times your house can be seen; no binding contracts; flexibility; direct negotiation with the buyer.

The Con’s: constraints on your time, the complexities of closing with all the associated paperwork like disclosure forms, etc., which can be done with the buyer at HCD’s office; giving out your personal information (phone #, address, etc.), safety issues with strangers in your home.

BEREAVEMENT AND GRIEF SUPPORT RESOURCES

The loss of a loved one, including pets, is number one on the list of life's stressful events, particularly for children. Many of us live in a senior mobile home parks and often have to deal with the loss of friends and neighbors. There are many free community resources which include information, support groups, personal and telephone consultation, etc., to help cope with loss. Churches offer programs; physicians, nurses, and social service workers are also good sources to the groups.

• Sutter Health

Adult support groups for a loved one, spouse/partner loss and parent loss. (916) 388-6215 or (916) 388-6255. The Children's Bereavement Art Group, ages 4-17, grieving the loss of a significant person in the last year. No charge, but there is a waiting list. Offered at Sutter Sacramento and Sutter Roseville, 916-797-7850. For more information, call Peggy Gulshen at (916) 454-6555.

• Hope, Healing and Health

Serving greater Sacramento and Placer counties. Offers weekly radio program, Young Adult Bereavement Art Group, support groups for parents and grandparents; specialized support for those who have suffered a loss through murder, suicide, drunk driving, abortion; holiday grief; addiction recovery, etc. www.hopehealinghealth.com; 6920 Destiny Dr., Rocklin 95677. (916) 791-2273.

• Community Resource Directory

www.griefhelpsacramento.com. Offers bereavement outreach, support groups, telephone referrals and information, community resource directory and guest speakers.

Kaiser Permanente Hospital 916-486-5300
Support groups open to the public in Elk Grove, Roseville, and Sacramento.

Mercy General Hospital 916-453-4552
5-week grief and loss sessions in Sacramento.

Mercy San Juan Hospital Support Group
6501 Coyle, Carmichael, Sacramento
Chaplaincy Services 916-537-5098
1st and 3rd Wednesdays, 6:00 - 7:00 pm

UCD Hospice Support Group, Sacramento
Don Lewis, Coordinator 916-734-1139
6 week support groups offered all year.
Amador and Calaveras County 209-223-5500

Snowline Hospice, Placerville 530-621-7820
916-817-2338 www.snowlinehospice.org

Faith Hospice 530-886-6650 Open to anyone.
1st and 3rd Wednesdays, 6:30 - 8:00 pm, 11795 Education St. Ste. 224, Auburn
2nd and 4th Fridays, 9:30 - 11:00 am, Multi-purpose Senior Center, 11577 E Ave.

Yolo County Hospice www.yolohospice.org
8-week adult grief support group throughout year.
Valerie Frankel 530-758-5566

Loss of a Spouse:

Sacramento/Widowed Persons Association of CA

(916) 972-9722

Auburn Widowed Persons Association

Gerrie Ariello (530) 885-4752

Georgia Wilson (530) 878-1728

Auburn/Grief Support for Widowed Persons

Sandy Ferguson (530) 885-8298

Richard Remnal (530) 885-4417

Roseville/Widowed Persons Association of CA

Mary Kingsley (916) 791-0843

Loss of a Child:

Compassionate Friends (916) 457-4096

Sharing Parents (916) 424-5150

SIDS 877-938-7437

Loss of a Pet:

UCD Veterinary Medicine (530) 752-4200

Crisis Lines:

AA (916) 454-1100

California Youth 800-843-5200

Sacramento Mental Health Center

(916) 732-3737, After hours (916) 875-1000

Suicide Prevention (916) 368-3111, 800-273-8255

WEAVE (battered women, sexual abuse, domestic violence) (916) 920-2952

Veterans Crisis Line 1-800-273-8255 and press 1

<http://www.veteranscrisisline.net/> www.veteran

MOBILEHOME NEWS UPDATE – AROUND THE STATE

by Beverly Purcell

State Legislature

Incumbent and newly elected legislators were sworn in on Monday, December 5th and were able to initiate bill proposals. Committee chairmanships and memberships will be finalized when the Legislature reconvenes on January 4th.

2017 MRL

Copies of the revised and updated 2017 MRL are available upon request from your representative Senator or Assemblymember's office, or online here: <http://mobilehomes.senate.ca.gov/publications>

Mobilehome Parks Gas Leaks

- 200 residents in a senior park in Newcastle were without heat and hot water for almost a week. PG & E shut down the gas line until all leaks were located and repaired. Park owner's offer of hotel and meal vouchers was made too late for most residents to use them.
- Camarillo, Ventura County: A car slammed into a gas meter and forced the evacuation of mobilehome park residents by firefighters to the local community center. The leak was repaired in several hours and residents were permitted to return to their homes.

Rent Issues

- Trailer Haven, a mobilehome and RV park in San Leandro, has been family owned since 1939. The park was sold to an undisclosed inventor group and space rents were immediately increased by \$200 per month; most residents are low income and were devastated; many cannot afford to remain there and fear that their home values/selling prices will decrease. The city does not have a rent stabilization ordinance, but has a rent review board which consists of 2 renters, 2 landlords and a neutral homeowner. This board can provide "voluntary arbitration" and may consider rent increases "exceeding 7% or exceeding more than one rent increase within a one year period"...
- Rent Control /Stabilization measures on the November ballot were successful in Humboldt County (specifically mobile homes), Alameda, Richmond, East Palo Alto, and Mountain View.

Other Things

- San Jose: Winchester Ranch MHP owners are suing the city over a park closure ban; the park's senior residents will be displaced by the land usage for apartments.
- Housing California Annual Conference: Sacramento Convention Center, March 8-10, 2017. This is a Capitol based advocacy group focused on affordable housing issues for children, seniors, families and the homeless. It closely monitors proposed and pending state legislation. For more information, www.housingca.org.



WATER HEATERS AND REBATES

By Jan Kahler

Our water heater was 12 years old. It wasn't showing any signs of its age like rusty water, rumbling, or leaking around its base, but I didn't want to take the chance that it might develop a fast leak. Once I decided that the old water heater should be replaced, I typed *rebates* into my search engine. You will find all kinds of utility rebates, like *Energy Star Partners*. These units, while costing a little more, will generate lower utility bills because of their efficient operation. There are also rebates from utility companies (SMUD, PGE, etc.) for items such as dish washers, air conditioning/heating units, washing machines, etc.

For any home repair over \$500, you need to have the Department of Housing and Community Development (HCD) inspector approve the finished job, to help you receive the rebate. I scheduled three licensed plumbers for estimates and began researching for appropriate water heaters. Our 1st plumber informed me that mobile homes no longer require a special mobile home water heater. He would fit the required under-heater pan in the space and combine the line for the air conditioner condensation drip with the pipe from the water heater so that it would drip, not under our mobile home, but into our flower bed. He also told about a class he attended where the instructor informed all the plumbers in attendance that they should install water heaters that fed air from the bottom of the unit, because they would need a twice-yearly inspection and cleaning. With a cleaning every six months at \$100 each, they'd be guaranteed \$2000 in fees over the expected 10-year life expectancy of the water heater! The only water heater he recommended was side-vented model.

Our 2nd plumber was in and out in just a few minutes and didn't bother to leave an estimate. He stated that all the heaters he installed fed air from the bottom. He wouldn't even consider any other type of water heater. I guess he wanted the extra \$200 each year for the next 10 years! I found instructions on how to clean your own bottom-vented water heater on YouTube, but since that looked like more work than I wanted to do twice a year, I searched for side-vented water heaters that qualified for rebates. Our local big box hardware store carried several. As you might guess, all of the rebate-approved water heaters were vented on the sides.

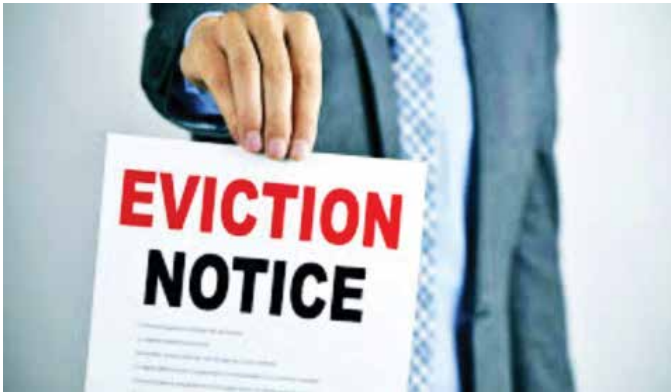
The 3rd plumber said that we must install a mobile home water heater and wouldn't believe what we had been told by plumber #1 until we got a call from our HCD inspector stating that it wasn't necessary since these units are stationary. The inspector quoted specific rules, which I wrote down and gave to the plumber. You may want to verify with the HCD inspector where you live whether specific water heaters are required for mobile homes in your area. Make sure the HCD work permit fee is part of the installation estimate and the new water heater is properly strapped per the earthquake safety code.

If you are thorough and patient, you will enjoy a new water heater and spend your hard earned rebate!

MRL Loopholes: 3-Day Written Notice – 60-Day Termination of Tenancy By Tony Danieli

798.56e A tenancy shall be terminated by the management for non payment of rent, utility charges, or reasonable incidental service charges.

Management can consider the resident's tenancy terminated after the first three-day written notice period has expired and has no legal obligation to accept rent during the remaining 57 days. This is a major loophole in the California MRL and allows predatory mobile home park owners to target and evict residents and take possession of mobile homes.



Some ways management is evicting tenants: The most prevalent way is to just raise the rent until the resident can not afford it. In some areas the utility meters can be read every other month with an estimated bill in between. The bill can be adjusted the next month when the meter is read again. This is not an unreasonable way to do it if management is reasonable. Some are not, for example: The January bill is \$100, the management charges \$400 for February. The resident can't pay it. They are evicted. There has even been cases where the

rent payment drop box has been abused. All the manager has to do is say that they didn't get your rent payment. You cannot prove otherwise. This has actually happened. We don't have to go into "reasonable incidental service charges." We have already established that management can decide what is reasonable and it often isn't.

You have been given 60 days to move. You have two options: remove your mobile home from the park or sell it. Well, if you can't afford the rent increase you certainly can't afford the thousands of dollars it would take to move your "mobile home". Selling your home then becomes your only option. Here is another loophole in the MRL. Management has to approve the buyer. They can say your buyer is not approved and after 60 days they place a "Warehouse Lien" your home. Your home is now their property.

How can they do this? Here is how.

798.74 MANAGEMENT APPROVAL OF BUYER

(a) The management may require the right of prior approval of a purchaser of a mobilehome that will remain in the park and that the selling homeowner or his or her agent give notice of the sale to the management before the close of the sale. Approval cannot be withheld if the purchaser has the financial ability to pay the rent and charges of the park **unless the management reasonably determines** that, based on the purchaser's prior tenancies, he or she will not comply with the rules and regulations of the park.

Again, there are no set rules. Management can decide for themselves what is reasonable. You would have take them to court to challenge whether they were reasonable. If you don't have enough money to pay the increased rents or bogus utility charges, you most likely cannot afford a lawyer.

SCAMS

Charity Scams

Someone contacts you asking for a donation to their charity. It sounds like a group you've heard of, it seems real, and you want to help. How can you tell what charity is legitimate and what's a scam? Scammers want your money quickly. Charity scammers often pressure you to donate right away. They might ask for cash, and might even offer to send a courier or ask you to wire money. Scammers often refuse to send you information about the charity, give you details, or tell you how the money will be used. They might even thank you for a pledge you don't remember making.

Here's what to do: Take your time. Tell callers to send you information by mail. For requests you get in the mail, do your research. Is it a real group? What percentage of your donation goes to the charity? Is your donation tax-deductible? How do they want you to pay? Rule out anyone who asks you to send cash or wire money. Chances are, that's a scam.

Grandkid Scams

You get a call: "Grandma, I need money for bail."

Or money for a medical bill. Or some other kind of trouble. The caller says it's urgent — and tells you to keep it a secret. But is the caller who you think it is? Scammers are good at pretending to be someone they're not. They can be convincing: sometimes using information from social networking sites, or hacking into your loved one's email account, to make it seem more real. And they'll pressure you to send money before you have time to think.

Here's what to do: Look up your grandkid's phone number, or call another family member.

Health Care Scams

You see an ad on TV, telling you about a new law that requires you to get a new health care card.

Maybe you get a call offering you big discounts on health insurance. Or maybe someone says they're from the government, and she needs your Medicare number to issue you a new card.

Scammers follow the headlines. When it's Medicare open season, or when health care is in the news, they go to work with a new script. Their goal? To get your Social Security number, financial information, or insurance number.

So take a minute to think before you talk: Do you

really have to get a new health care card? Is that discounted insurance a good deal? Is that "government official" really from the government?

The answer to all three is almost always: No.

Here's what to do: Check it out. Before you share your information, call Medicare (1-800-MEDICARE), do some research, and check with someone you trust.

IRS Imposter Scams

You get a call from someone who says she's from the IRS. She says that you owe back taxes. She threatens to sue you, arrest or deport you, or revoke your license if you don't pay right away.

She tells you to put money on a prepaid debit card and give her the card numbers. The caller may know some of your Social Security number. And your caller ID may show a Washington, DC area code. But is it really the IRS calling?

No. The real IRS won't ask you to pay with prepaid debit cards or wire transfers. They also won't ask for a credit card over the phone. And when the IRS first contacts you about unpaid taxes, they do it by mail, not by phone. And caller IDs can be faked.

Here's what to do: Don't wire money or pay with a prepaid debit card. Once you send it, the money is gone. If you have tax questions,

"You've Won" Scams

You get a card, a call, or an email telling you that you won! Maybe it's a trip or a prize, a lottery or a sweepstakes. The person calling is so excited and can't wait for you to get your winnings. But here's what happens next: they tell you there's a fee, some taxes, or customs duties to pay. And then they ask for your credit card number or bank account information, or they ask you to wire money. Either way, you lose money instead of winning it. You don't ever get that big prize.

Instead, you get more requests for money, and more promises that you won big.

Here's what to do: Keep your money and your information to yourself. Never share your financial information with someone who contacts you and claims to need it. And never wire money to anyone who asks you to.

Manufactured-Home Life Magazine

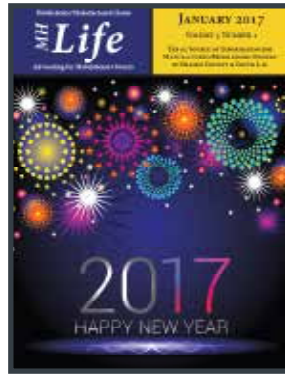
MH Life Magazine is in its 6th year of publication. Approximately 550,000 have been distributed. It promotes education, communication and unity and has been well received by the Community.

MH LIFE IS DIFFERENT FROM SACRAMENTO MOBILEHOME LIVING MAGAZINE

MH Life Magazine is nothing like the Sacramento Mobilehome Living Magazine you currently are receiving in Sacramento. It is more an 'advocacy' magazine, dealing primarily with residents rights, tips and suggestions, articles written by attorneys and other experts, news from around the state and other information no mobilehome owner should be without.

MH LIFE MAGAZINE ONLINE

Five years of MH Life are displayed at two different websites: www.mobiehomemagazine and our non-profit website www.comocal.org. Magazines can be viewed, and/or downloaded (one page at a time or the full magazine).



MH LIFE - JANUARY 2017

This issue is a must-read for any owner of a mobilehome, especially those living in parks with abusive managers. It is a continuation of October thru December 2016 issues.

FREE MH LIFE MAGAZINE

Now we are offering a copy of MH Life Magazine free to residents in the greater Sacramento area. Simply email Frank Wodley, Publisher at fawodley@yahoo.com or call him at 818-886-6479 / 800-929-6061. You will receive a copy of the latest issue of MH Life Magazine directly in your mail - the first week of January 2017.

BULK COPIES AVAILABLE

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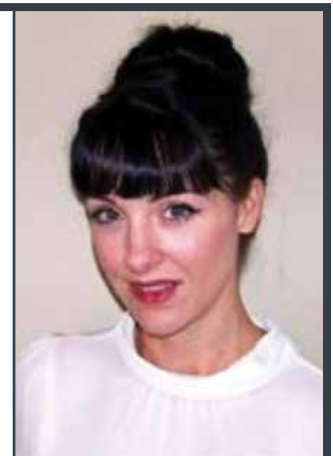


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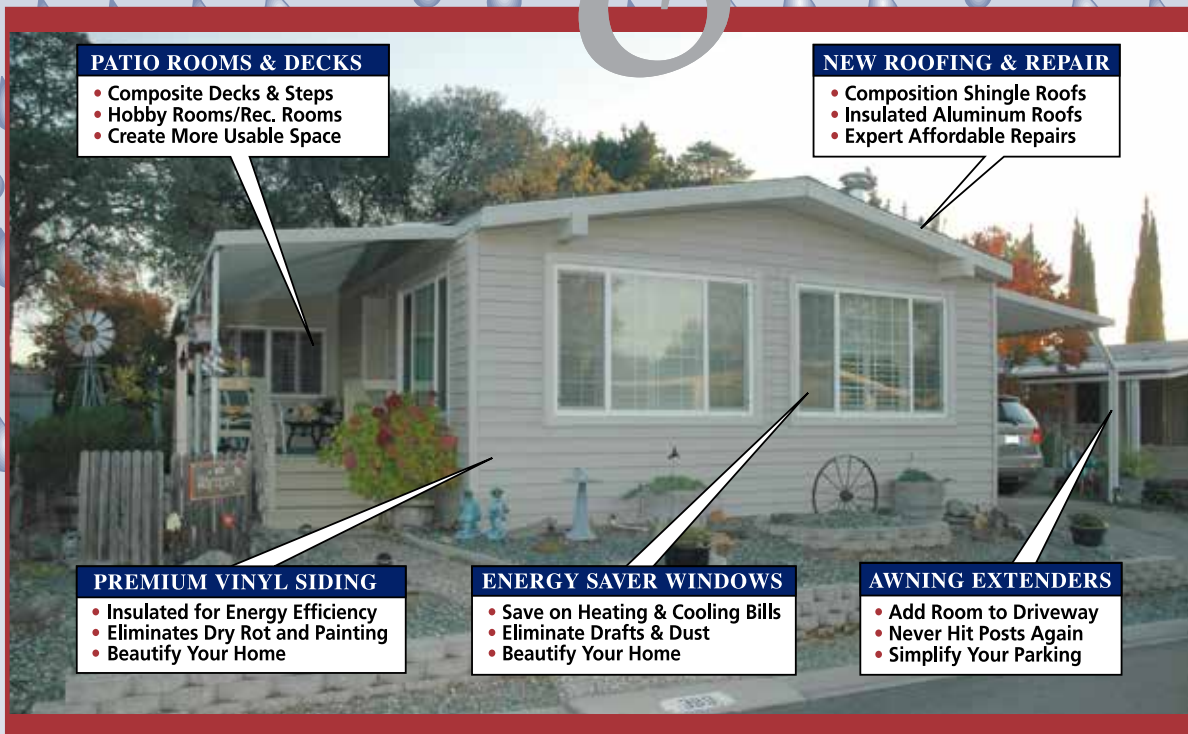
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