

# *Sacramento Mobilehome Living*

**NOVEMBER 2016**

VOLUME 1 NUMBER 6

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# Sacramento Mobilehome Living

Serving Sacramento's Mobile & Manufactured Housing Communities

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November brings colder weather and hopefully the start of a rainy season to the greater Sacramento area. Perhaps the most important issue affecting us all this month is Election Day, with local, state and national choices which will affect us for the next few years. Please read the item in this issue which encourages your vote for two candidates who have pledged to work with and for mobile home owners.

Scams targeting vulnerable seniors are increasing and help can be found in an article in this issue. For those with severely limited incomes and no telephone service, Lifeline offers a program to provide phones; details inside.

We are looking for more advertisers and people to deliver this 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. Without advertisers and people to deliver the magazine, 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 editors. "Sacramento Mobilehome Living" is not responsible for the advertisements contained in this magazine.

Our best wishes to all for a Happy Thanksgiving.

Tony Danieli - [TDSacMHL@gmail.com](mailto:TDSacMHL@gmail.com) and Beverly Purcell - [BPSacMHL@gmail.com](mailto:BPSacMHL@gmail.com), Editors



**Election day is November 8.**

**If you don't vote you can't complain  
about who wins.**

# SAC Conclave

SEPTEMBER 9, 2016



Michele Moenning - Sign In

Denny's  
Restaurant,  
Roseville  
By  
Tony Danieli



Rick S. Robinson  
of Rebuilding Together Sacramento

Representatives of eleven mobile home parks attended the latest meeting of the Sacramento Area Coalition (SAC) of MobilehomeOwner Associations, Inc. Some came from as far away as Grass Valley, Olympia Glade MHP. Some came for the first time like Country Villa in Roseville who brought 8 members of their park.



The meeting always starts with an open forum. Anyone can bring up a problem they are having in their park for discussion. Failure to maintain is the usual topic because it is the easiest thing for an owner to abuse in order to save money.

The guest speaker was Rick S. Robinson of Rebuilding Together Sacramento (RTS). Rebuilding Together Sacramento is a local non-profit founded 25 years ago. Their mission is to transform the lives of low-income homeowners by improving the safety and health of their homes and revitalizing their communities. Nationally, Rebuilding Together began in 1974 and has since become the largest non-profit, volunteer home rehabilitation organization in America.

They have two FREE programs in Sacramento County for qualified homeowners:

"Safe at Home and Home Energy Conservation."

The Safe at Home program provides FREE minor modifications and repairs that improve accessibility and safety within the home. The service is available to those who fall within the income guidelines listed below and own their home. The work is performed year-round by trained volunteers.

Types of improvements include:

Safety – handrails/grab bars/indoor and outdoor railings, step modifications and extensions, transfer poles, shower and tub mats and stools, smoke and CO detectors

Minor Home Repairs – minor installations and simple repairs

The Home Energy Conservation Program provides minor energy conservation measures such as weather stripping, caulking, CFL or LED light bulbs, etc. that increase comfort in the home, reduce greenhouse gases by up to 1 ton per home annually, and help lower a homeowner's utility bill by as much as 10-20%.

- Safe at Home and Home Energy Conservation services are FREE to people who:
- Own their mobile home.
- Meet low-income guidelines (\$25,000 for one person in the home, etc.)
- For information or an application call Rebuilding Together Sacramento (916) 455-1880.
- Applications are also available online at [www.rebuildingtogethersacramento.org](http://www.rebuildingtogethersacramento.org)

Mr. Robinson was warmly received. The only drawback is that the program offers services to residents of Sacramento County only.



The meeting ended with a discussion on why all parks should form an HOA. An HOA is especially beneficial to parks that are family owned. If the family ever wants to sell, you want a chance to buy the park before greedy investors or worst case predatory buyers buy it.

# Wall Street Threat to Non-Subsidized Affordable Housing in California

by Bob Slagle and Tony Danieli



Where can one invest in rental income property where the renters fund the housing investment and pay all of the recurring operating and maintenance expenses for the housing?

Mobilehome park owners/investors do not provide housing. They are basically land owners that rent small parcels of land to residents that have pride of home ownership and pay all of the maintenance, repairs, upkeep, taxes, insurance and any financing for the housing.

Compare this arrangement with residential income investors, such as apartment owners, who pay all of the housing investment cost and the operating expenses.

It took some time for sophisticated Wall Street investors to cope with the "trailer park" image, but the phenomenal profit rewards from a low-risk, high profit venture far outstrip the stigma. A quick Google search for "mobile home investors" will

show that the likes of Warren Buffet and other Wall Street moguls have jumped in. Mega corporations are now acquiring mobile home parks in California and across the country.

The remarkable return-on-investment benefits are there even where local rent control sets the amount of yearly rent increases. Nearly all rent control ordinances base yearly rent increases on cost-of-living expenses for consumers as published in the Consumer Price Index (CPI). The basket of family expense items used to calculate the yearly CPI cost-of-living percentage increase are not indicative of costs involved in land ownership. Even with an adjustment, the variance is a bonus that keeps on growing at an ever-increasing rate over time for park owners/investors. On top of that, the Sacramento region is lumped in with the Bay Area. Does anyone think Sacramento's cost of living is similar to San Francisco's?

Out of the 480 plus California cities, just over

100 have rent control for mobile/manufactured home parks. Where rent control is not in effect, rents can be increased whenever and to whatever amount the park investors decide. The return on investment can skyrocket.

When aggressive investors and predators get in the picture, they can increase rents to a point where homeowners can't pay and can eventually lose the investment in their homes -- also reducing the inventory of non-subsidized housing. Most mobile/manufactured homes are not able to be moved, and even if they could be moved the cost is prohibitive (\$5,000+ for a single-wide and \$10,000+ for a double-wide), and there are few places to move them anyway. Few if any new parks have been developed for many years. The few spaces that may be available are in parks that have restrictive age requirements. As a result, the homes aren't mobile, and the residents are captive homeowners in a confined monopolistic market.

In most of California, land values have greatly appreciated; the land from a vacated park can be sold for other uses at very profitable returns.

In addition to the devastating impact on seniors, veterans, and low-income families, the lack of protection from exorbitant rents is a serious threat to non-subsidized, affordable housing.

Despite many challenges, the courts have upheld rent control for mobile/manufactured home parks as good public policy. However, the park owners-investors are well organized and well-funded to represent their interests. Homeowners are vulnerable, and local communities are ill-equipped with restrictive budgets to do battle on issues of little interest to their constituents and the public in general.

But affordable housing is a major problem today with few viable solutions.

There are 118 MHPs in Sacramento County with 12,846 mobile homes. In California there are 4,500 mobile/manufactured home parks. That is about 750,000 non-subsidized affordable housing units that cost the taxpayers nothing. Do the math: Even if only a modest number of these housing units are lost (and over 400 mobile home parks have closed in the state over the last 20 years.), the cost to taxpayers of replacing them with government subsidized housing would be well in the billions. Mobile home parks, according to Freya

Thamman, a planning analyst at the Metropolitan Council, are a "really significant form of affordable housing for some of the most economically disadvantaged residents." Don Barr, Stanford professor states, "Gradually, one by one, they (mobile home parks in California) are going to be shut down. It's not feasible financially to create new ones."

Affordable housing for middle- and lower-income families is drying up by the month in California. Among the hardest hit are those living in mobile home parks. In the last decade, 4,792 mobile home lots in the state have vanished from the map, according to data from the California Department of Housing and Community Development, with even more expected to disappear. The U.S. is



in the midst of what Housing and Urban Development Secretary Shaun Donovan calls the "worst rental affordability crisis" ever.

The general public and the majority of our local, state, and federal legislators who make the decisions that seriously affect our lives have never entered a mobile home or visited a MHP. They have no clue about our lifestyle. They have the usual misconceptions about trailer trash that it seems cannot be dispelled. They are not aware of the functionality and benefits of the lifestyle and the threats to it. They probably are not aware of the above facts.

A diminishing mobile home lifestyle is a loss for California, but a great gain for Wall Street.

# PG&E California Alternate Rates for Energy (CARE) Program

CARE gives qualified households a 20% or more discount on their energy bills.

## **INCOME REQUIREMENTS**

Persons in household	Gross annual household income
1–2	<b>\$32,040 or less</b>
3	<b>\$40,320 or less</b>
4	<b>\$48,600 or less</b>

Apply online at <https://m.pge.com/#login> (have your PG&E bill with you) or email [careprogram@pge.com](mailto:careprogram@pge.com) or call 1-866-743-2273 for an application.

## Check a Contractor's License

Checking the status of a contractor's license is easier than ever on your personal mobile device or computer. A new Internet feature launched by the Contractors State License Board (CSLB) gives you quick access to the most sought after information like contractor licenses, office locations, and signing up for e-mail alerts. Information is only a click away and easy to read on smaller mobile device screens at [www.cslb.ca.gov](http://www.cslb.ca.gov). This feature also enables instant access to information on how to file a complaint with CSLB and report unlicensed activity.

You can also check the Better Business Bureau at <http://www.bbb.org/> or California Department of Consumer Affairs <http://www.dca.ca.gov/> to see if any complaints are on file.

## SMUD Medical Equipment Discount

SMUD's MED Rate discount program is designed to help customers who have higher electricity costs from running certain energy-intensive medical equipment. To qualify for the \$15 monthly MED Rate discount, a full-time resident of your household must have a medical requirement certified by a qualified health professional, which is defined as a licensed Doctor of Medicine, Osteopath, Nurse Practitioner, Family Nurse Practitioner, or Physician's Assistant.

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or e-mail [MedicalDiscount@smud.org](mailto:MedicalDiscount@smud.org)

or call 1-888-742-7683 for an application.

## Free Red Cross Smoke Detectors

Given several factors, the Red Cross encourages all mobile home parks and their managements to consider a Home Fire Campaign for smoke alarm installation and community disaster education. For more information or to schedule installations, visit our website: [redcross.org/GoldCountry](http://redcross.org/GoldCountry) and click on Home Fire Campaign.



The Gold Country Region serves more than 4.4 million people including; Yolo, Sacramento, Placer, El Dorado, Amador, San Joaquin, Calaveras, Alpine, Stanislaus and Tuolumne counties. (916) 993-7070.

# California Discounted Phone Service Program - LifeLine

The California LifeLine Program (California LifeLine) is a state program that provides discounted home phone and cell phone services to eligible households.

To apply for California LifeLine, you must call your home phone company and state you qualify for the program via Program-Based OR Income-Based. Once you tell the home phone company that you qualify, they will begin the application process for you. Within a week, you will be mailed an application form with a PIN number in an envelope. In order to receive the California LifeLine benefits, you must complete the form, sign it, and send it to the California LifeLine Administrator along with any required documents by the due date. You may also apply online at [www.californialifeline.com/en/login](http://www.californialifeline.com/en/login).

You will have 45 days to submit your application by mail or online. Please be sure to sign your application if you are mailing it in. If you do not apply online or return the completed and signed application form by the due date, you will not receive the discount. You will also continue to pay the regular rates for basic home phone service.

You can check out how the Application process works for more details

[http://www.cpuc.ca.gov/General.aspx?id=2752#How\\_to\\_Apply\\_or\\_Renew](http://www.cpuc.ca.gov/General.aspx?id=2752#How_to_Apply_or_Renew).

If you have any questions about your application, status, or due dates, please call the California LifeLine Administrator's hotline. 1-866-272-0349

<https://www.californialifeline.com/en/contact>

You can qualify for California LifeLine if you or another person in your household is enrolled in any one of the following public assistance programs:

- Medicaid/Medi-Cal
- Low Income Home Energy Assistance Program (LIHEAP)
- Supplemental Security Income (SSI)
- Federal Public Housing Assistance or Section 8
- CalFresh, Food Stamps or Supplemental Nutrition Assistance Program (SNAP)
- Women, Infants and Children Program (WIC)
- National School Lunch Program (NSLP)
- Temporary Assistance for Needy Families (TANF)
- CalWORKs, StanWORKs, WTW, GAIN

You can also qualify for California LifeLine if your household's total annual gross income is at or less than these annual income limits:

## LifeLine Income Guidelines

Household Size	Annual Income Limit
1–2	\$25,900
3	\$30,100
4	\$36,500

# Getting On The Park Owner's Radar by David Loop

When a mobilehome park is put "on the market," its residents usually miss the opportunity to buy it. They most often learn the park was for sale after it has been sold to a new "investor-owner."

Why don't park owners give the residents a chance to buy the park?

One reason is that most owners believe the residents aren't organized, or can't get the necessary financing. They are not "on the owner's radar" as potential buyers.

Some park residents believe California law gives them a "right of first refusal" to buy the park when it is put up for sale. - This is not true.

In recent years, bills have been introduced in the California Legislature to give "right of first refusal" to mobilehome park residents. None of these bills has become law.

## So WHAT DO PARK RESIDENT GROUPS HAVE?

They have Mobilehome Residency Law Sec. 798.80. This law lets residents tell the owner they're interested in buying the park. MRL 798.80 says: The park owner can be required to give the residents written notice that he intends to offer the park for sale. However, the residents must first request this notice from the owner, in writing.

Taking advantage of MRL 798.80 requires little effort. A resident association of at least 3 people needs to be formed. The association does not have to be incorporated. All that is required is sending a letter to the park owner once each year.

Saying "we're interested in buying your park" is a good start. But how can you motivate the owner to really consider the residents as "park buyers?" In your annual letter to the owner, you also say:

- The resident group will pay a very fair price for the park;
- The group believes it can get financing to buy the park; and,
- Selling to the residents can give the owner tax benefits available from no other buyer.
- These statements are true, and should help your group's credibility as a buyer of the park. Any positive response from the owner would lead to "next steps."
- Your group would interview "park purchase" consultants and check their backgrounds. Then, you would select one who can prove his or her substantial experience in helping residents buy their parks. Before you hire a consultant, they should explain to your group:
- The method that would be used to buy the park ("co-op," "subdivision," etc.)
- Exactly how the purchase would be financed; the financial plan for successful operation of the park after the residents own it.

Many benefits come with mobilehome park "resident ownership." You can use MRL 798.80 to remind the owner that your group wants to buy the park. With very little effort, you can at least be "on the owner's radar" when the park is to be sold.

David Loop is a real estate attorney experienced in helping residents buy their MHP. You can ask him questions by sending an e-mail to [deloop1@sbcglobal.net](mailto:deloop1@sbcglobal.net), or calling 831-688-1293.

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# SCAMS

## SIGNS OF MONEY TRANSFER FRAUD

Here are some common “red flags” that may indicate a scam - if someone you don’t know asks you to wire money to them, asks you to deposit a check and send them back a portion of the money, pretends to be a friend or relative claiming to be in a crisis, and asks you to wire money to them right away, or tells you you’ve won a prize or contest that you don’t remember entering, and asks you to wire money to pay fees, taxes, or customs to receive your prize.

Here are three things that can help you avoid scammers who try to call you:

- Hang up on robocalls.

If you pick up the phone and hear a recorded sales pitch, hang up and report it to the FTC.

<https://www.ftccomplaintassistant.gov/#&panel1-3>

1-888-382-1222 These calls are illegal. And plentiful. Don’t press 1, 2 or any number to get off a list or speak to a person. That just means you’ll get even more calls.

- Don’t trust your caller ID.

Scammers can make caller ID look like anyone is calling: the IRS, a business or government office...even your own phone number. If they tell you to pay money for any reason, or ask for your financial account numbers, hang up. If you think the caller might be legitimate, call back to a number you know is genuine – not the number the caller gave you.

- Talk to someone.

Before you give up money or information, talk to someone you trust. Scammers want you to make decisions in a hurry. Slow down, check out the story, search online – or just tell a friend. We find that people who talk to someone – anyone – are much less likely to fall for a scam.

## IF YOU HAVE BEEN SCAMMED

Contact your local police immediately.

You can also report suspected incidents of over-the-phone fraud or Internet fraud by submitting an online report to the:

National Consumers League’s Fraud Center.

<https://secure.nclforms.org/nficweb/nfic.htm> and  
California Department of Consumer Affairs  
<http://www.dca.ca.gov/>

File a complaint with the Federal Trade Commission call toll free 1-877-FTC-HELP.  
<https://www.ftccomplaintassistant.gov/#crnt&panel1-1>

## IF YOU WERE SCAMMED ONLINE

File a report with your local police and contact the Internet Crime Complaint Center (ICCC).

<https://www.ic3.gov/complaint/default.aspx>

The ICCC is a partnership between the FBI and the National White Collar Crime Center. Try to provide as much detail as you can.

- Dates
- Times
- Names, if available
- How you were contacted



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# CANDIDATE ENDORSEMENTS By Beverly Purcell

Editor Tony Danieli contacted several candidates running for Assembly Member and County Supervisor, posing questions specifically related to mobile home owners. Two candidates responded immediately and their comments are as follows:

## STATE ASSEMBLY DISTRICT 6

Seat vacated by incumbent Beth Gaines under term limits, serving Sacramento County (Fair Oaks, Folsom, Orangevale), Placer County (Granite Bay, Lincoln, Loomis, Rocklin, Roseville) and Placer County (Cameron Park, El Dorado Hills)

Candidate Brian Caples, endorsed by Speaker of the CA State Assembly Anthony Rendon



"I regret that I have not spent as much time in mobile home parks as I would have liked to. I do have several supporters who live in the Diamond K Estates in Roseville and have visited that location. I would like to learn more about the issues faced by mobile home owners and provide legislative support for our low income and aging populations to stay in their homes. I want people to tell me what to do." Access to affordable housing is a priority. He wants voters to use the "Suggest A Bill" function on his website to propose legislation they would like him to author.

For more information: [www.caplesforassembly.com](http://www.caplesforassembly.com) and [brian@caplesforassembly.com](mailto:brian@caplesforassembly.com). He encourages and welcomes the opportunity to meet with groups to hear their concerns.

## SACRAMENTO COUNTY SUPERVISOR DISTRICT 4

Unincorporated communities of Citrus Heights, Folsom, Orangevale, Antelope, Rancho Murieta, Rio Linda/Elverta

Candidate Mike Kozlowski, endorsed by retiring incumbent Roberta McGlashan

"There is no question that manufactured homes have an important role to play in our mix of affordable housing, especially for seniors. My grandparents lived in a park of mobile homes for many years and I visited them often. Their home, like many, was far from mobile. Additionally, I am familiar with the parks in Folsom, having campaigned throughout the area for a school bond last year. I like the idea of giving first right of refusal to residents to purchase a park it is to be sold, and some controls on their compensation if displaced by a land sale." Mike would like to meet with mobile home owners groups to learn about the problems and issues they face and how he can help at the county and state levels.

For more information: [mike@mike4supervisor.com](mailto:mike@mike4supervisor.com), <http://mike4supervisor.com>.



# Is the MRL a Joke? By Tony Danieli

The first sentence of the introduction in the MRL should tell you what type of document we are dealing with here. "Most of the provisions of the California Mobilehome Residency Law (MRL) were enacted piecemeal over a number of years and eventually codified under Chapter 2.5 of the Civil Code in 1978." Isn't that nice, your life is ruled by a document "enacted piecemeal".



The MRL is a good thing if your park owner or management team is reasonable. I know what most of you are thinking, "that is funny". It does happen but it is rare. I use the word reasonable because it is used in the MRL about 75 times: reasonable park rules, reasonable costs, reasonable incidental service charges, reasonable fees, etc. The best one is in 799.78, reasonable attorney's fees and costs. Who wrote this thing? There is no such things as reasonable attorney's fees. Oh wait, it was written by attorneys which really explains a lot. The word reasonable should be stricken from the MRL. There is nothing reasonable about the the majority of the MHP owners

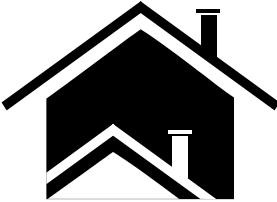
and management teams. They are out to make as much money for their investors as they can or they are just simply greedy.

MRL stands for, Mobilehome Residency Law. Laws are meant to protect us let's see how. One example of a law is the speed limit. A law is passed making the speed limit 65 MPH. The highway patrol is the entity the enforces that law. What if there was no highway patrol? Do you think drivers would obey the speed limit? Of course not. Some drivers would go 75 MPH, 90 MPH maybe even over 100 MPH. Drivers would drive as fast as want. The MRL is a 65 MPH law with no enforcement. Is it reasonable to expect greedy, even unscrupulous owners to obey the MRL law? The obvious answer is no. They will drive at 75 MPH, 90 MPH maybe even over 100 MPH. They will do what they want.

Most of you think there is a government entity that enforces the MRL. It is HCD, The State Department of Housing and Community Development. You are told to complain to HCD if the owner or management team is not abiding by the MRL. This is what is says in the second paragraph in the introduction of the MRL "The State Department of Housing and Community Development does not have authority to enforce these Civil Code provisions." So HCD has no authority to enforce anything in the MRL's so called laws. The MRL doesn't even acknowledge that they are laws. They call them "Civil Code provisions."

So what is the solution that the MRL gives us? It says, "The Mobilehome Residency Law, like provisions of conventional landlord-tenant law, are enforced by the courts; that is, the disputing parties must enforce the MRL against one another in a court of law." Later it says, "a manufactured home owner must bring legal action, in court, to enforce a notice or other MRL requirement, or obtain an injunction, if the management will not otherwise abide by the MRL." Does that seem like a reasonable solution to you? Do any of us have enough money to sue a multi-million dollar corporation because their fees or rules are not reasonable? The obvious answer is no.

So the answer is the MRL is a joke, just not a funny one.



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# Please Support Mobilehome Magazine

**What is Mobilehome Magazine?** The answer is simple. Mobilehome Magazine publishes, prints and distributes the Sacramento Mobilehome Living Magazine and Manufactured-Home Life Magazine. It is the reason why you are receiving a free magazine today.

**How long has Mobilehome Magazine been operating?** This issue begins our 6th year providing useful and important information to the mobile/manufactured home community. Remember 'knowledge is power'. Our goal is to provide you knowledge to help you protect yourself, your lifestyle and your investment.

Over the last five years, we have printed and distributed almost 500,000 magazines - over 99% have been free to the community. No other publication, or organization can make such a claim.

**What is MH Life Magazine?** MH Life Magazine is very different from Sacramento Mobile Home Living. 100% of content is advocacy - articles written by attorneys, current happenings around the state that effect your lifestyle and investment and other important information. It is a good compliment to the Sacramento Mobilehome Living Magazine.

**Where can I see MH Life Magazine?** Go to our

website: [www.mobilehomemagazine.org](http://www.mobilehomemagazine.org) and click on Magazines. All 5 years are displayed and can be downloaded.

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