

*Sacramento
Mobilehome
Living*

AUGUST 2016

VOLUME 1 NUMBER 3

A RESOURCE FOR
MANUFACTURED/MOBILEHOME OWNERS
GREATER SACRAMENTO AREA



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Do you need FREE legal advice, information on hiring a contractor, how to start a Neighborhood Watch or where to find the nearest food bank? These and other articles are in this our 3rd issue of Sacramento Mobilehome Living Magazine. We hope you find the information useful and informative. We welcome your suggestions for articles or inclusion in future issues. We are also looking for more advertisers and people to deliver our FREE magazine door-to-door. Our sister publication MH Life is also available for FREE distribution. They can be delivered together. The content of each publication is totally different.

The August 5 SAC Conclave has been canceled. The next meeting will be September 2. The SAC meetings are usually held on the first Friday of the month. 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.

It is the intent of both the publisher and 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 and Beverly Purcell, Editors

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SAC CONCLAVE - JULY 1, 2016

By Beverly Purcell

Fifty homeowners representing 14 mobilehome parks attended the monthly SAC sponsored meeting at Denny's in Roseville. The first hour was dedicated to introductions and discussion on residents' common concerns.

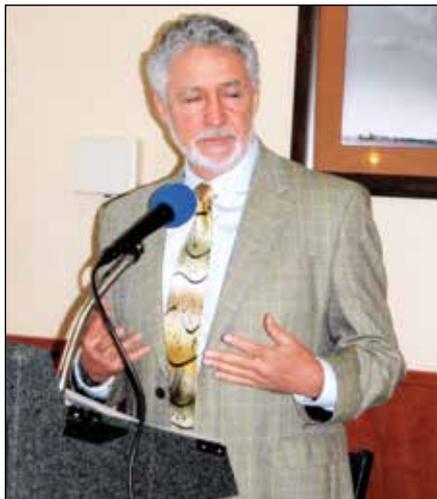


Richard Holden of the Bureau of Labor Statistics, U.S. Department of Labor, was the featured guest speaker, who explained the CPI (Consumer Price Index) and its potential effect on such issues

as rent and Social Security. The CPI measures the average change over time in prices paid by urban consumers for a representative market basket of consumer good and services. The goal is to approximate a cost of living index; it is often used by both the government and private sector as a basis for cost of living adjustments (COLA). Since 1975, based on a law passed by Congress in 1973, the CPI has been used by the Social Security Administration to calculate the COLAS for Social Security recipients for whom a 2% COLA increase is predicted for 2017.

Mr. Holden is the Assistant Commissioner for Regional Operations and has been with the agency

for 12 years. He oversees a staff of 170 employees which includes economists, statisticians and part time field assistants in the San Francisco office. The office is one of 87 nationwide urban areas which collect data used to calculate the CPI. The CPI is based on costs for food, clothing, shelter (includes rental leases for mobilehome parks and utilities costs), doctors' and dentists' services, drugs and other things that people need for day-to-day living. Survey entities include department stores, grocery stores, hospitals, barber shops, beauty salons and other types of stores and service establishments.



Richard Holden

Bureau of Labor Statistics

There are about 6,000 housing units and 24,000 retail establishments included in 211 categories identified for pricing; taxes associated with prices are also included in the data. Fuel prices are obtained monthly in all 87 locations. Data collection surveys for prices of goods and services are conducted via phone calls or personal visits by the Bureau's trained representatives monthly in the

3 largest metropolitan areas and every other month in other areas. In calculating the index, price changes for various items in each location are averaged together with weights that represent their importance in the spending of the defined population group.

California is one of 13 states in a defined western area for data collection with a CPI index of 1.8 %.

Target areas in California include greater Los Angeles (2%), and San Francisco (3.2%); San Francisco is one of the highest housing cost areas in the country. The CPI index for Modesto, the closest city to Sacramento, is .5%. The greater Sacramento area has a population of about 2.5 million people, 1.5 million reside in Sacramento County. The index for this region is associated with San Francisco. Many feel that it is unrealistic, unreasonable and unfair to link the region's CPI to San Francisco.

Additional information can be obtained from the U.S. Department of Labor, Bureau of Labor Statistics, Western Information Office, 90 7th St., Suite 14-100, San Francisco 94103. Information Staff and Western Region CPI 24 Hour Hotline: (415) 625-2270.



MEETING
OF THE
THE SACRAMENTO AREA COALITION (SAC)
of
MobilehomeOWNER ASSOCIATIONS
September 2, 2016 (Friday)
Denny's Restaurant, Roseville – 11 AM

ALL MOBILEHOMEOWNERS ARE WELCOME
ASK HOW YOUR PARK CAN JOIN SAC

Seating is Limited ... **RSVP** by 4 PM, Wednesday, August 31, 2016 to:
Gem4us@comcast.net Michele Moenning (916) 749-7494

Directions to Denny's: 122 Sunrise Blvd, Roseville, 95678 (916)783-8212
From Sacramento: I-80 North to Douglas Blvd, East Exit. Turn Right onto Sunrise...drive just a few yards to 122 Sunrise. Turn Right, into their parking lot, on either end of the building.
From Sunrise and Hwy 50: Follow Sunrise to Roseville and it is on the Left, just past the I-80 exit, a few yards before Douglas Blvd.



Senior Legal Hotline

Later in life, a variety of questions can arise for older adults that are best answered by a legal professional. How do I make sure my children will own my home upon my death? How can I be sure the right person is making medical decisions for me when I cannot do so myself? Do I have a right to visit my grandchildren now that their parents have divorced?

For others, the legal concerns are more immediate. Unscrupulous businesses lure seniors into unfair contracts - charging exorbitant fees and requiring long-term contracts for unnecessary and overpriced services while frightening and bullying their prey. Older adults on fixed and limited incomes frequently face aggressive collectors when they are unable to pay their bills due to high medical costs and unexpected expenses. Seniors who depend on various public benefits to meet their basic necessities may receive little or no notice before these benefits are reduced or terminated. Others are at risk of homelessness when landlords file eviction actions in retaliation for requests for disability accommodations or complaints about poor rental unit conditions.

For these questions and problems, both large and small, Sacramento seniors turn to the Senior Legal Hotline for help. The Senior Legal Hotline is a local resource for people older than 60 in Sacramento County facing both routine and critical legal issues. In operation for more than 20 years, the Senior Legal Hotline is a project of Legal Services of Northern California - the legal aid program for low-income individuals and families in 23 northern California counties. Staffed by staff and volunteer attorneys, paralegals and law students, the hotline provides free advice to seniors on a broad variety of legal issues.

The hotline is supported by the Area 4 Agency on Aging (A4AA), which distributes grants throughout the Sacramento region benefiting older adults. A4AA funds help the hotline provide direct legal assistance to seniors by telephone, in-office, or at outreach events. The hotline also provides resources for community legal education presentations offered throughout the Sacramento area.

For more information about the Senior Legal Hotline or to request assistance, seniors can call (916) 551-2140.

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9079 Greenback Lane, Orangevale

**All sales final. Accepting cash, debit, Visa and MasterCard.
Proceeds help support parish and community programs.**

All Mobile Home Parks Should form a HOA

NOTE: A HOA in a mobile home park is formed to communicate with the owners/management on behalf of all the residents. It cannot make or enforce rules and regulations like a traditional neighborhood HOA. Only the park owners/management can do that. Also, while an HOA can ask for dues, there is very little need for money. The owner/manager is in charge of maintaining the park, not the HOA.

- So they can negotiate, as a group, issues with the park owner/manager.
- So they can send a letter stating their request and intent to purchase the park should the owner ever consider selling.
- So they can give homeowners the ability to sue, as a group
- Incorporating with the state gives the group legal standing.
- Here is how to form a Homeowner's Association or Mutual Benefit Corporation.

California law provides for several types of nonprofit corporations, one of which is called a mutual benefit corporation. The primary aspect of a mutual benefit corporation is that it is formed and operated solely for the benefit of its members, rather than making a profit. A mutual benefit corporation can be formed for any nonprofit purpose except a charity. To form a mutual benefit corporation in California, you file articles of incorporation with the Secretary of State's office. You can download a sample form of articles from the Secretary's website.

Step 1

Locate the sample form Articles of Incorporation for nonprofit corporations on the Secretary of State's website. <http://bpd.cdn.sos.ca.gov/corp/pdf/articles/arts-mu.pdf>

The form is optional but can be used as a guide to include the basic information needed to draft your own articles.

Step 2

Prepare the articles by inserting the following minimum information: the corporation's name (section I of the sample) and the name and address of the corporation's resident agent for service of process (section III of the sample). If you intend to apply for tax-exempt status for your corporation or are forming the corporation for a public purpose, you must include a statement in the articles specifying the corporation's specific purpose (section IIB of the sample). Section IIA of the sample sets forth mandatory language required by Corporations Code section 7130(b)(1).

Step 3

Sign the articles at the bottom of the page, as the incorporator, and print or type your name below your signature. Mail the form to the Secretary of State, Business Entities, P.O. Box 944260, Sacramento, CA 94244-2600. A check in the amount \$30 is required for the filing fee. You can personally deliver the articles to the secretary's regional office in Los Angeles or Sacramento; however an additional \$15 handling fee will apply.

Step 4

Obtain an EIN number from the IRS for your corporation. Applying for an EIN is a free service offered by the Internal Revenue Service. Beware of websites on the Internet that charge for this free service. [https://www.irs.gov/Businesses/Small-Businesses-&-Self-Employed/Apply-for-an-Employer-Identification-Number-\(EIN\)-Online](https://www.irs.gov/Businesses/Small-Businesses-&-Self-Employed/Apply-for-an-Employer-Identification-Number-(EIN)-Online)



Hiring a Contractor

By Tony Danieli and Jan C. Kahler

For some repairs and improvements, you may need to hire a professional contractor. Here are some important tips:

- Make sure the contractor is licensed, bonded, and insured for the specific type of work.
You can check a California license here: 1-800-321-2752
<https://www2.cslb.ca.gov/OnlineServices/CheckLicenseII/CheckLicense.aspx>
- Check with the Better Business Bureau to see whether any complaints against the contractor are on file.
- Talk with family, friends, even your local lumber yard to get recommendations based on their experiences. Contractors with good reputations can usually be counted on to do a good job again.
- Do phone interviews to narrow your search.
- Ask for references and follow up on them. Visit a job site to see for yourself if possible.
- After you narrow your search to 2-3 contractors, meet with them in person.
- Ask for a written agreement that specifies the exact tasks and timeline.
- Require that your contractor supply you with a payment and performance bond (not a license bond), which provides that the bonding company will either complete the project or pay damages up to the amount of the bond. This payment and performance bond, as well as a copy of the construction contract, should be filed with the county recorder for your further protection.
- Require your contractor to provide you with unconditional "Waiver and Release" forms signed by each material supplier, subcontractor, and laborer involved in that portion of the work for which payment was made.
- Require that payments be made directly to subcontractors and material suppliers through a joint control.
- Your agreement should outline the total estimated cost. The Contractors State License Board (CSLB) says that it is illegal to ask for or accept a down payment of more than 10 percent of the total home improvement contract price or \$1,000, whichever is less.
- The terms should require the balance payment when the job is completed to your satisfaction.
- Consider asking a trusted friend or family member to help you review the contract and/or monitor work with you throughout the project.
- Check with HCD to make sure all your permits are in order.

Mobile Home Upgrades and Remodeling

By Beverly Purcell and Tony Danieli



Mobile homes typically depreciate in value over time, while stick-built homes tend to appreciate. The older a mobile home is, the less likely that remodeling or adding upgrades makes financial sense. Unless the homeowner plans on living in the home indefinitely, the decision to put money into repairs and upgrades should be carefully weighed. Manufactured homes produced after June 15, 1976 are subject to the Manufactured Home Construction and Safety Standards, or “HUD Code,” rather than local building codes, so research the regulations before making any improvements. Obtain the required permits from HCD and check your park ‘s rules and regulations for their requirements.

Energy Efficiency

Installing energy-efficient upgrades can add not only immediate value to a manufactured home, but also long-term value in terms of utility cost savings. Improvements such as energy-efficient windows and doors, extra insulation, caulking, and insulated skirting can help to curb energy costs. Also, consider energy efficient appliances, heating and air conditioning units.

Inexpensive Upgrades

Major renovations, such as adding square footage or moving walls, may be too expensive to net a profitable return. Cost-effective fixes, such as interior and exterior paint, plumbing and lighting fixtures, new cabinets/cabinet hardware, carpets, ceiling fans, vinyl flooring and counter tops are budget-friendly upgrades that can make a manufactured home more attractive to buyers.

Curb Appeal

Your home will instantly look like it is worth more, if you have nicely manicured landscaping. If you don’t have flower beds, you can always create magic with containers. Repair cracked walkways, hang a bird feeder, and just make the home look more inviting.



Neighborhood Watch Programs

By Tony Danieli

GET ORGANIZED

Print out a flier and deliver it to every home in the park. Don't just say there will be a meeting on such and such a date. Tell them why. List incidents of crime that have occurred in the park. Most of the people in the park will be unaware of such crimes.

Contact law enforcement: Tell them you would like to organize a Neighborhood Watch Program. Try to get the person in charge of Neighborhood Watch in your area to speak at your initial meeting.

Pick a good leader. As in any organization, the leader will set the tone and effectiveness for your group.

Pick block captains. The block size will be determined by how many volunteers you get. The smaller the blocks, the better organized you will be. Make sure the captains have a way to communicate with each person in their assigned blocks.

Set up a communications system. The fastest way is through email. You can send an email to everyone on the email list in seconds. It is best that every block, preferably the block captain, has at least one person with email. This person can then call or deliver the printed email to the other people on their block. Make sure everyone has a map of the park.

MAKE YOUR PRESENCE KNOWN

SIGNS: Put up as many Neighborhood Watch signs as you can. In Sacramento County the Sheriff's Department will give you stickers on request. Print out your own larger signs and put them in a street facing window. Display them prominently. Chip in and buy larger signs.

PATROLS: Try to organize patrols, even in the daytime. Often crooks will check the park during

the day, then come back at night to steal what they saw. Make hats that say Neighborhood Watch. People on patrol or just people who walk around the park can wear the hats. Remember, the more involvement that crooks see, the less likely they will be to come back and steal. Crooks are looking for easy marks. Don't make it easy for them. They especially target senior parks.

CAMERAS: Cameras (even fake ones) are a great deterrent. If you buy a fake one, put it up high so it is hard to tell it's not real. Also, do not buy the ones with blinking red lights. The red light is supposed to attract attention, but real cameras do not have blinking red lights. Put up signs saying you have cameras.

LIGHTS: It is the old saying that states, "Bad things happen in the dark." While that is not always the case, for our purposes, we will make it a rule. Ask everyone to leave their porch light on at night or install motion sensor lights. Make sure that all lights that are supposed to be on at night are working.

OTHER THINGS TO REMEMBER

MAIL: NEVER leave your mail in your mail box for the mail person to pick up. That red flag up is not just a signal to the mail person but crooks as well. NEVER leave your incoming mail in your mail box. Mail theft is one of the best ways for thieves to steal your identity.

ID EVERYTHING: Report all stolen items to the police. Mark your items with something by which you can identify them later. Often when crooks are caught, the police try to find the original owner. You will need to have a report or be able to identify the item with your unique marker.

REPORT ALL CRIMES: Another old saying, "The squeaky wheel gets the grease." Report all crimes. Make law enforcement aware of you.



Mobilehome Park Legislative News by Beverly Purcell

The California Legislature is currently on summer recess and reconvenes on August 1st. 400 million dollars has been allocated in the state budget for low income housing; however, mobilehome/manufactured housing has not received a designation as low income housing. This is due, in great part, to extensive lobbying by such entities as WMA, etc. There is considerable effort by many to include mobile home parks under the category defined as “affordable housing.” It is a complicated situation and grass roots support is vital for progress and the desired outcome.

Many community groups oppose Gov. Brown’s proposal on “Streamlining Affordable Housing Approvals” which requires language to protect mobilehome communities. Assembly Bill 587 addresses non-payments and late payments in mobilehome parks. Senate Bill 434 addresses mobilehome license fees and property taxation. Please contact your Assembly and Senate representatives’ offices for more detailed information about these bills.

Senator Connie Leyva, Chair of the Senate Select Committee on Manufactured Housing Communities, has held town hall meetings in her district. Her office has indicated that she will sponsor a town hall meeting in the greater Sacramento area in the near future.

Select Committee on Manufactured Home Communities

<http://mobilehomes.senate.ca.gov/committeehome>

1020 N Street, Room 520, Sacramento, CA 95814

Phone: (916) 651-1517

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Sacramento, CA 95814
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Senator Anthony Cannella
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Senator Cathleen Galgiani

Senator Tony Mendoza
State Capitol, Room 5061
Sacramento, CA 95814
Senator.Mendoza@senate.ca.gov
(916) 651-4032

FOOD BANKS IN THE GREATER SACRAMENTO AREA

According to an article in the Sacramento Bee (July 17) entitled “Addressing Struggle to Eat Among Seniors” by Marisha Agah, “Many older Californians simply don’t have enough to eat. California is a leading state in which seniors have become among “the hidden poor” according to a 2015 study by the UCLA Center for Health Policy Research.

Nearly 1 in 5 or about 772,000, of California’s adults older than 65 cannot afford basic needs such as food, housing, transportation and health care, but often do not qualify for public assistance, the study found.”

We have listed some of the the food banks in the Sacramento area.

For a complete list of Sacramento County food banks search for:

Sacramento Food Bank Family Services Partner Agency Food Distributions

Sacramento Food Bank Services
3333 Third Avenue
Sacramento, CA 95817
(916) 456-1980

Sacramento Food Bank & Family Services
2801 29th Avenue
Sacramento, CA 95820
(916) 313-7606

St. Vincent De Paul Society - Parkway/valley Hi
7580 Center Parkway
Sacramento, CA 95823
(916) 733-2010

So. Area Food Closet, Southpointe Christian
7520 Stockton Blvd.
Sacramento, CA 95823
(916) 504-3370
palyles@southpointecc.com

North Highlands Christian Food Ministry
6125 Watt Avenue
North Highlands, CA 95660
(916) 331-1510

Senior Citizens Services
8580 Elder Creek Road
Sacramento, CA 95828
(916) 381-7794
seniorcitizensserv@sbcglobal.net

Carmichael Food Closet
5645 Marconi Avenue
Carmichael, CA 95608
(916) 483-9232
office@carmichaelpres.org

Church of the Nazarene
3520 Bradshaw Rd.
Sacramento, CA 95827-3305
cordovanaz@att.net
916-363-0364

Cordova Community Food Locker
10497 Coloma Road
Rancho Cordova, CA 95670
(916) 364-8973
melrochin@yahoo.com

Sunrise Christian Food Ministry (scfm)
5901 San Juan Avenue
Citrus Heights, CA 95610
(916) 965-5431

St. Vincent De Paul
Divine Savior Church
9079 Greenback Lane
Orangevale, CA 95662
916 989-7400

Food And Clothes Closet - 7th Day Adventist
5810 Pecan Avenue
Orangevale, CA 95662 / (916) 967-0405

FOOD BANK

Community Resources Council Inc
8284 Industrial Avenue
Roseville, CA 95678
(916) 337-7733

Twin Lakes Food Bank
327 Montrose Drive
Folsom, CA 95630
(916) 985-6232
info@twinlakesfoodbank.org

St. Vincent De Paul Folsom Conference
311 Montrose Drive
Folsom, CA 95630
(916) 985-4630

Powerhouse Ministries
311 Market Street
Folsom, CA 95630
(916) 983-0658
phoffice@phmfolsom.org

Auburn Interfaith Food Closet
Po Box 132
Auburn, CA 95604
(530) 878-9324

Countryside Community Church
26479 Grafton Street
Esparto, CA 95627
(530) 787-4110

PLACER FOOD BANK
Roseville 916 783-0481

CAL FRESH (Food Stamps)
(916) 874-2072
(916) 874-3100

sacdha@saccounty.net

Hospitality House
230 South Church Street
Grass Valley, CA 95945
(530) 271-7144
desireebeem.hh@gmail.com

Grass Valley United Methodist Church
236 South Church Street
Grass Valley, CA 95945
(530) 272-1946
gvumc@gv-ymc.org

Food Bank Of Nevada County Warehouse
Grass Valley, CA 95945
foodbanknc@att.net

Chico Gleaners
1436 Nord Ave # D, Chico
530 895-3006

Salvation Army
567 E 16th St, Chico

530 342-6780 Seventh Day Adventist Church
1877 Hooker Oak Ave, Chico
530 342-7777

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Sacramento County (916) 444-9533
Placer County 530 889-9500

We Need Your Support by Frank Wodley, Publisher

As publisher of Sacramento Mobilehome Living, I pay all the bills to print the magazine and get it delivered to Tony and Beverly, the editors, in Orangevale. I thank them for their efforts to see that the magazine is delivered door to door. I'm also responsible to take their articles and place them in the magazine. Donations are welcome and encouraged. Send a check to Mobilehome Magazine, P.O. Box 3774, Chatsworth, CA 91311.

The Sacramento magazine is one of three magazines I'm currently publishing for the mobile/manufactured home community in California. My goal is to have a 'regional' magazine in every area across the state (North Bay, San Jose, Los Angeles, Central Coast, Orange County, Palm Springs, San Diego, etc.) I believe the magazine is the best way to inform, educate and unite residents (Knowledge is Power, Strength in Numbers). Please use it. My goal is for all magazines to be 'by the people, for the people.' They are yours to use. You can send articles and other comments or suggestions to either myself or the editors. Contact info on page 3.

VOLUNTEER TO DELIVER THE SACRAMENTO MOBILEHOME LIVING MAGAZINE

We really need residents to step up and volunteer to distribute door to door in their park. And don't

worry, the distribution of literature is guaranteed by law (MRL). Plus, nothing in this magazine will offend or upset your park manager or owner. One goal of the magazine is to work with park owners and managers.

Many parks are already delivering a park newsletter. Why not distribute the Magazine along with the park newsletter. It is a win-win. Residents win, advertisers win, the SAC coalition wins and the support helps continue the Sacramento Magazine.

COMPENSATION

In a limited number of cases, I may be able to pay for your services when you deliver. Call Frank at 818-886-6479 or email him at fawodley@yahoo.com for further information.

USE THE MAGAZINE TO INFORM THE COMMUNITY

We are all interested to hear what's happening in your park. If you're proud of your park, why not take some photos and your park can be the park of the month.

Soon there will be 'regional' magazines all around the state. And each magazine will be displayed online where everyone can view them and download. This only helps unite all of us.

Get involved. Help us protect you.

Affordable Housing

Rachel Iskow, CEO of Mutual Housing California

Mobile homes parks represent a large inventory of the unofficial affordable housing stock because residents own their homes and are only responsible for paying the space rent. The goal of affordable housing advocates is to bring more parks under the ownership of nonprofits like

Mutual Housing or resident associations. These purchases assure long term affordability of space rents and prevent displacement of residents because the nonprofit owners are committed to maintaining the use of the parks as affordable mobile home parks. Typically, public subsidies used to help nonprofits purchase the parks come with long term regulatory agreements recorded against the land requiring this use for several decades into the future or in perpetuity.

There is nothing worse for an elderly resident or even a young family than the insecurity of knowing that a park owner can close a park at any time to sell the land for another use. The solution to this insecurity is for our society to acknowledge the importance of mobile home parks as an existing source of affordable housing and to move as many as possible under the control of nonprofits. This will change their status to a PERMANENT source of affordable housing and provide housing security and stability to thousands of households who currently worry about their fates.



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Gerry Goodie has been involved with the mobilehome community for over 30 years. Call him if you need releveling, a new roof, siding, awnings, windows, decks, or whatever. He can be reached at 800-883-0926.

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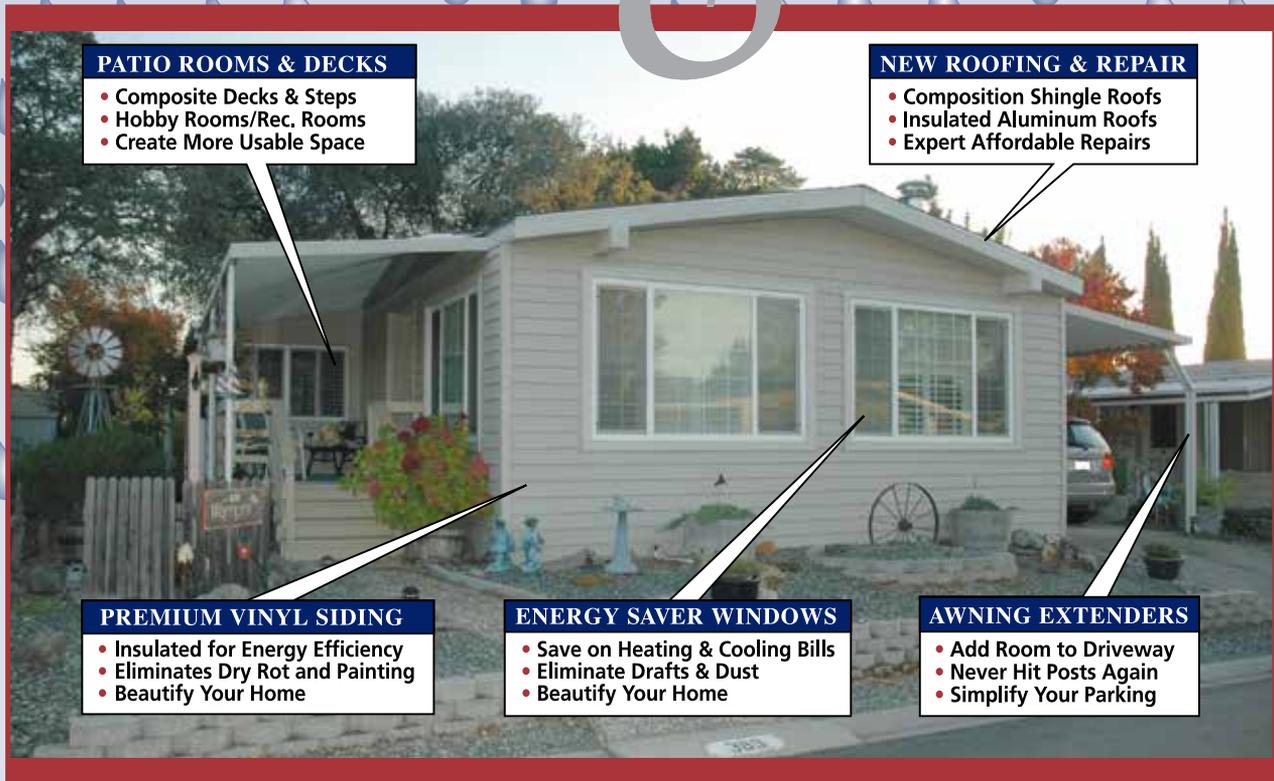
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