

THE VOICE

COALITION OF MOBILEHOME OWNERS
SPECIAL: THREATS TO RENT CONTROL

RENT CONTROL

Rent control is the hot button issue today, hands down. Whether the “California Property Owners Protection Act,” condo conversion, economic eviction, affordable housing, or whatever, it is all about rent control. And this issue **DOES AFFECT** you, whether or not you live in an area with rent control.

HISTORY

Today, approximately 25% of Californians live in rent control areas, in slightly over 100 cities and 9 counties. Many mobile home resident groups, in areas without rent control, are working hard to secure rent control for their area (Modesto, Clear Lake, Banning, Loma Linda and others). Remember, if you do not have rent control, your park owner may raise your rents as often as every 90 days and by any amount! This impacts all renters, but mobile home owners are the most vulnerable because we have the most to lose—the homes that we own!

CALIFORNIA PROPERTY OWNERS PROTECTION ACT

Do you remember Proposition 90, the “Protect Our Homes Initiative?” Although a coalition of hundreds of organizations (the NO ON 90 folks) raised over \$11 million, it was barely defeated. Today, land owners continue their efforts to rid the state of rent control. Now in the form of the California Property Owners Protection Act, it was submitted a third time to the California State Attorney General for a title and summary, which should be done by April 5, 2007. Unlike Proposition 90, this

new initiative comes right out and says it will eliminate ALL rent control. We understand the new version would phase out rent control three years after it passes.

If passed by the voters, the affects would be devastating across the state. Here in Los Angeles, rents could increase 100% or more. (Remember our tip—for every \$10 increase, we estimate the value of your home decreases \$1000. For example, if you received a \$500 monthly rent increase, the value of your home would decrease \$50,000, **OVERNIGHT**). Just think of all the mobile home owners that would **LOSE** their homes and be forced to walk away. You could easily be one of them, especially if you are low income or a senior on a fixed income! Does this sound scary? Well just ask the hundreds of thousands of mobile home owners that would be affected. Once the CPOPA gets a title and summary, supporters must obtain 695,000 signatures before it gets on the ballot—perhaps November, 2008. Please refer to previous issues of **THE VOICE** for more information on this initiative.

CONDO CONVERSIONS

On February 28, 2007, the Senate Select Committee on Mobile/Manufactured Homes held a hearing on condo conversions. If you remember, “condo conversions” is the latest tactic being used by park owners to break rent control in mobile home parks.

Park owners argue this is a property rights issue and that “park condo conversion” – as it is known in the vernacular - is one of the few methods by which they can recapture (continued on Page 3,

SPECIAL ISSUE ON THREATS**TO RENT CONTROL****PLUS INFO ON PURCHASING YOUR PARK**

This special issue of THE VOICE is being published as a result of many threats to rent control. Among the threats: a scheme by park owners to break rent control - called “condo conversions,” and an initiative called the “California Property Owners Protection Act.”

We also include information on “purchasing your park.” The story on Page 4 (**American dream is reality at Palm Terrace (Aptos)**) shows that residents can purchase their park for a reasonable amount and can really be in control of their property. David Loop, a real estate attorney, has written the articles on pages 5-7. He discusses how to get on the park owners radar, and important questions to ask when residents are trying to purchase their park.

Pages 8-11 present information regarding “just what is a condo conversion. One article—an email response to a CoMO-CAL question to David Loop and Deane Sargent. The other an article by Gene Maddaus, Staff Writer, Carson Daily Breeze. Both answer common questions residents have on condo conversions.

Pages 12, 14-17 present newspaper articles from various locations around the state of California. The articles deal exclusively with condo conversions and what is being done about it.

A portion of The California Property Owners Protection Act is presented on Page 18. The highlighted portion describes how this proposed initiative will eliminate rent control throughout the state of California.

The League of California Cities has proposed their own eminent domain initiative “HOMEOWNERS AND PRIVATE PROPERTY PROTECTION ACT.” - see page 19. This initiative does not effect rent control, yet deals with eminent domain abuses. The “League” led the efforts in 2006 to defeat Proposition 90.

Finally, we present “10 Good Reasons To Join CoMO-CAL.” Do yourself a favor, do your friends and neighbors a favor, join our growing family of mobilehome owners. It is critical that we UNITE.

ONE FINAL WORD - Page 21: JOIN CoMO-CAL!

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CoMO-CAL, Inc. is a non-profit organization committed to protecting the rights of mobilehome owners in the state of California. All persons living in a mobilehome are eligible for membership on an equal basis, except management, owners and employees of owners.

THE VOICE is published monthly by the Coalition of Mobilehome Owners—California for the use of its members.

THE VOICE welcomes articles of interest to mobilehome owners.

Rent Control(Continued from Page 1, **Rent Control**) the market value of their parks in rent control jurisdictions, as well as bring rents for non-buying non-low income residents, who they say are usually able to pay a greater share of their rental housing costs, up to “market.”

Residents claim the state law in question was not originally intended to be used by park owners to convert parks to resident ownership and is now being adapted to allow parks to circumvent local rent control, gentrify affordable housing and economically evict low-moderate income homeowners, many of whom cannot afford the asking prices for their spaces or “condo” interests. Although this is a complicated issue, here are some facts:

El Dorado Case: El Dorado Mobile Country Club is a 377-space mobilehome park located in Palm Springs. This was the first known case of a park converted to resident ownership by a park owner. The City of Palm Springs, concerned about allegations that the conversion was a “sham” driven by a park owner whose motive, according to some park residents at the time, was to sell a few lots in the park to circumvent the city’s rent control and other local regulations, imposed several conditions on the subdivision map. These included, among others, that the map would not be effective (meaning the park would not be exempt from city rent control) until 50%-plus-1 of the lots were sold to residents. The El Dorado park owner sued the city, claiming the effective date of conversion was when one lot was sold and that the city had exceeded its authority under the state’s Subdivision Map Act to impose more stringent requirements for a park conversion, as it might do for other kinds of conversions, such as conversion of an apartment to a condominium. Although the city won the first round, the park appealed, and the 4th District Court of Appeal reversed (El Dorado Palm Springs, Ltd., v. City of Palm Springs, 2001). The appellate court ruled that the city was limited by the state’s Subdivision Map Act and opined that the question of whether there should be more protections in the statute to prevent “sham” resident conversions by park owners **was a legislative, not legal, issue**. In other words, condo conversions can break rent control because of this decision in 2001.

The Keeley Bill: As a result, AB 930 (Keeley, 2002) was introduced to permit local governments to impose additional requirements on the conversion of a mobilehome park to a ROP subdivision or condominium. The bill was heavily lobbied and debated, with mobilehome owners, housing advocates and local governments supporting the bill and park owners opposing it. As finally passed and signed by the Governor, the Keeley bill allowed local governments to require park owners as part of the map act process to provide the city with “a survey of support” indicating resident support for a proposed ROP conversion and included un-codified language stating the bill was intended to assure such conversions were “bona fide” in accordance with the El Dorado case. Because the language was not clear, there are differing views on whether a city can deny a “park condo conversion” if the survey showed little or no resident support for the conversion.

To date, park-owner initiated conversions appear to be taking place in Buellton, Carson, Ojai, Vallejo, Sonoma County, Santa Rosa, Healdsburg, Rohnert Park, and San Luis Obispo County. The Select Committee has been able to document 12 such parks to date statewide. Some local governments have placed

American dream is reality at Palm Terrace (Aptos)

By JONDI GUMZ, Sentinel staff writer July 22, 2006

Dennis Connors came up with a perfect description for the two-year process that enabled residents at Palm Terrace Estates to buy their mobile home park. "It's like a birth," he said. "You have to keep pushing." Residents plan to celebrate their accomplishment Aug. 5. No longer will they argue with their landlord about road repairs or space rents. They have the security of knowing they own the land where they have invested in their homes.

Connors, 60, a retired English teacher, coordinated the \$2 million project as president of the homeowner association. He still has three reams of paperwork to show for it. He got help from county Supervisor Ellen Pirie, attorney Dave Loop, president of Aptos Knolls Mobile Homeowner Association, and Deane Sargent of PMC Financial Services of Hillsborough, who arranged financing. Sale price was \$1.5 million.

The deal, which closed Wednesday, was ideal for both sides, former owner Ken Waterhouse said. "It works well for residents," said Waterhouse, who heads Waterhouse Management of Roseville and owned the property since 1999. "Price-wise, it works well for us." The sale to residents was a first for Waterhouse. The company owns eight other parks in the county and about 70 statewide. "Properties change hands all the time," said Waterhouse vice president Ruben Garcia, but noted that sales to homeowners within the parks is rare.

In Santa Cruz County, about 25 of the 70-plus mobile home parks are owned by residents — 36 percent, which is unusually high. Residents formed an

association in 1999, when the most-recent owners purchased the park, and gained nonprofit status the following year. Connors said residents felt insecure as tenants. They could be left in the lurch if the owner sold land, he said, noting a developer wants to turn the Pacific Cove mobile home park in Capitola into a parking lot.

People living in mobile homes have few places to relocate because most parks have no empty spaces. To investors, mobile home parks are attractive despite rent control, Sargent explained, because they are usually full and generate a constant stream of revenue. Residents enjoy the affordability, but park owners have little incentive to upgrade because their profits are reduced and rent control makes it difficult to recover the investment.

Connors talked up the benefits of ownership so much that 42 out of the 48 households joined the homeowners association, which cost \$12,000 per household. Those who could not afford to pay cash put \$600 down and financed their share. To pay off the loan over the next 20 years, space rent will go up from \$255 a month on average to \$397 a month, starting Aug. 1. Part of the loan will be used to repair a retaining wall where a slope failed.

The six households that did not join the association will pay same rent because they are protected by rent control. The difference is the landlord is their neighbors. The residents at Palm Terrace Estates are a varied group, ranging in age from 26 to 96. They include working couples, working singles, widows and retirees. About 60 percent are white, 30 percent Latino and 10 percent Asian. The average resident has lived there 16 years. "I come home at night and it just feels so different from before," said resident Billie Post. "It's like I'm in a dream."

Park Purchases by Residents – “Getting On The Park Owner’s Radar”

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. This is sad, because often the owner’s *best* possible buyer is the resident group.

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.

One California city (San Marcos) includes “first refusal” in its rent stabilization ordinance. However, in a recent lawsuit by residents against a local park owner, the judge said that “first refusal” was unconstitutional in that case – a taking of the park owner’s property rights without compensation.

Of course, a resident group and a park owner could make a contract giving “right of first refusal” to the residents. These agreements are very rare – park owners see little benefit in signing one.

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. Please read the law to understand its details.

Essentially, 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

(a president, a secretary and a treasurer) 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?” I suggest that in your annual letter to the owner, you also say:

- 1) The resident group will pay a very fair price for the park;
- 2) The group believes it can get financing to buy the park; and,
- 3) 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 and homeowners board member of Aptos Knoll Park in Aptos, California. He helped organize the resident purchase of Aptos Knoll in 2005.

“Due Diligence” and The Financing of Resident Park Purchases by David Loop

Lately, a good idea seems to be spreading around California’s mobilehome parks. That idea is... *mobilehome park resident groups can buy the parks where they live*. I recently helped with the legal aspects of two successful resident park purchases in the Santa Cruz area. Since then, leaders in parks from around the state have contacted me. They all ask the same question: “How can we buy *our* park?” The benefits of resident park ownership are clear to them, but how to achieve it is not.

My answer is... to make a proper attempt to buy the park where you live, you need to Get Organized. Also, you must perform “due diligence” regarding *the financial aspects of the purchase*. I’ll cover the topic of “Getting Organized” in a future article. Today, I’d like to discuss Due Diligence. This is the process of gathering information about anyone who tells you, “I can arrange the financing for your park purchase.”

Resident leaders need to understand that acquisition of a mobilehome park is a significant business decision *for all of the park’s homeowners*. Unless your park is very small, millions of dollars are at stake. Finding money to cover most of the cost of the park and the purchase transaction is absolutely necessary. If you don’t find it, your group will never own the park.

Your chance of owning the park improves greatly if you hire an experienced “park purchase financial consultant.” In California, there are various financial consultants who offer this specialized service. It is not likely that you will find a suitable consultant in a bank, mortgage loan company or public agency, however.

As leaders, you need to ask important *business questions* of anyone who offers to help you find financing to buy the park. You need to investigate these consultants to determine if they can “do what they say.” You cannot take any consultant at “face value.”

Questioning and investigating a consultant is called “due diligence.” As a resident leader, you owe a responsibility to every homeowner in the park to do this.

Beware of consultants who say: “sign my contract... don’t worry - I’ll handle everything.” Beware, as well, of consultants who are vague about where the park purchase money will come from. The consultant needs to prove to you, *before you hire them*, that they have had *substantial* past success in getting mortgage financing for resident associations. They should be happy to reveal their financing sources to you.

I am frequently amazed how resident leaders in some parks hire a park purchase consultant without doing *any* due diligence. They ask no “business questions.” They don’t bother to investigate the consultant’s professional background (though it’s easy to do). Instead, they simply believe everything the consultant says – often to their great regret. Remember, your group will probably have *one chance* to find financing to buy the park. If you don’t succeed on your “first try,” it’s unlikely that the park owner will give you a second chance. It’s essential to get it right the “first time.”

After their attempt to buy the park failed, some resident groups have discovered the consultant actually had *no chance* of putting together the required financial package. The resident group’s opportunity to buy the park was lost. This unhappy ending might have been avoided by asking the right questions early on - and *before* hiring that financial consultant.

A “park purchase” consultant should be hired *only* if they can give satisfactory and *verifiable* answers to “business” questions, *and* after the resident group has thoroughly investigated their business history and practices.

Here are some important questions you should ask any consultant who wants to help with your resident park purchase. Do not accept vague or incomplete answers to these questions:

- How long have you been a “park purchase consultant” to mobilehome park resident groups?
- How many parks have you helped convert to resident ownership?
- Who owned these parks at the completion of the purchase? Were they owned by the residents themselves, or by some “outside” corporation?
- Where are these parks? Please name them, so that we can contact residents there to learn how things have worked out.
- When was your most recent park purchase completed? (Deals the consultant is *trying* to complete at the moment don’t count). Describe generally how mortgage financing was accomplished for that transaction. (If the consultant has not completed a deal lately, they may have problems arranging a mortgage loan in the current market).
- Show us the specifics of how our park purchase would be financed. How much will need to be borrowed? Where will that money come from? Will it come from “private” or “public” sources? How much money would come from each source? Have you successfully arranged mortgage loans from these sources before? Give us some specific examples.

“Can you provide us with “expression of interest” letters from the lenders who would potentially finance our park purchase?”

Resident leaders should insist that *before* hiring him or her, the consultant produces accounting spreadsheets showing how the deal would work. *You have a right to know - and need to understand - this information.* The consultant should be ready to explain “purchase financing” for *your* park in detail. At the very least, the spreadsheets should include:

- The price to be paid for the park (and an explanation of how the price was calculated);
- Source(s), amounts, estimated interest rates and terms for mortgage financing;
- Minimum number of residents who need to participate for the purchase to succeed;
- Amount each household would pay as a “down payment” (if any);
- Any financing plans available for a resident’s “down payment;”
- Total amount of equity required from the resident group;
- Estimated new monthly “rent” payment for households *that participate* in the park purchase;
- Estimated new monthly “rent” payment for those households that *don’t participate* in the park purchase;
- Income and Expense schedule for park operations after the residents own it;
- Amount of cash reserves the residents will have for repairs, emergencies, etc. after they own the park;
- Closing costs for the transaction, including all fees or commissions to be paid.

Let me emphasize - the park’s resident leaders and homeowners deserve this detailed financial information **before signing any contract with the consultant.** After all, YOU are the folks that will be paying for the park!

You need to be informed consumers when you attempt to buy your park. Early in the purchase process, you must ask the right questions and do some investigation. As resident leaders, “due diligence” is not optional. It is part of your job.

David Loop is a real estate attorney and past homeowners’ association president at resident-owned Aptos Knoll Park, near Santa Cruz. You can ask him questions by sending an e-mail to deloop1@sbcglobal.net, or calling 831-688-1293.

**RESIDENT PURCHASE VERSUS CONDO-
CONVERSION**

QUESTION by CoMO-CAL: Please explain the differences between a resident purchase of a park and a condo– conversion.

ANSWER: (By Deane Sargent):

A condo conversion (or subdivision) divides the park into individual ownership interests (like squares on a checker board) and each resident has to individually purchase their "square" and the financing to do so. Resident group condo conversions are difficult because:

- They require a very high percentage of the park to participate (typically 80-90%).
- resident must qualify and obtain their own financing.
- owners are using condo conversions as a scam to get parks off of rent control.

An alternative to condo conversion is the purchase of the park by a resident owned corporation. This is the method I use. I believe it to be better and more successful because:

- purchase requires less participation (typically 60+%)
- The major portion of the financing is made to the corporation, not to individuals, and such financing is easier to obtain.
- individual cash requirement is much less.
- needing financing for their share are 'pre-qualified'.

ANSWER (By Dave Loop):

In a "condo conversion," the space under each mobilehome is turned into a "subdivision lot." The lot is offered for sale to the homeowner whose mobilehome is sited on that lot. To "buy in," the homeowner has two

choices:

Pay cash for the lot, or

Get financing to pay for the lot over time.

For park residents who are low income or seniors this can definitely be a problem. Condo conversions divide parks into two groups – the "have's," who can afford to buy their lot, and the "have-not's" who cannot.

In a "resident-owned corporation (ROC)" conversion, homeowners do *not* buy the "lot" where their home is sited. Instead, each household buys a share in the ROC (their "homeowners association"). The ROC buys and then owns all of the park's land. The property is not subdivided into "lots."

Each homeowner's "cash" requirement is much less for a ROC conversion. This is because the ROC gets one large mortgage loan for the whole property, with better terms than individual homeowners would get. Essentially, the ROC has much more "borrowing power" than the individual homeowners themselves.

QUESTION by CoMO-CAL: I'm confused about the part that a condo conversion requires a large percentage of the park to participate. Does that mean a large percentage of the park must want to do a condo conversion? I thought that residents HAD NO CONTROL over the process. I do know that low income will still have "rent control." Also in the case of Carson Harbor, the park owner retains voting rights for all those spaces that do not opt to purchase, thus giving him majority control. Is that how most condo conversions work?

ANSWER: (By Deane Sargent)

There are two types of condo conversions: 1) those driven or initiated by the owner and 2) those driven or initiated by the resident group (which is the type I referred to in my prior email). The two have significantly different aspects to them.

With Park Owner Initiated conversions in California, I suspect the owner's motivation is to get the park off of rent control. He couldn't care less if ANY condos were sold. You are correct that the resident have NO control.

The impact upon residents who do not or cannot purchase their condo interest depends upon the local regulatory situation. If there is no prohibition to prevent it, I assume the owner can raise rents to what ever he thinks is the market.

How the owner controls the park after conversion depends upon the legal documents used in the conversion and California law. This is not my area of expertise so I defer to some attorney somewhere.

the Resident Group initiated conversions, a large percentage of participation is usually required because the group has to generate enough money to buy the park from the owner.

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Condo Conversion Moratorium

By Gene Maddaus Daily Breeze 4/22/07

To raucous applause, the Carson City Council unanimously approved a 45-day moratorium on condo conversions at mobile home parks on Wednesday night. The move had strong support from park residents, who fear that they will lose rent-control protections if their parks are subdivided and sold off space by space. "Outstanding," said park resident Luris Bell. "We worked and we saw it happen. It's like David and Goliath. The little Davids can win by being persistent."

The move is likely to prompt a lawsuit from James Goldstein, the controversial park owner who is attempting to convert both Carson Harbor Village and Colony Cove Mobile Estates. Goldstein's attorneys have already threatened to sue, though they may wait until after the moratorium comes up for renewal in 45 days. The city will continue to process the applications while the moratorium is in place. If the council does not extend it beyond the initial 45 days, it will have little practical effect.

Still, the moratorium is a significant change in course. The old council, under the leadership of Mayor Jim Dear, took a more cautious approach, focusing on seeking a change in state law. The new council, on which Dear is in the minority, chose to take a more confrontational stance at its first council meeting. "You don't have any idea how thrilled I am," said Councilman Elito Santarina, who spearheaded the proposal.

Santarina, who has clashed repeatedly with Dear over the years, was unanimously voted in as mayor pro tem at a ceremony Tuesday night.

In addition to passing the moratorium, several council members, including new Councilwoman Lula Davis-Holmes, said they want to hire a lobbyist to advance the city's interests in Sacramento. Sen. Ellen Corbett, D-San Leandro, and Assemblywoman Noreen Evans, D-Santa Rosa, have offered a bill that would give local governments much more control to prevent condominium conversions. Carson has already expressed support for the bill, and some officials are planning to travel to Sacramento to lobby in favor of it.

JUST WHAT IS A 'CONDO CONVERSION'?

Condo conversions have become a hot button issue. This month we present several articles (pages 4-9) on this subject. First off, we feel Gene Maddus, Staff Writer for the Carson Daily Breeze, has done a terrific job describing this new tactic used by park owners to get around rent control. Remember, you may feel safe today if you live in a rent control area, but the park owners are always looking for new ways to circumvent the protections you now enjoy.

Gene Maddaus, Staff Writer, Carson Daily Breeze

Question. What does it mean to "condo-convert" a mobile home park?

Answer. First, what it doesn't mean: it does not mean razing a mobile home park and building condominiums in its place. Condo conversion is a process whereby a park is subdivided and the spaces are sold off to park residents.

Q. Why do many residents oppose condo-conversion?

A. In many cities, including Carson, space rents are strictly controlled by a city rent control board. Many park residents are on fixed incomes and rely on rent control as they plan their financial futures. When a conversion takes place, city rent control no longer applies.

Q. Can a park owner raise rents as high as he pleases once city rent control is eliminated?

A. No. State law restricts the amount of allowable rent increases after a condo-conversion takes effect. For low income tenants, the owner can raise rents each year by an amount equal to the average of the last four allowed increases or the Consumer Price Index, whichever is lower. For moderate income tenants, the park owner is allowed to increase

We applaud those Ventura residents who came out on February 6th to support their county supervisors bid to stop condo conversions. And thanks for the efforts of Merle Pitman and his organization Mobile Home Owners Coalition (MHOC). Let's see activity like this in other areas! We need help from our representatives in Sacramento.

the rent to market rate in increments over four years. After the four years, there are no controls on rent for moderate-income tenants.

Q. Define low income.

A. A single person who earns less than \$38,800 per year, a couple earning less than \$44,350 per year or a family of three earning less than \$49,900 per year.

Q. What is the difference between rent-controlled rates and market rental rates?

A. Residents of Carson Harbor Village and Colony Cove, which are subject to Carson's rent control ordinance, pay about \$500 and \$400 per month, respectively, in space rent. Residents of Dominguez Hills Estates in nearby unincorporated Rancho Dominguez, where there is no rent control, pay \$750 to \$800 per month.

Q. That's a big difference.

A. It is, but tenants of rent-controlled parks say it evens out, because they pay a premium up front when they buy a mobile home subject to rent control. Homes at Colony Cove can sell for as much as \$100,000, much more than homes at parks not subject to rent control.

Q. When a conversion takes place, do tenants

have to buy their spaces?

A. No. But many residents may decide that it makes more sense to seek financing to buy the space than to wait around for rents to increase sharply. They also will have to pay homeowners' dues to finance maintenance and improvements to common areas.

Q. If they don't like it, why don't they drive their homes away?

A. Most of these homes are mobile in name only. They are large, sometimes with three bedrooms, and most have not been moved since they were installed 30 years ago. It would be economically prohibitive, if not physically impossible, to move them. That's why the mobile home industry is re-branding itself with the term "manufactured homes."

Q. How much does a mobile home space cost?

A. Figures have not been released for Carson Harbor Village or Colony Cove, but residents estimate spaces will cost in excess of \$120,000.

Q. How can a senior citizen whose only property asset is an old mobile home finance a**\$120,000 loan?**

A. The state and the city are expected to assist with financing, but many seniors do not want to saddle their heirs with debt when they die. Many are likely to move rather than buy.

Q. Who benefits from a condo-conversion?

A. The park owner benefits most directly. Colony Cove residents estimate that the park owner will sell lots at a price as much as three times what he paid for them. On many of the lots that do not sell, he will be allowed to increase rents much more than he would under the city rent control ordinance. Those tenants who choose to buy their lots may benefit from appreciation in the value of their land, but that is speculative.

Q. Can anything be done to stop a condo conversion?

A. Not really. An appellate court ruling severely limited the restrictions that cities can impose on park owners during a conversion. Many residents are lobbying their cities to fight conversions in court, but cities have been reluctant to take on what they see as a losing proposition. The likeliest avenue for relief is a change in state law.

LEGISLATION TO CLOSE LOOPHOLE ON CONDO CONVERSIONS

SB 900 (Corbett) - repeals a provision of the Subdivision Map Act that exempts mobile home parks converted to resident ownership from most state and local subdivision map requirements and local mobilehome rent control. Sponsor: Golden State Manufactured-home Owners League (GSMOL – a mobilehome owner association)

AB 1542 (Evans) – repeals a provision of the Subdivision Map Act that exempts mobile home parks converted to resident ownership from most state and local subdivision map requirements and local mobilehome rent control. Sponsor: City of Santa Rosa

Note: There is currently some confusion whether or not these bills accomplish what mobilehome owners want, i.e. keep rent control in parks that have had a condo conversion. One source explains the bills were hastily written and are going to be reworked during the legislative process.

Santa Rosa Co. to Order Moratoriums on Conversions to Condo-Like Ownerships

By BLEYS W. ROSE THE PRESS DEMOCRAT

Santa Rosa and Sonoma County officials are moving quickly to impose emergency moratoriums on mobile home park conversions, setting the stage for a legal showdown with Southern California forces trying to sell park dwellers the lots they now rent. Conversions, which effectively remove rent controls over a period of time, have sparked controversy across the state, pitting the issues of affordable housing against the property rights of park owners.

The Santa Rosa City Council and county Board of Supervisors today are to vote on identical 45-day moratoriums that proponents on both panels predict will pass unanimously. "Condo-izing the mobile home parks is an attack on affordable housing in Sonoma County," west county supervisor Mike Reilly said Monday. "Mobile home park owners cannot be allowed to take advantage of obscure state laws that make their parks unaffordable to a majority of residents."

"It's not a good deal for anybody in mobile home parks," said Sondra Chaffee, president of the Santa Rosa Manufactured Home Association and resident of the Country Mobile Home Park in Santa Rosa.

However, Santa Monica attorney Richard Close said he'll file legal challenges on behalf of owners of three mobile home parks in Sonoma County that are moving toward conversion. "Moratoriums are very, very difficult to enact because they take away property rights," Close said. "The city's and county's actions are illegal. There is no emergency and there is no urgency."

About 12,400 people live in 82 mobile home parks in Sonoma County. Many of those residents are senior citizens or others on limited incomes attracted by rent controls that apply to the vast majority of lots. Many dwellers own their units, but they rent the lots, which can range from about \$300 to \$1,000 a month. Conversions, increasingly common across California, allow park owners to subdivide their property and then rent or sell the lots back to mobile home owners. Opponents of conversion contend that purchase prices of lots could range from \$100,000 to \$200,000.

A report prepared by the city Community Development Department said lot purchase "may be financially out of reach" for many residents and warned that rents may be triple what mobile homeowners now pay. "People our age are not going to take out a 30-year loan for \$100,000 when we aren't going to be alive in 10 years," said Jean Warnes,

homeowners association president at the Sequoia Gardens at Fulton Road and College Avenue in Santa Rosa.

Chaffee said park owners like hers simply are trying to unload millions of dollars in deferred maintenance to residents. Under most conversion scenarios, residents would be responsible for street, clubhouse and utilities improvements, Chaffee said. "Of course, he's wanting to sell it," Chaffee said of the owner. "It's old. It's maxed out. Not only that, once you own your own land, you have to pay property tax."

Margaret Brunn, president of the Santa Rosa Mobile Home Owners Group, which represents about 4,000 mobile home park residents, said the local moratorium would halt what she said is a "thinly disguised effort to destroy affordable housing and to get rid of rent control."

The Santa Rosa and Sonoma County resolutions declare there is an urgency "to avoid the loss of affordable housing stock." Emergency measures need four-fifths approval among supervisors and five-sevenths approval by the City Council. "Every council member is very concerned about conversion, so we'll have no problem getting agreement on a moratorium," Councilman Bob Blanchard said. "It takes some of the angst off the park residents, so we'll have time out while we figure out how to make it a fair process."

Close, the attorney representing owners of Leisure Park, Sequoia Gardens and Country Mobile Home Park, accused local officials of playing politics just two weeks before an election. Close won a precedent-setting lawsuit against Palm Springs in 2002 that determined cities and counties were virtually powerless to stop conversions of mobile home parks to condo-like ownership. "It could be considered pandering to the electorate, but at what cost to the taxpayer?" Close said.

Proponents of the moratorium, which could be extended, would give officials and mobile home organizations time to lobby the Legislature for changes that prevent conversion unless approved by a majority of park residents. Opponents contend state law now protects many low-income residents.

David Grabill, a local attorney and affordable housing activist who represents residents of the three mobile home parks, said the moratorium gets park dwellers only part way to their goal of blocking conversions. "During the moratorium, we hope they'll look for ways to mitigate the very harsh consequences of conversion," Grabill said. "Losing thousands of these units in this process will hurt everybody."

**STATE WIDE RENT CONTROL—FACT
OR FICTION?**

There has been a flood of statements recently about “state-wide rent control.” CoMO-CAL asked John Tennyson, Senator Dunn’s right hand man and this is his response:

With the additional information you provided below – I can NOW tell you that what these folks are talking about is the conversion of a rental mobilehome park to resident ownership using Government Code Sec. 66427.5 – **it is a state code section but it is NOT state rent control.**

This section provides that a local government is limited in terms of imposing conditions on a park conversion to a subdivision or condo park under the Subdivision Map Act to requiring: 1) a survey of resident support and, 2) imposing conditions whereby lower income (using HUD guidelines) who don’t buy in will be protected by a ‘rent covenant’ holding rent increases in the CPI. Homeowners with incomes above the guidelines, who don’t buy in, are not protected other than their rent can be raised over 4 years after conversion to market rents. Most folks in parks converted to a condo in this fashion are not well off but are somewhat above the HUD low income guidelines – so their rents would not be controlled other than the phase out over 4 years. This section was enacted some years ago on the premise that a conversion would be initiated by residents in most cases who want to buy the park, to make it easier and more affordable for the residents to convert. When the park is converted the above formula can then be imposed by the local government but not their general rent control ordinance effective on everyone in the park, so it becomes sort of a rent control decontrol thing.

In recent years, however, some park owners have seized upon this law to initiate a conversion

themselves – setting the prices of the spaces high enough so that only a handful of residents can afford to buy or want to buy. This started a few years ago in Palm Springs, in a celebrated court case that went to the Appellate Court involving the so-called El Dorado Park. **The City of Palm Springs was concerned that the park owner was only interested in using this so-called conversion as a means of exempting the park from the city’s rent control ordinance** and imposed various conditions upon the park before it could convert, such as a requirement that 51% of the spaces had to be sold to residents, and that a financial assistance program for lower-income buyers be established, etc. – before the city would approve the conversion. **The park owner sued and the city ultimately lost, and the conversion went forth.** GSMOL responded with attempted legislation in 2002 to give local governments more power to impose conditions on such conversions – by park owners – to assure they were “bona fide” resident conversions. This is where the survey requirement came in – but it is questionable whether it is being properly applied. Since El Dorado, there have been a few other parks we know of where park owner conversions to condo parks have been initiated – two in the City of Carson, one in Pacific Palisades. I was not aware of the Vallejo park case. All of the cities where these parks are being converted have mobilehome rent control – so GSMOL thinks it’s a means for parks to get around local control. I understand that GSMOL may be considering new legislation for 2007 to give locals even more power to regulate park owner conversions under 66427.5 – I am sure it will be very controversial. If you know the name of the Vallejo park, let me know – I like to keep abreast of these things.

Hope this helps to explain this rather complex issue.

John TENNYSON

Planners approve mobile home park conversion recommendation

By Julian J. Ramos/STAFF WRITER, Santa Maria Times January 6, 2007

The Buellton Planning Commission has recommended approval of the conversion of Ranch Club Mobile Estates from a rental mobile home park to an ownership park.

The park's owner, Morris Jurkowitz, has proposed the conversion of the park to resident ownership. Ranch Club Mobile Estates is a 232-unit senior mobile home community with 336 residents at 330 W. Highway 246.

The Planning Commission's action Thursday night was a recommendation to the City Council, which must agree before the approval is final. That discussion is scheduled for Feb. 8.

At a June meeting in the park's clubhouse, Richard H. Close, a Santa Monica-based real estate attorney representing Jurkowitz, said the choice for residents is to continue to rent or buy the lot their mobile home is on.

A homeowners association, similar to those in condominiums, would be created. Residents who decide to continue renting will pay their rent and the property owner will pay the dues for the resident. If a renter sold his mobile home, however, the new owner would have to purchase the land, Close said. Eventually, the park would be 100 percent resident owned.

At Thursday's meeting, the City Council Chambers were filled with park residents. In public comment, Ranch Club tenants Bert and Sandra Mack questioned Close about the conversion. Their concerns included the results of a tenant survey. The survey, returned by 159 of the park's 232 residents, reported 72 percent of those responding, 114 votes, supporting the conversion.

Although the total number of supporting votes is not a

majority of the park's total residents, a majority vote is not required in the tentative tract map process included in the Planning Commission's resolution.

All lots will be appraised at once, in a process paid for by the park's owner, to determine a base price and establish lot sizes and categories. After the appraisal, the tenant will have 90 days after the subdivision report is issued to make a decision of whether to buy or rent. If the tenant is unhappy with the appraisal, it can be challenged. The appraised price becomes the basis for lenders, Close said.

Those who qualify as low-income will see their rent raised no higher than the consumer price index each year, while other residents' rents will increase to market rate over four years. After four years, when the rent reaches market rate, there are no rent control restrictions and it is up to the owner to set rents. Under federal guidelines, low-income for one person in Santa Barbara County is classified as an annual income of no more than \$36,850, before taxes. For two people, the classification is \$42,100.

In October, Planning Director Marc Bierdzinski received a letter from Ruth Strobach of the Conversion Committee for Ranch Club Mobile Estates. The letter identified resident concerns about the condition of electrical systems, gas and sewer lines and water system. Although the conversion requires city approval through the Planning Commission and City Council, the state Department of Housing and Community Development holds jurisdiction for common areas and facilities building codes. Any park inspection would be performed by the state or subcontracted through Santa Barbara County.

The vote was 4-0. Because he owns a mobile home in the park, commissioner Gerald Witcher excused himself from the discussion. Bierdzinski said the item is scheduled for City Council consideration on Feb. 8.

Julian J. Ramos can be reached at 688-5522, Ext. 6008 or jramos@santamariatimes.com.

SCAC asking planners to prevent mobile home conversions

By Randi Block/Staff Writer, Santa Maria Times November 29, 2006

Members of the South County Advisory Council don't want mobile home residents to be forced to find new places to live, and they are asking San Luis Obispo County planners to prevent that from happening.

The board reviewed a request from member Reggie Dion to send a letter to county officials requesting their support to ban conversions of mobile home parks to other uses.

These conversions threaten thousands of county residents, who depend on the parks for affordable housing, board members said Monday.

“What has happened in mobile home parks is a tragedy,” said SCAC member Istar Holliday.

The unanimously approved letter asks for a permanent solution to the problem because “if the number of mobile homes available decreases drastically, it is unlikely to be replaced by all the well intentioned, but marginally effective, policies and strategies for low-income housing development.”

“... Disrupting these existing communities will cause hardship to many elderly, disabled and single parent residents dependent on neighbors and their existing community's support system.”

SCAC board member Phil Henry shared the group's sentiments and said he wants to create a stakeholder group to study the issue and come up with a long-term plan.

Earlier this month, the county Planning Commission recommended to the Board of Supervisors that it adopt a two-year urgency ordinance banning all conversions. During that period, county planners should be directed to develop a permanent land-use designation for mobile homes and find land for additional parks. Randi Block can be reached at 805-347-4580 or rblock@santamariatimes.com. .

SONOMA SUPES EXTEND BAN ON MOBILE HOME CONVERSIONS

Sonoma County's Board of Supervisors today extended for six months an emergency ordinance that imposes a moratorium on the conversion of mobile homes to resident ownership. The ordinance passed in October was to expire Thursday. The board could have extended it until October 2007. The Santa Rosa City Council passed a similar ordinance.

Residents, mostly seniors, of two mobile home parks facing the conversion packed the supervisors' chambers for a hearing on the ordinance. They said they fear they will lose rent control protection if they do not agree to convert their homes to ownership.

The owners of the Sequoia Gardens and Leisure Park mobile home parks in Santa Rosa and the Country Mobile Home Park in unincorporated Sonoma County are considering converting the parks to resident ownership. There are 540 mobile home spaces within those three parks and Leisure Park is an all-age park. The other two are senior parks.

Richard Close, the attorney for Sequoia Gardens, said pre-empting the conversion via a moratorium violates state law and that rents would not increase beyond the annual consumer price index amount each year "forever."

Those mobile home residents who agree to ownership will own the land under their homes and a share of all common areas in the park, Close said. Residents of the parks said they could not afford the mortgage to buy their home and the space rent, both of which could amount to between \$2,000 and \$3,000 a month.

COUNTY BACKS CHANGE IN RENT-CONTROL LAW

**By Kathleen Wilson, Ventura County Star
February 7, 2007**

Supervisors vote 3-1, with Foy dissenting, to ask legislators to protect mobile home park residents

Hundreds of seniors turned out Tuesday to support a county supervisor's bid to have the Legislature close what he called a loophole threatening rent control in mobile home parks. In a letter to park residents, Supervisor Steve Bennett said local rent control law becomes "null and void" for all residents once a single lot is sold in park conversions. Most parks rent space to mobile home owners, but growing numbers are seeking to sell the land beneath the coaches as well. Bennett blamed the combination of state law and an appellate court opinion for the unintended result, calling for the Legislature to solve the problem.

Tenants making above the county's low-income threshold could see their rents go up to market rate within four years once a lot is sold, he said. Low-income residents also lose out because their rents will now be controlled under state law rather than local ordinance, he said. **Bennett said the conversions — sometimes call "condo-izing" — may be on the verge of taking hold. "This is really starting to sweep the state," Bennett said.**

In Ventura County, 22 mobile home parks with almost 1,300 coaches lie in unincorporated county territory. Bennett said all are under rent control. Many other parks lie within city limits. Seniors overflowed the Board of Supervisors hearing room in Ventura as Bennett won the board's support. Voting 3-1, the board passed a resolution urging the Legislature to act. Supervisors also directed county lawyers and lobbyists to work for a solution. "The challenge is getting tougher in this

county whether you rent or own," county Supervisor Kathy Long said. "New parks are not being built."

In Ventura County, residents of the Ojai Oaks Village mobile home park were recently notified that the owner intends to seek permission to subdivide the park. Park management declined comment Tuesday, but Long said she is concerned the a similar effort is under way at a park in Santa Paula. "Once the word is out there is this loophole, I think you'll see more of this up and down the state," she said. Long said she is looking for a solution that would remove the possibility of losing rent control protections with the sale of just one lot.

Representatives of the mobile home industry asked for calm and a delay. But Supervisors Long and Linda Parks supported Bennett. Supervisor John Flynn was absent and Supervisor Peter Foy dissented. Foy said he was not convinced the move was needed with only 300 parks applying to subdivide out of thousands in the state. He also was concerned about protecting the rights of property owners, he said. "Many probably don't want to sell," he said. "It may not be that much of a deal for the owner."

The move by the board is unusual if not unique in the state, said Henry Herrman, a Santa Monica attorney who works for a law firm representing several park owners. "We have not seen where boards of supervisors or city councils have passed resolutions such as this one encouraging local governments to get with state officials and try to change the legislation," he said.

Tenants of the park applauded Bennett's effort, saying they could not afford to buy or pay market rents. "We're on a limited income," said Connie Johnson, 86, who lives in Ojai Oaks Village with her husband Clifford, 91. "We're happy the way we are."

AFTER BATTLING RENT HIKES FOR YEARS, CARSON MOBILE HOME RESIDENTS FEAR THEY'LL BE FORCED TO BUY OR MOVE OUT

.By Gene Maddaus Staff Writer

Although long, this is a terrific article about the condo-conversion taking place at Colony Cove in Carson. Unfortunately we don't have space to present the full article here (anyone wanting a copy please contact CoMO-CAL). Some key points are as follows:

- Park owners have found a technique to break rent control, namely condo conversions.
- Lawsuits between cities and park owners over rent control have been costly to both
- Lawsuits have been hard on park residents, causing stress, fear, etc.
- Condo conversion is a scheme by park owners to "harvest land value."

- A condo conversion allows park owners to get their money out of the park - the land is far more valuable if vacant than if it was a mobile home park
- The state provides rent protections in condo conversions only for the lowest income group. Others who decide not to purchase will see rent increases to "market rent."
- About 30 condo conversions are now under way (I assume in the state of California).
- The first condo conversion by park owner Goldstein freed up enough capital to allow him to purchase Colony Cove Estates (which is now in the condo conversion process) - it's snowballing!
- The City of Carson will lobby Sacramento for a change in the conversion law to require greater resident support or better protection.

Park owner groups will fight anything that gives their clients less control over their investments

County supervisors extend mobilehome park conversion ban

(San Luis Obispo)

Bob Cuddy The Tribune Mar. 27, 2007

Giving mobile home residents added relief, the Board of Supervisors Tuesday extended a 45-day ban on mobile home park conversions and closures by nearly two years.

The ban will now be in place until Feb. 27, 2009. In the interim, the county planning staff will research and prepare regulations for conversions and closures.

Among the questions planners will research are a permanent mobile home park conversion ordinance; incentives to protect existing new parks and encourage new ones; and possible creation of a new zoning category – the mobile home/residential category.

The vote was 5-0.

There are 2,600 spaces in the unincorporated county's 40 mobile home parks. An estimated 6,000 people live in the parks.

CALIFORNIA PROPERTY OWNERS PROTECTION ACT

HOWARD JARVIS
TAXPAYERS
ASSOCIATION



HOWARD JARVIS, Founder (1903-1986)
ESTELLE JARVIS, Honorary Chairwoman
JON COUPAL, President
TREVOR GRIMM, General Counsel
TIMOTHY BITTLE, Director of Legal Affairs

07-0003

Amdt. #18

February 28, 2007

RECEIVED**FEB 28 2007**INITIATIVE COORDINATOR
ATTORNEY GENERAL'S OFFICE

Ms. Patrician Galvan
Initiative Coordinator
Attorney General's Office
1515 K Street, 6th Floor
Sacramento, CA 95814

Re: Proposed Initiative No. 07-0003

Dear Ms. Galvan,

Enclosed please find the complete text of an amended version of Proposed Initiative No. 07-0003, which we submitted for title and summary on or about February 13, 2007. Please substitute this version for the one previously filed. Thank you for assistance. If there is a problem, or if you have any questions, please call Jon Coupal at 916-444-9950.

Sincerely,

(2) "Damaged" includes actions by a public agency denying reasonably expected, economically viable or productive uses of real property by the owner. It does not mean such actions that are undertaken:

Ji) to preserve the health and safety of its citizens, including the abatement of public nuisances or criminal activity; or

(ii) as land-use planning, zoning, or use restrictions that substantially advance a legitimate government interest and do not deny a private owner economically viable or productive use of his property, including his reasonable investment-backed expectations;

provided such actions under subdivision (i) or (ii) do not limit the price a property owner may charge another person to purchase, occupy or use his real property; or

(iii) to preserve land for, or to protect land from encroaching uses that would jeopardize its use for, customary husbandry practices in the raising of food, fiber, livestock, or other agricultural products, including timber.

HOMEOWNERS AND PRIVATE PROPERTY PROTECTION ACT

TITLE: This measure shall be known as the "Homeowners and Private Property Protection Act."

SECTION 1: PURPOSE AND INTENT

By enacting this measure, the people of California hereby express their intent to:

- A. Protect their homes from eminent domain abuse.
- B. Prohibit government agencies from using eminent domain to take an owner-occupied home to transfer it to another private owner or developer.
- C. Amend the California Constitution to respond specifically to the facts and the decision of the U.S. Supreme Court in *Kelo v. City of New London*, in which the Court held that it was permissible for a city to use eminent domain to take the home of a Connecticut woman for the purpose of economic development.
- D. Respect the decision of the voters to reject Proposition 90 in November 2006, a measure that included eminent domain reform but also included unrelated provisions that would have subjected taxpayers to enormous financial liability from a wide variety of traditional legislative and administrative actions to protect the public welfare.
- E. Provide additional protection for property owners without including provisions, such as those in Proposition 90, which subjected taxpayers to liability for the enactment of traditional legislative and administrative actions to protect the public welfare.
- F. Maintain the distinction in the California Constitution between Section 19, Article I, which establishes the law for eminent domain, and Section 7, Article XI, which establishes the law for legislative and administrative action to protect the public health, safety and welfare.
- G. Provide a comprehensive and exclusive basis in the California Constitution to compensate property owners when property is taken or damaged by state or local governments, without affecting legislative and administrative actions taken to protect the public health, safety and welfare.

10 GOOD REASONS TO JOIN COMO-CAL

1. **NUMBERS COUNT** *The power in numbers of homeowners cannot be overemphasized.*

There are enough people in California residing in manufactured housing [approximately 675,000], **Who – Once Organized – Will make a difference.** In addition, tenant organizations are key to any resident purchase of a park, **BUT** the tenant organization must be viable **AND** active before consideration will be given for grants & loans.

2. **UNITY COUNTS** *As a team we can AND will make a difference in the laws, rules & regulations that affect your everyday life!!! Why feel powerless & alone?*

3. **REPRESENTATION (DEPENDING ON OUR NON-PROFIT STATUS)**

As a statewide organization, we can stand up & speak for individual manufactured homeowners in California. A statewide organization has **INFORMATION** – Armed with facts, it can act. **REMEMBER, KNOWLEDGE IS POWER.**

4. **VOTES COUNT (DEPENDING ON OUR NON-PROFIT STATUS)**

Legislators are influenced only by *organized & identifiable groups* – Seldom by individuals alone.

Groups HAVE INFLUENCE AND can get results with legislators.

5. **RESPECT COUNTS**

We must remove the current *stigma & public perception* of inferior dwellings [and people] associated with living in manufactured housing. Homes valued from \$30,000 to \$250,000 hardly justify the proverbial & derogatory terms “mobile home” and “trailer”.

They are no longer mobile once sited & cannot be hitched to a car.

6. **SAFETY AND VALUE FOR YOUR MONEY COUNTS**

A well-constructed home with all the amenities is as important to an owner of manufactured housing as it is to owners of conventional housing. Installation is paramount.

7. **MONEY COUNTS** *Groups can afford to do what individuals cannot afford to do.*

8. **RESPONSIBILITY COUNTS**

When you join CoMO-CAL, your dues are nominal **AND** are accounted for by the organization. Help us raise additional funds to accomplish our goals.

9. **YOU COUNT AS AN ORGANIZATIONAL MEMBER**

CoMO-CAL Is You!!! CoMO-CAL members will work for AND with you!!!

10. **Normally** the membership fee is \$15 per year, **BUT if 20 OR MORE** households join, the membership fee is \$5 per year*!!! (*You must print out your own newsletter, but aside from that, you have full membership)

ONE FINAL WORD

by Frank Wodley, CoMO-CAL President

Mobilehome owners have never been so vulnerable as we are today. In the early 1990's we had a strong state-wide group, GSMOL, with a membership almost 100,000 strong. Today their membership is down to about 15,000 because they have not been serving mobilehome owners as they might. We deserve more!

I believe CoMO-CAL can be the organization we all desperately need. CoMO-CAL is YOUR organization and we welcome your participation. THE VOICE has developed into the most informational, well written newsletter of any advocacy group in the state. However, we offer much more than a newsletter. We offer 7 day phone counseling - no one else can make that claim. We also offer small claims assistance, a terrific website, and many other services.

Every mobilehome owner should be informed of the threats to our way of life today. I invite each and every one of you to join TODAY. If you are not part of a strong advocacy group, you are part of the problem, not part of the solution. Park owners can not take advantage of those who are informed and connected through such a group. Join for you, your friends and neighbors. Together we are STRONG!

CoMO-CAL

(COALITION OF MOBILEHOME OWNERS-CALIFORNIA)

P.O. Box 4821, Chatsworth, Ca 91313-4821.

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SIGNATURE OF APPLICANT _____

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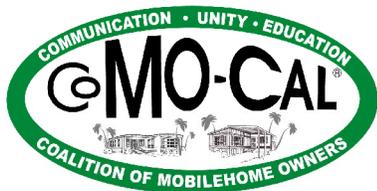


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**Our purpose is education,
communication and to unite
mobilehome owners.**

SERVICES WE PROVIDE OUR MEMBERS

1. 12 issues of THE VOICE. Usually 20 pages long, filled with important information no mobilehome owner should be without. Articles from around the state of California. Tips and Suggestions. Important laws explained so you can understand how you are protected.
2. Website: **comocal.org**. Members have access to all issues of THE VOICE, attorneys who know the MRL, important links to government, advocacy groups, etc.
3. Small Claims Court Assistance: We will pay your fees up to \$30.00 and help with your paperwork. (Some restrictions apply.)
4. Questions / Problems: Our staff is ready to take your call to advise you regarding questions and problems you might have.
5. We have several attorneys to help with litigation or give advice.
6. Above all, a way to UNITE and have a VOICE.

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