

MH *Life*

Manufactured-Home Life!

CALIFORNIA EDITION

NOVEMBER 2014

VOLUME 2 NUMBER 11

**THE #1 SOURCE OF INFORMATION FOR
MANUFACTURED/MOBILEHOME OWNERS
IN CALIFORNIA**



Business Directory

FINANCE

BAY FEDERAL CREDIT UNION

Specializing in mobile and manufactured home loans
831-479-6000

INSURANCE

HUGHES WEST-BROOK

800-660-0204

Low Rates! Family Owned Since 1973
Insuring Your Home for Over 39 Years

BARBER INSURANCE

Providing excellent service and coverage since 1969
800-696-1108

MANUFACTURED HOME DEALER

MDS MANUFACTURED & MOBILEHOME SALES

Martele Spataro, Owner
707-291-1891

DISPLAY AD RATES

Full Page \$500, Half Page \$350, Quarter Page \$250,
Eighth Page \$135, Business Card \$125.



BARBER INSURANCE AGENCY, INC.
AN INDEPENDENT INSURANCE AGENCY

Since 1969 we have provided excellent service and coverage to thousands of satisfied customers.

In tough economic times, it's good to know you've got value, experience, and knowledge on your side.

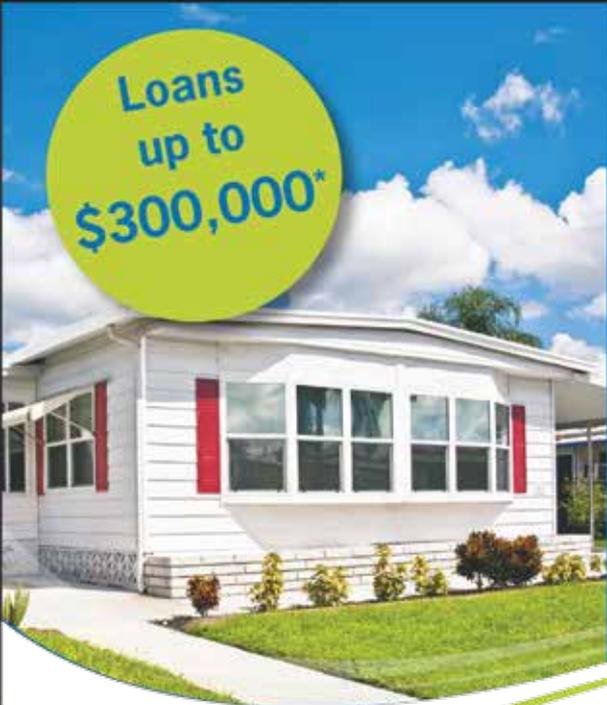
(800) 696-1108
www.barberinsurance.com

- Manufactured Homes
- Health/Life Insurance
- Optional Flood
- Business Insurance
- Optional Earthquake
- Auto/RV Insurance

620 College Ave.
Santa Rosa CA 95404
Lic. # OG55500

GO LOCAL
Sonoma County
www.go-local.com

"Like" us at:
[facebook.com/BARBERINSURANCEAGENCY](https://www.facebook.com/BARBERINSURANCEAGENCY)



Home Sweet Home

Bay Federal Credit Union specializes in mobile and manufactured home loans.

- Financing for leased land and Co-ops
- New Purchase and Refinancing

Visit a branch or apply online today at www.bayfed.com.



Bay Federal
CREDIT UNION
Making a real difference

831.479.6000 • www.bayfed.com • 888.4BAYFED

*All loans subject to approval of credit, income verification and property valuation. Other rates and terms are available. Bay Federal Credit Union membership required. Must live or work in Santa Cruz, San Benito, or Monterey counties to qualify for membership. Must be located in a Bay Federal approved park. For more information, visit any Bay Federal Credit Union branch or call a Bay Federal Mortgage Loan Specialist at 831.479.6000 or toll-free at 888.4BAYFED, option 4.

Federally Insured by NCUA. Equal Housing Lender.



MH Life

Serving Mobile & Manufactured Housing Communities in California

Our Address:

P.O. Box 3774, Chatsworth, CA 91313

Phone: (818) 886-6479

EMAIL

fawodley@yahoo.com

frank@mobilehomemagazine.org

WEBSITE

www.mobilehomemagazine.org

MHLife is not responsible for content contained in advertising

PUBLISHER/EDITOR

Frank A. Wodley

ADVERTISING SALES

Volunteer to help & earn a commission

DESIGN

Greg Frazier

ARTICLES

Donna Matthews

SPANISH TRANSLATOR

Ruben Ibanez

PROOFREADER

Rose Rosales

It's November and time to give thanks to our readers, our distributors, and our advertisers. Also there are some special folks that have made the magazine possible. See page 13.

Donna Matthews continues her monthly articles (page A). This month's article is on Justice. Donna rightly believes that we don't need new laws, we need our governmental representatives doing the jobs they are required to do.

Frank Wodley, editor/publisher of MH Life, usually likes to stay in the background; however we have had several requests asking about Frank's 12 year history in advocacy. See page B-C.

MH owners are obviously very concerned with eviction and 3/60 day notices. The article on pages D-E explain in detail what every MH owner should know.

MH Life is not just another pretty face. We are backed by folks with lots of experience and expertise in mobilehome issues. MH life prides itself at thinking outside the box. We are not interested in power or money for ourselves. Our goal is your welfare, the MH owner. We want you to have the power and the money to effect positive change; therefore we are detailing an organizational plan to make that happen. Read "Power to the People" on pages F-G. Of course those few in power today will do everything they can to see this doesn't happen! Don't let them stop you from taking back your power! MH Life supports your efforts. Please support ours to make positive change.

Two readers solved October's puzzles. See pages 14-15 for new puzzles and solutions to last months puzzles.

MH Life is again taking subscriptions, a great way to support the magazine and guarantee monthly delivery. See page H.

Finally, anyone wanting to subscribe to MH Life or make a donation can simply use PayPal. Use Frank's email address: fawodley@yahoo.com and proceeds will go directly to the magazine.

New readers, please check out page 4.

Be healthy, well and have a bless filled November. See you in December.

Did You Receive MH Life by U.S. Mail?

This month we are making a special effort to reach out to our friends, many former COMO-CAL members, who either do not know about the magazine or are not currently receiving it.

Please know we've been doing the magazine ever since COMO-CAL closed in late 2011, that's over 3 years. We are now reaching 25,000 homes and would love for you to be part of our growing community. Every magazine is free (if you or someone in your park will deliver it door to door to all your friends and neighbors). Until at least one person steps up to deliver, you must subscribe to get the magazine.

When you subscribe to MH Life (page H), you get 12 issues of MH Life mailed directly to you plus you get a FREE FAQ Handbook (a \$6 value) full of important questions and answers compiled by the Senate Select Committee. Just our way of saying thanks!

To reiterate, this issue is being mailed to you, at considerable cost. We want you to join our growing community. You probably won't receive another magazine unless you either a) Step up and deliver the magazine in your park (we will send you enough magazines to cover every home), or b) you subscribe to MH Life (page H).

Remember, MH Life is the #1 source of information in California for MH owners. And we promote good relations between managers. We also praise good managers and call bad ones out. We are not just another pretty face! We are actively working to organize California (see pages F-G). Our goal is to give you the power to control your destiny. We want to put the power and money where the problems are.

WHAT ARE OTHERS SAYING ABOUT MH MAG?

Mobilehome Magazine! What a boon, a tool, an equalizer! What a great support of the old adage: "United we stand, divided we fall! For fun, fairness and new found freedom possibilities. Bill S. - Chula Vista

MHMag has things I never knew in regards to mobilehome laws and other stuff. Lisa B. - Livermore

Provides the Nuts-N-Bolts of MHP living that is published nowhere else easily available--everything from buying, remodeling, legal and landlord/tenant issues, et al. Kristen Z. - President of Wisconsin MH Owners Association

Informative articles on manufactured homes and the parks they are in. Information you may not get without extensive research. That is all done for you. Patricia W -

Mobilehome Magazine contains good information that we all may need at some time. It also builds a sense of the larger community that we all share. Bonnie C - Chula Vista

Very good and useful information written so that the layman can comprehend the information easily. Topics that effect all mobile home owners! Steffanie E - San Diego

In my area most residents do not know their rights. They are also not knowledgeable about the MRL and what it is about. In my park the magazine is making the residents think about how to live in MHP. Also it is making them aware of the fact that managers have rules to manage by also. Articles have been positive and not confrontational. Residents here are getting their eyes opened. Barbara B - Calistoga

No one should have to live in an environment where the people with whom they trust their housing situation desire to take advantage of them. Unfortunately that is the norm for many mobile home parks in California. Mobilehome Magazine can help residents learn how to fight back and enhance their quality of life. Scott H - Gardena

The information is so valuable to manufactured housing people, I can't believe anyone of us could not profit from reading the advice from lawyers and advocates for our lifestyle. I've twice now passed out copies to all (125) residents of my park and would gladly do so again. Claudette L - Ventura

There is much good and important information in each issue. For instance, from an article I discovered that even though I know that the paperwork was filed with HCD, I don't have a copy of title to my home! Brian J - Davis

Because it helps inform MH owners of possible threats to the investment they have made in their homes, and helps make them aware of their rights as property owners. With knowledge comes power. Knowledge is the one thing that is kept from new buyers of MHPs in rental parks, making them vulnerable to the exploitation of greedy investor-landowners who care only for huge profits. MH Magazine should be made available not only to current MH owners, but to those even thinking of buying one in a rental park. Forewarned is forearmed! Suzanne A - Santa Rosa

Being informed is the only way to protect yourself and your investment(your home)from the greed of park owners and/or leaseholders. Along with GSMOL, Mobilehome Magazine serves as a mass media advocate for the mobile home lifestyle. It provides information to residents and avenues to make our voices heard among the legislators who make policy and laws that affect the rights of mobile home residents and will encourage and force them to protect and enforce those rights. Jack Henn - San Diego

I don't see how residents can possibly function and live comfortably in a park without the valuable information that MHMag provides. I personally have benefitted more than can be said. I probably wouldn't still be living in a park without knowing my rights. Thanks for you wonderful work. Sheldon G - Chula Vista

Reprintable Articles on Subjects of Interest

In our July 2014 issue of Mobilehome Magazine (2011 to present), we wrote the following: MHMag has published 27 different magazines and about 500 pages of information, most of it still very relevant today. Many of you have kept your Mobilehome Magazine for future reference. Now you can use this list to find any article quickly. The numbers refer to the month, year and page.

What about those of you who don't have Mobilehome Magazine and would like information? We have a solution:

- We reprint articles we feel are most important and
- **Now we offer anyone the chance to get an article(s) from our first three years of publication just by asking and giving us a small donation. Email us at fawodley@yahoo.com.**

Remember if you have a computer and the internet, go to www.mobilehomemagazine.org. Click on DOWNLOADS, go to the month and year of interest, and you can download and/or print any page, group of pages, or any complete magazine - for FREE.

Here are some of the articles that apply to interference of sales and senior abuse:

YOUR RIGHTS

1. *Distribution of information - Your right.* 6/13(17)
2. *Inheritance Rights.* 11/11 (10-11)
3. *Inheritance - What you need to know.* 3/13 14-15)
4. *Wash. State dispute resolution program.*
5. *Nothing to fear.* 8/13 (12)
6. *Tubes - distribution.* 5/13 (8)
7. *Don't let the park take away your rights.* 4/13 (10)
8. *Residents Bill of Rights.* 1/13 (8)
10. *Enforce your rights - It's up to you.* 1/12 (16-17)

So that they become aware of what is going on in the Mobile-Home world. We used to be classified by Sacramento with Apartment dwellers, which is not a good state of affairs. We need laws and protections just for Mobilehome owners and dwellers. This magazine will help answer your many questions and give you some protections. There is always someone you can go to for help. Marion S. - Chatsworth

As a homeowner and as President of our HOA Board I have found that there are many problems which we encounter and need help in knowing what our rights are and what is legal and what is just bluffs from a manager or an owner. Just because

11. *Ca MH Code Eviction Procedures* 10/13(6)

MANAGERS

13. *Retaliation & what to do about it.* 1/12 (8-9)
14. *Interference of sales.* 8/13(15)
19. *Park manager intimidation.* 1/12 (6)
22. *Termination of park tenancy.* 7/2 (18)
23. *Evictions.* 8/13 (18) & 1/12 (10)
24. *Mngt. Uses Credit Report to Deny Tenancy* 11/13(8)

TIPS AND SUGGESTIONS

32. *Seller's guide.* 6/13 (6-7)
36. *Aging in place.* 3/13 (16)
43. *Who Should You Trust.* 6/13 (12-13)
45. *How to Resolve Issues in MH Parks* 10/13(8)
47. *Identifying Elder Abuse* 2/14(14)

ORGANIZATIONS

4. *PHRAA fights unscrupulous park owners.* 11/12 (10-11)

MOBILEHOME RESIDENCY LAW

13. *How to Use the MRL.* 11/11 (4)
17. *AB2026 Interference of Sales* 4/14(4)

ARTICLES BY DONNA MATTHEWS

1. *Eviction.*

there are laws that are meant to protect us, does not mean that they are adhered to by managers and /or Park Owners. This magazine is one of the best ways to stay on top of the issues and to be sure we are getting a fair break. There are usually other parks within our area that are facing the same problems and we are unaware of their solutions that could be utilized by our own park. Park owners keep each other informed of ways to circumvent the laws and to bully their homeowners. This magazine, along with GSMOL, are about the only way we can get a fair shake. Lloyd R - San Marcos

INTERFERENCE OF SALES

Editor's Note: The following article was published in Mobilehome Magazine, August 2013 and is just as relevant today. This is the first of a two part series on the subject, part 2 will be published in December 2014.

Forward: Interference of sales in mobilehome parks exists today and we believe when the real estate market is up, interference increases. When you go to sell your home, you best understand what might happen and how to protect yourself.

Q. Why does interference happen? A. The park wants to:

- Discourage a seller enough so that he might lower his price.
- Discourage a seller so that he will sell to the park or their representative
- With enough pressure, sellers may take the easy way out and just leave their home, getting pennies on the dollar from the park.
- Direct a buyer to a mobilehome where the park may make money on the sale

Q. How does the park owner gain from interference? A. They:

- Get a mobilehome and the space it sits on, often times at reduced cost.
- Often move the mobilehome off leaving just the space. The vacant space is no longer under rent control, i.e. the park may charge any space rent they want.
- Often move in a new doublewide or triple wide mobilehome and sell it at a profit – sometimes \$50,000 or more.
- The asset value of the park increases whenever income increases (keep in mind that the cost of maintenance and overhead is about \$125.00/space. Anything over an above the \$125.00 is the parks profit). Any increase in space rent results in greater income; thus increased park value. The park wins several different ways. That's why they do what they do.
- The park may get money “under the table” from favored real estate companies and/or agents. (This applies to managers more than parks)
- Some managers and parks interfere just to be nasty to residents they may not like.

Q. How do parks and managers interfere?

- They use Housing and Community Development (HCD)? Recently one manager phoned HCD complaining about three mobilehomes in a park. HCD came out (without a formal written request) and wrote up all three homes for “health and safety” violations. The manager followed up with a letter to each stating there were serious violations that needed to be resolved ASAP. Also the letter stated that prospective buyers had to be told of the violations. It turns out that each was going to be sold.
- Most parks have a sign out front “Prospective buyers must see manager.” This way the manager can steer the buyer to look at only certain mobilehomes in the park.
- Often management will incorrectly tell sellers that they can't sell their mobilehome. Some state that it is too old and the park wants to upgrade by getting rid of older mobilehomes and putting new

homes in their place.

- A mobilehome MUST be moved only if it violates the Health and Safety code – unsafe stairs, railings, porches, electrical chords outside, refuse, debris, etc. and it is of a certain age. Age alone is not a criteria.
- Another way to interfere with a sale happens when your buyer goes to the manager to be approved. The park must provide a buyer a reason why their tenancy was declined – in writing. There are only two reasons to refuse tenancy – the ability to pay the space rent and the expectation that the buyer wouldn't observe park rules and regulations nor had a history of evictions.
- The park legally has 15 days to approve a buyer. Often times they will take longer and your buyer will go elsewhere.
- A common happening when you go to sell is the park will give you a list of repairs required before you can sell. This can involve painting the exterior of your home, repairing steps, railings, porch, etc. Sometimes they give more than one list – even within days of escrow closing. All trying to interfere with your sale.
- Parks sometimes try to evict people without going through the legal steps required. They try to scare people into leaving and/or selling their mobilehome. Sometimes the resident just walks away from his home. Please note there are definite rules and violations as per the MRL for evictions.
- Some managers tell residents they can't sell “By Owner” and should go through a certain company, i.e. the “favored company.”
- Sometimes management tries to tell sellers their price is too high.

Q. What can you do to protect yourself?

- Know the laws. Read Mobilehome Magazine.
- Form an HOA. Mobilehome Magazine will help.
- Know that the park may upgrade, but can not force you to move your mobilehome unless there are UNCORRECTED health and safety violations. Those violations only take into account problems OUTSIDE your mobilehome. Wiring, appliances, etc inside can not be included in health and safety violations.
- Verify income for your seller or have your real estate agent do it, so you are prepared prior to the meeting with park management.
- If the park “pushes” you, you should write a letter to management and the park owner. Usually they won't reply. Then you may have to retain an attorney.
- Study the copy of “Sellers Guide.” This is available from Mobilehome Magazine and was written by Clay Harrison.

Of course the above certainly is not complete, but it covers the main ways parks interfere and how parks may gain through this practice.

We at Mobilehome Magazine are very interested to act against interference of sales. If your sale is being interfered with or you know of a friend or neighbor whose sale is being interfered with, PLEASE CONTACT US. We will try to do something about it and we will let other members know its happening by publishing an article in our newsletter “The Voice.”

Questions and comments may be directed to Frank Wodley, Publisher, Mobilehome Magazine at 818-886-6479 or fawodley@yahoo.com

JUSTICE FOR ALL?

I do not believe there will be justice for the mobilehome owners until the State officials, judges, lawyers, and governmental enforcement administrators are made to realize that when the mobilehome owners contracted to have their home investment installed in a mobilehome park it was under existing California mobilehome laws regarding the standard and requirements, required to be provided and maintained, for the park owner's Permit to Operate a rental mobilehome park.

These homeowners did not sign leases whereby both parties agreed to the lease terms. "Homeowner" is a person who has a tenancy in a mobilehome park under a Rental Agreement, MRL 798.9. It is the park owner who is required to give a written rental agreement, MRL 798.15, with a copy of the Mobilehome Residency Law attached, whose tenancy provisions are incorporated into the rental agreement by reference, MRL 798.15 (c). So when the homeowners contracted to place their home in the park it was with the justified expectations that the park owner would live up to his contractual duty to provide and maintain the terms and conditions of a park tenancy, MRL 798.8.

Vital points of the Rental Agreement and Mobilehome Residency Law:

The rental agreement did not need to contain special language provisions, of the Mobilehome Parks Act, stating the park owner's contractual duty to provide and maintain the standards and requirements required for his Permit to Operate a rental mobilehome park, MRL 798.16

The rental agreement could not contain a provision by which the homeowner waived his or her rights. Any such waiver shall be deemed contrary to public policy and void, MRL 798.19.

"Tenancy" gives the homeowner the right to the use of the required site improvements and park facilities and services, MRL 798.12.

A homeowner shall not be charged a fee for other than rent, utilities, and incidental reasonable charges for services actually rendered, MRL 798.31.

The rental agreement must contain "All other provisions governing tenancy", MRL 798.15 (h).

If not a provision in the rental agreement, not a standard or requirement for the park owner's Permit to Operate a mobilehome park, the homeowner cannot waive his or her rights, or cannot be charged a fee for other than rent, utilities or a service actually rendered, why is there so many problems

within mobilehome parks? I believe it is all because of lack of enforcement.

The Legislature has provided unique protection for the homeowners' home investment. Health & Safety Code #18250 Conditions and rights of Residents, #18251 Standards and Requirements, and from actual or constructive eviction, MRL 798 55 (a).

A tenancy shall be terminated by management only for one or more of the following reasons:, MRL 798.56.

(a) Failure to comply with a local or state law within a reasonable time after receiving a notice of noncompliance from the appropriate governmental agency.

(b) Conduct upon the park premises constituting a substantial annoyance to other homeowners.

(c) Conviction for prostitution or a felony controlled substance offense.

(d) Failure to comply with a reasonable rule or regulation of the park.(notices must be given and management has the obligation to demonstrate that a rule or regulation has in fact been violated.

(e) Nonpayment of rent, utility charges, or reasonable incidental service charges.

It was the park owner who established his rental structure on the basis of cost of production, plus cost of operation, interest and investment. Set the base rents low enough to capture the interest of mobilehome owners. The homeowners' investments usually are much higher than the park owner's investment, and triple the park owner's property's "fair market value, but then have unequal bargaining power.

The rights of the homeowners under the laws are very clear, enforcement of the laws is the problem. Because of the homeowner's limited financial ability to fight for protection of their home investments in court, many times enforcement is ignored.

So I believe, in any fair mobilehome dealings all these provisions and facts must be considered, so there will not be a case of one investor taking unfair advantage of the weaker investor.

I believe there is a fundamental legal concept that an illegal act cannot be enforced by a court of law, so, I believe, mobilehome owners must fight to see there is enforcement of the laws that protect their home investments. Article by Donna Matthews. Donna may be reached through MH Life.



Meet Your Editor/Publisher

PREFACE

Many of you have no idea about COMO-CAL, MHMag, or MH Life nor about Frank Wodley, the driving force behind this 12 years of advocacy.

FRANK'S BACKGROUND

Frank was born and raised in Seattle and has a MS in Chemistry from the University of Wisconsin. He worked at Hunter's Point in San Francisco doing classified research in Chromatography and Mass Spectrometry for the Atomic Energy Commission (AEC). In 1970, as assistant director of a

campaign by management to prevent all parking on the street. There was harassment and intimidation. Managers came and went. The ones respectful of residents didn't last long.

Finally in early 2002, a few residents researched to find GSMOL, and GSMOL advised residents to reactivate their chapter by selecting three residents to a board; however the board that was elected was pro-management. They did NOTHING. In April 2003, officers were again up for election. Frank wanted to stay in the background; however his friends and neighbors convinced him to run for Chapter President. (Photo below left to right: Board members Irene, Carlos and Lucy, Frank Wodley, and Milt Burdick).



medical laboratory in Dearborn Michigan, Frank spearheaded an effort to close a laboratory which was scamming Medicare and Medicaid out of millions of dollars, i.e. Frank was a “whistle blower” and testified for the FBI against his employer. Between 1978 - 2009, Frank worked as General Contractor, building new homes and specializing in home additions.

HISTORY - PRE GSMOL

The Wodley family purchased a single wide mobilehome in Chatsworth MHP in October 1999. Why not? The park was well kept, with nice big trees running between the two main streets. There was a nice clubhouse and pool area, with pool tables, a shuffleboard court; all well kept.

The manager seemed nice, except she didn't seem to like his Real Estate agent, a Russian fellow. We provided all the documentation for tenancy and were approved.

Then all HELL broke loose. Our first 7 day notice was for weeds in our front yard (we don't have a front yard). Others followed. The more he “stood up” to the manager, the more she retaliated.

GSMOL CHAPTER PRESIDENCY

Chatsworth MHP had many problems (1999 - 2002). The clubhouse was locked and the pool tables removed. There was a

VERY ACTIVE WITH GSMOL

Between 2002 and 2006, Frank was very active in GSMOL.

From April 2003 through 2005, Frank was GSMOL Chapter President at Chatsworth MHP, holding monthly meetings, delivering monthly newsletters and increasing membership to 100 out of 200 spaces (quite an accomplishment in a park with a very active, anti-GSMOL manager).

Soon after he became an Associate Manager for the San Fernando Valley and held meetings with other active GSMOL leaders, attended every Convention and most board meetings. Frank also reviewed GSMOL's “books,” the first member to do so in years. Frank even went back a second time.

ATTEMPTS TO IMPROVE GSMOL

In the summer of 2004, Frank formed a committee of 8 well known GSMOL managers, included Jim Burr, GSMOL President 2010-2013 and Donna Matthews, which wrote a comprehensive Recommendations Report. The goal of the Report was to make suggestions to GSMOL leaders to improve an organization in decline. The Report was essentially swept under the carpet by Steve Gullage and the Board.

In August 2004, Patrick Guzman, GSMOL's CPA gave such a bleak report on the “Financial State of GSMOL” that two managers immediately resigned. Frank sent an emergency

letter (10/11/2004) to GSMOL managers and leaders:

Today our leadership must have our help to save GSMOL and they must work with us. Perhaps, you as a Delegate, can make a difference. Make others aware of this situation. Talk with managers and officers in your area. Someone must be held accountable. Please do not blindly follow GSMOL leaders, the stakes are too high. We can not wait until the Convention in 2006. Make your voice heard! Call for a special meeting with the Board of Directors and let's talk about these issues. I'll certainly come!

MOVING ON TO COMO-CAL

Frustrated that GSMOL leaders had no plan to turn GSMOL around, and failing to gain their ear, even after forming a blue-ribbon committee and writing a Recommendations Report, Frank Wodley, along with several other disenchanted GSMOL members, moved on to form a county-wide group in Los Angeles. COMO-LAC (Coalition of Mobilehome Owners - Los Angeles County) began accepting members on January 2005. A year later, the non-profit became a state-wide group known as COMO-CAL (Coalition of Mobilehome Owners - California), providing members low cost legal help and an excellent newsletter "the Voice." COMO-CAL and COMO-LAC did an outstanding job for their membership between 2005 and 2012.

Hands down (COMO-CAL) has the absolute best mobile home newsletter out there. Worth the price of membership just for that alone. Started by Frank Wodley and run people who actually live in a mobile home park like yourselves. I urge you to become a COMO-CAL member. Clay Butler, ShamConversions.com

MOBILEHOME MAGAZINE

Mobilehome Magazine was first published via COMO-CAL on September 2011. Three months later, Frank purchased the magazine rights, closed COMO-CAL and began devoting full time to the magazine. Between 1/2012 and 7/2013, the magazine reached residents in the San Fernando Valley. After 7/2013, the magazine branched out and by 8/2013 there were five magazines, reaching 25,000 homes across California.

SUPPORTING GSMOL

Over the years COMO-CAL and the magazines have supported GSMOL, the times, too numerous to mention: the three summits (2009-2010) where COMO-CAL played a key role suggesting advocates form a new organization (welcomed by all in attendance, by the way), the suggestion of a Code of Ethics, the combined efforts to oppose the "eminent domain" props (2006 and 2008), and of late the 15 "pro GSMOL" articles in 2013. The magazine also provided opportunities for GSMOL leaders to improve their organization, even offering the distribution network of the magazine to extend their reach.

TODAY: MANUFACTURED-HOME LIFE

Mobilehome Magazine's name was changed to MH Life September 2014, three years after the magazine was first published. Today, it's distribution is around 25,000 magazines per month and it's the #1 source of information for MH owners in California!

CONTACT FRANK

Frank is available to take your call or receive your mail 24/7. He answers his own phone, as MH Life continues to be a low overhead operation. Phone: 818-886-6479 / email: fawodley@yahoo.com. Frank would love to chat with you.

Letter to the Editor - My Neighbors Love to See Me Come

This magazine was the best ever, don't know why it is but I guess knowledge is the key to staying young.

I wish I could give this magazine to the publisher of our local paper or some of the articles. Our city is small and has a large population of seniors. They do not cater, in any way, to seniors as we will all die soon, laugh out loud (lol). They are all talk when it comes to helping us. I know you need support money, and at this time I can distribute the magazine rain or shine, even snow. The job will always be done. The seniors in this park love it when they see me coming. This pleases me a lot. Most of us are being treated as if we are brainless and rich. I'm on a fixed income and know when I distribute the magazine I don't need to pay to belong to your group.

Our managers are a total waste of human lives, too bad

they lie so much to us and some of us believe them. With this magazine maybe we can spread the word of truth to those who have no idea what is happening in this park.

Glad I'm able to help. The only reason the magazine might be delayed in delivery is if the hospital needs me to visit them for a lengthy period of time but then I have lots of friends that would offer to help. You see, some of us seniors here have brains. Our HOA is doing all they can to get money from seniors who don't know any better. Very sad story.

Editor's Note: Thank you so much for your note. Let's all spread the word about the magazine. If you have friends living in mobilehome parks somewhere in California, let them know about the magazine and have them call Frank at 818-886-6479 to get their free magazines. It benefits everyone!

Between a Rock and a Hard Place

It is unimaginable that MH owners are subject to the 3/60 law for failure to pay rent. Why our leaders agreed to such a law is beyond reason! Do you realize you can lose your home, if your rent is not paid, in a short 10 days after it is due! If this law governed stick-built homes, millions would walk the streets in protest!

And many MH owners are losing their homes as a consequence! For example, a homeowner in Anaheim thought she knew better. She never responded to park notices, she never went to court and as a consequence she lost her home. The sheriff came and evicted her. She left her home behind.

Pay special attention to the last section on Community Owned Rentals. The Cross Law Group (they work for park owners) state: *Residents are abandoning their homes to the park, the park is getting their homes through a warehouseman's lien sale, or parks purchase a home* (we guess for cents on the dollar). All in all, a windfall for park owners!

This is serious. MH owners are losing millions of dollars in equity as a result of higher rents. Something should be done.

WESTERN MANUFACTURED COMMUNITIES ASSOCIATION (WMA)

We mention the WMA because this group represents park owner's groups. The WMA is very active in Sacramento and local areas. Here in Los Angeles, three WMA leaders sit on the Mobilehome Park Task Force (which is pro-park owner). Check out WMA's website: <http://www.wma.org/>. Go to Resources/Service Providers/Attorneys to find a list of 22 attorney groups or individual attorneys ready to serve park owners.

So what is our lesson? Park owners usually know the law, especially when they can make money using it! If they don't know the law, then their advisors do. In our opinion, many parks are just waiting for a resident to ignore a 3 day pay or quit notice. And don't think you can fix this next month, because you usually can't! After the 3 day period is up, the park usually will NO LONGER accept any payment. They will file an unlawful detainer action and proceed evicting you. And there is usually no defense against non-payment of rent.

3/60 NOTICES LEAD TO EVICTION

Attorney Larry Weaver may be known to some of you. He works for park owners in the San Gabriel Valley and neighboring communities. He is listed by the WMA and his website is: <http://www.mhp-lawyer.com/>.

Mr. Weaver has listed three interesting articles - one titled: Everything You've Wanted to Know about 3/60 Notices (But Were Afraid to Ask). It is worth your time reading. We take a few excerpts from it below.

A common misconception is that in order to evict a resident



for nonpayment of rent, management must serve three or more 3/60 day notices over a twelve month period. Such is not the case. If a resident is served with a 3/60, and does not pay the full amount within three days, or sell the home to an approved purchaser or vacate the premises (the space) within sixty days, the law allows you to proceed with an unlawful detainer action (the lawsuit to recover possession of the space) upon the expiration of sixty days.

So what does this mean? Simply that all it takes is for you not to pay the full amount owed within the 3 day period, then the park may file an unlawful detainer action to evict you.

You have three options: a) Sell your home within the 60 day period, b) Remove your home from the community or c) Walk away and hand the keys to your home to the manager. There are pitfalls:

- *In (a): Who approves a buyer for tenancy? Of course, the park. If the park stands to make \$20,000 - \$200,000 (if you can't sell), they may well interfere with your sale and in effect stop any sale.*
- *In (b): Costs between \$15-\$20,000, even if you can find a park that will take your home. Usually parks do not take older homes.*

Obviously if you get yourself into this situation, there may be no easy way out. We would guess many lose their homes.

You can be served a 60 day notice even if you have paid within the 3 day period. As per Larry Weaver:

The so-called three strikes and your out nonpayment of rent notice is a special notice authorized by Civil Code, § 798.56(e)(5) which allows management to serve a 60 day notice for repeated failure to pay if you have, within the proceeding twelve months, served a resident with three or more nonpayment of rent notices.

If after sixty (60) days, the resident has not either sold

City Offers \$22M To End De Anza Cove Mobile Home Park Litigation

The city of San Diego announced late Friday that it is offering around \$22 million to settle a 35-year legal dispute with residents of the De Anza Cove Mobile Home Park at Mission Bay.

In 2003, residents sued the city when they were given eviction notices after a master lease expired for the park, which the city owns. City officials have been trying to close the mobile home park since discovering several decades ago that a trust, under which the city acquired the land, does not allow for residential uses.

The latest ruling, finalized Aug. 20 by Superior Court Judge Joel Pressman, set rates for reimbursement for those being forced to leave the park.

Residents had asked for \$48 million, but the formula approved last month envisions the city paying less than half that amount. Another \$7 million or so would go to the plaintiff's attorneys.

"The City Council believes it is time to end the lawsuit, provide residents with reasonable compensation and reimbursement of

attorney fees as determined by the judge and return this park to the people of San Diego," City Attorney Jan Goldsmith said.

"After 11 years of litigation, there are certainly legal issues that can be appealed on both sides. But there are times when the lawyers should get out of the way and allow a problem to be solved without more litigation. We think this is one of those times," Goldsmith said.

If the plaintiff, the De Anza Cove Homeowners Association, accepts the offer, neither party would appeal and the residents would vacate the premises, Goldsmith said. He said if the plaintiff appeals the August ruling, the settlement offer would be withdrawn.

The City Council approved the offer unanimously in a closed session, according to the city attorney.

<http://www.kpbs.org/news/2014/sep/19/city-offers-22m-end-de-anza-cove-mobile-home-park/>

the home to an approved purchaser or removed the home from the premises, management has a number of options available. Of course management can proceed to evict the resident for nonpayment of rent by the filing of the unlawful detainer action. However, if the resident is not someone that you feel compelled to evict, you may have an opportunity to recover your attorneys' fees, or to obtain compliance with a long-standing rule violation, as a condition of rescinding the notice and reinstating the tenancy. Moreover, even after filing the unlawful detainer action, a conditional settlement prepared by your attorney can provide the means to obtain a court-enforced payment plan or rule compliance, or both, which results in an eviction for non-compliance, rather than having to start all over again.

Finally, after a resident vacates the premises and leaves the home, or is legally evicted pursuant to an unlawful detainer judgment, management may then be able to proceed with a warehouseman's lien in accordance with Civil Code, § 798.56a.

COMMUNITY OWNED RENTALS

The following is from the Cross Law Firm of San Diego. They represent owners of manufactured home communities in Southern California and handle all day-to-day operations, evictions, rules/lease review, and employment matters.

In today's economic recession, many community owners are experiencing a larger than usual accrual of community-owned manufactured homes. This situation is due primarily

to resident homeowners abandoning their manufactured homes to the community, community owners obtaining manufactured homes through warehouseman's lien sales, or by community owners purchasing manufactured homes from distressed homeowners who are failing to pay the rent. In any event, the community owner is left with a larger than usual inventory of community-owned, vacant manufactured homes (hereinafter referred to as "community-owned homes"). These homes are difficult to sell in today's market, and community owners lose space rent every month the community-owned home does not sell. Many community owners are finding it is economically feasible to fix up the manufactured homes and rent them to non-homeowner residents (hereinafter referred to as "community-owned rentals").

Renting can be profitable, but the community owner must understand that a different set of laws govern these community-owned rentals. Community owners are generally familiar with their responsibilities under the Mobilehome Residency Law (MRL), which applies to the typical owner-occupied manufactured home tenancy in a manufactured home community. However, community owners must also be aware of the responsibilities and liabilities that exist when renting a community-owned manufactured home, which is regulated by general landlord-tenant law and not the MRL. In addition, the community documents presented to residents of community-owned rentals must also reflect the different laws and not reference the MRL.

POWER TO THE PEOPLE!

A NEW APPROACH TO ORGANIZING

Why is organizing so important? The answer is simple. Individuals have little or no power. Usually they don't know or understand the laws that protect them, nor do they care to learn. Individuals usually believe they have only four options when trouble arises: a) Ignore it, b) Try to handle it themselves, c) Hire an attorney or d) Ask an advocate organization for help. We believe (d) could provide the best option, provided advocates started working together and communicating.

There are many local organizations, in such cities as Santa Rosa, Rohnert Park, Oceanside, Hayward, Santee, San Marcos, Yucaipa, etc. It is difficult to know which ones really help those they serve. One glaring issue - usually these groups do not communicate with anyone else. They are little "independent kingdoms."

What little communication usually comes from the state-wide group; however who wants to be told what to do by someone 500 miles away that doesn't know your community?

PUTTING ALL OUR EGGS IN ONE BASKET ISN'T WORKING

Let's face it, advocacy organizations are not created equal. Of course, there is the state-wide organization (GSMOL); however GSMOL focuses the majority its resources on Sacramento and simply can't do it all. It is not equipped to handle many park level problems. Our suggestion: Give POWER BACK TO THE PEOPLE! Let local organizations be the "go to guy" for local problems. Let GSMOL continue to focus its efforts in Sacramento where it has the experience and expertise.

In our opinion, the "putting all our eggs in one basket" approach hasn't and isn't working. Giving a few people all the power has it's obvious pitfalls.

Do you feel you, today, are less protected and more vulnerable than ever before? We do and why is that? Partly because of the continuing chaos with advocacy. Residents looking for help are often discouraged when they find there is no one they can turn to. And residents feel they have no say. This leads to apathy and resentment. Advocates can do better and MH owners deserve no less. Let's give the People the Power! The people know where their problems exist. Let's help them brainstorm solutions.

And remember, we are MH owners first and foremost. Sure, some of us belong to an organization or two. But helping protect MH owners should be our absolute #1 goal. No one should lose track of that. We should not focus just on our organization or our title. If we are successful helping our friends and neighbors, our organization will be successful. Our organization should be a means to an end, not an end in itself! That's where many advocates go wrong.

Another issue is most residents are really in the dark. If there were a census made today of 1,000 random MH owners across the

state, most might even say they are happy, without any problems. Experienced advocates know better, especially if they live under rent stabilization, i.e. the real problems may not surface until one ties to sell his or her home.

THIS NEW APPROACH PROMOTES WORKING TOGETHER - POWER TO THE PEOPLE!

So how can we get everyone working together? Well, it won't be easy, especially with those egos wanting power and control. But if everyone keeps an eye on the prize, i.e. helping MH owners protect themselves, we think we can get the ball rolling and make positive progress.

Today, most organizations are oblivious to the others. For instance, there are at least five local organizations (Oceanside, San Marcos, Santee, Escondido and Chula Vista) in the greater San Diego area and neither knows what the others is doing. The area did have a "regional organization" named COMPAC, but COMPAC closed it's doors sometime ago.

This lack of communication has a fix. Create a "Regional Organization" in which all local organizations participate. Let them share ideas that work, let them eliminate those ideas that don't. After all the park owners are organized. Western Manufactured Communities Association (WMA) does a good job providing all it's member owners with information and support. MH owners need the same!

THE NUTS & BOLTS

Regional Organizations (R-Orgs) would be the glue that holds an area together. And MH Life would be the means for everyone to communicate. Local groups could use MH Life to publish what's happening in their local area, what they are doing and their accomplishments. This way everyone learns. And the Region really becomes a Community!

So what are the nuts and bolts:

a. Every R-Org would be incorporated as a 501(c)3 and would apply for a tax exempt status with the IRS and the Franchise Tax Board.

b. The R-Org would recommend every park be organized. Each local group (like SMOAC in Santee or the SRMHOA in Santa Rosa) would have a representative in R-Org. Those residents and/or parks not represented by a local group would be assigned a "representative at large," so they too will be represented in the R-Org. This way, everyone will have a say and everyone will be connected. Details would be worked out as groups are formed. However, much of this structure is already in place. See next page for Organizational Chart.

c. All organizations in a region, whether local groups, HOA's or just recreational groups would promote membership in the R-Org.

d. In turn, the R-Org would fund the park groups, local groups, MH Life, a legal fund, and a lobbyist in Sacramento based on the number of members in the R-Org.

e. Finally all R-Orgs across the state would be represented in one state-wide group. That group would act as an advisor, and would receive minimal funding, thus R-Orgs would be the “go to group” for their specific areas.

ORGANIZATIONAL CHART

The chart at the right is a simplified view of the proposed organization. The BOD for the State-Wide group would come from the BOD of all Regional Groups, like Orange County or North Bay.

The chart shows the San Diego Regional Group’s board would include a member from the Oceanside, San Marcos, etc.

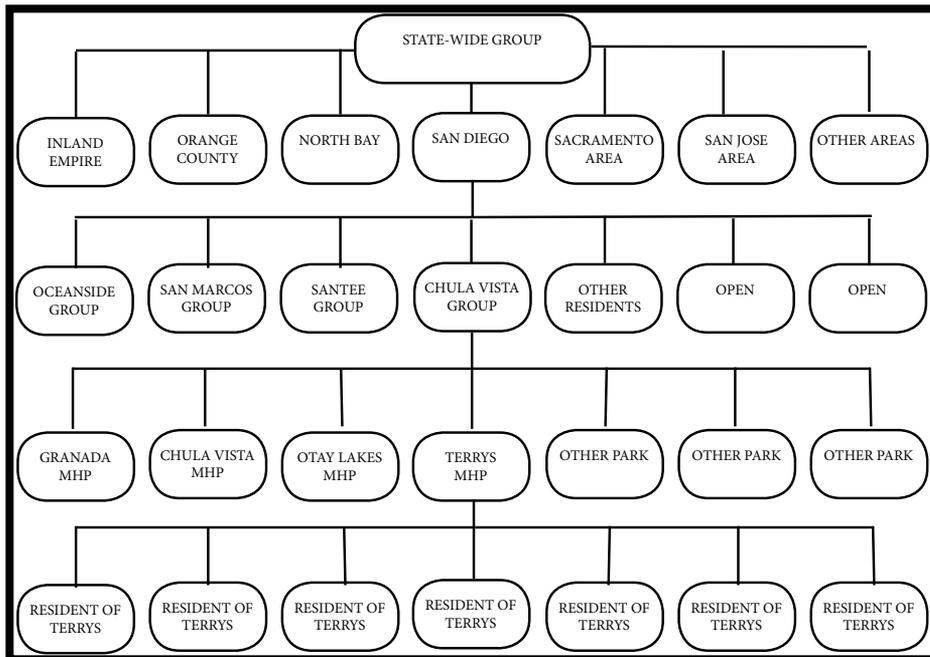
It also shows the Chula Vista group would include members from each of the parks in Chula Vista. The Santee group would consist of members from Santee parks. Everyone is represented.

You get the idea. In fact many of these local groups already exist and have been serving their residents for years. However they do not work with other local groups in the area, for the most part. This new approach gets everyone working together.

ADVANTAGES

Here are some advantages of this type of organization:

- a. Every resident in every park will be represented.
- b. Every group, whether a park group or local group, is represented and gets funded. There will also be a legal fund, and funding for a lobbyist in Sacramento.
- c. All groups and individual residents will use MH Life to keep the Community informed. All parks and all residents will receive a monthly MH Life magazine.
- d. There will be more uniformity. Every group will abide by the same Code of Ethics. There will be less division among groups. This arrangement promotes everyone working together - talking, brainstorming, finding solutions to problems...
- e. Organization leaders can use Skype or ooVoo to video conference from the comfort of their homes, getting more done in less time.
- f. This arrangement puts resources where the problems are, not in some far off place that doesn’t even know you exist. Local residents’ membership and donations fund local groups which in turn solve local problems.
- g. Since there will be a eight or so Regional Organizations



Organizational Chart

around the state, there will be a balance of power.

h. There will be checks and balances. Residents in a region will have the power to have their leaders replaced if they are not doing a good job.

i. Many more residents will receive MH Life; thus they will be educated and informed. They will have someone to turn to in case of trouble - in fact they will have the park group, the local group, and the regional group all working for them!

j. The state-wide group, as an advisor, will identify state-wide problems and suggest resources be used on solutions, whether it be legislation or something else.

MAKING IT HAPPEN

Sure, it will take some work to make it happen. Initially we have broken the state down into 8 regions: 1. North Bay/ Sacramento, 2. Bay Area, South Bay and East Bay, 3. High Desert/Los Angeles/South Los Angeles, 4. Orange County, 5. San Gabriel Valley /Riverside/San Bernardino, 6. Hemet/ Yucaipa/Palm Springs, 7. Greater San Diego and 8. Central Coast - San Luis Obispo to Santa Barbara. Of course there are other regions, but this is a start. Who is getting the word out? Manufactured-Home Life will get the word out and work with advocates around the state to form R-Orgs.

CODE OF ETHICS

We suggest anyone in a leadership position sign a Code of Ethics. MH Life and others will work on such a Code over the next 30 days and will publish the Code in the December MH Life magazine. No more politics. No more bad-mouthing. Everyone working together! MH owners deserve no less.

MH Life Magazine - We Think Outside the Box

MH Life prides itself for working outside the box, in this case, when examining the existing organizational structure for advocacy groups in California, we found several pitfalls. Today small groups of people hold most of the power, there is little communication between groups, and some groups are “little kingdoms” doing little for those they serve.

Our goal is to give the POWER Back to the PEOPLE, back to MH owners. If you have read the article on pages F-G, you will know that our latest suggestion does just that. And our hope is YOU will get on board and support our efforts to make a significant change in California.

NOT AN END IN ITSELF

MH Life is not an end in itself. That means our goal is to enable MH owners, HOA's, and local groups to work together in one cohesive organization. We don't seek power, nor do we demand any money. Our reward comes when the system works to protect you.

PROMOTING REGIONAL ORGANIZATIONS

Today, we are actively promoting the formation Regional Organizations (R-Orgs). Put the money where it is needed, not 500 miles away. Give the power back to the people (MH owners).

SUBSCRIBE TO MH LIFE

Sure, we know MH Life is free. But here's the deal. If you subscribe (\$15/year), not only will you get guaranteed delivery via the USPS, but you will receive a FREE FAQ Handbook , a \$6 value and your subscription will help us continue our work. By the way, either send a check or use PayPal for payment.

Consider two more things: a) Step up and volunteer to be a part of the Regional Organization and b) make a donation to MH Life so we can continue our work.

WHAT ABOUT CAMOA?

Sometimes the best of intentions produce something that, upon reflection, can be “tweaked” to be more effective. That's the case with CAMOA. Although CAMOA's BOD is hesitant to “change horses in mid-stream,” we feel the Regional Organization idea is superior to a state-wide group. We suggest CAMOA become a Regional Organization for the Greater San Diego area. That's where they have experience and contacts. That's where they can do the most good. That's what is best for MH owners. And other R-Orgs will serve other regions.

That being said, those of you living in the Greater San Diego Region, please continue to join CAMOA. Watch for updates in the December issue of MH Life. Thanks for your support!

Manufactured-Home Life Subscription Application & Donation Form (PLEASE PRINT)

NAME: _____ Date: _____

PHONE #: _____ PARK NAME: _____

MAILING ADDRESS: _____

E-MAIL: _____

SPACE # _____ CITY: _____ ZIP: _____

- MH Life Subscription (\$15/ yr): \$ _____
- Give us a little something extra: \$ _____ Thank You!
- Yes I want the free FAQ Handbook (a \$6 value).
- I will help run a Regional Organization in my area.

INCLUDE CHECK OR MONEY ORDER. All Checks Payable to “Mobilehome Magazine”

MAIL TO: Mobilehome Magazine, P.O. BOX 3774, Chatsworth, CA. 91313

11/14

THANK YOU!

The Good, The Bad, and The Ugly

We were approached by a professional in the industry (Manufactured Housing Dealer) who sells Manufactured and Mobile Homes in the North Bay and who is very concerned about the two issues in parks, namely interference of sales and senior abuse.

REAL PEOPLE ARE EFFECTED

When park owners/managers cross the line, real people are effected. Here is one example. Let's say his name is Jim. Jim is recent amputee, in and out of the hospital often, his wife is burdened by the additional stress of taking care of her husband and running their local business. His home no longer suits his physical living needs due to stairs and Jim's wife made a "make-shift kind of ramp" to better get him in and out of the house. As a result, his health is not improving because of the additional stress. This is a form of Elder Abuse.

THE BAD & THE UGLY

Interference with the home sales has placed extra extreme financial and physical burdens on residents trying to sell their homes. Management: a) Does not approve any prospective buyers, b) Does not allow open house signs to better direct people to their home when having an open, c) and Embarrasses/harasses R.E. Agents, in front of potential customers.

A Real Estate Agent reported the manager at one North Bay Park harassing her about "not having obtained permission from the park to place her open house signs." Apparently the park does not give other agents any problems. The manager continued "Don't bother (even if the home is sold) it won't get approved anyway."

Other issues include managers: 1) Jacking up rents so high that the residents have to move 2) Declining every potential buyer for an available home 3) Going to seller's home after a couple months to offer the seller a low-ball amount. The seller's take the low ball amount just to get out. 4) Management waits the full 15 days for the potential buyers to receive their Park Denial. This is a way for management to stall the sale and get more time so the general public has less of a chance for the seller to obtain Full Market Value for their home. For most residents, their home is their only asset-and their entire life savings is tied up in it, only to be subject to a "distress sale" by a greedy, mean park manager.

THE GOOD

We hear some managers really care about their residents:

a) The manager at Shamrock, a 55+ park is Cecille. She is a GREAT Manager who cares about her residents and is just a "star". She should be recognized for her good deeds/treatment to her residents. She takes time to hear residents concerns, and

does something about it when deemed necessary and within her power, and has great people skills.

b) Anita is the manager at Roseland Mobile Home Park, another 55+ park. "She is a wonderful lady who should be recognized for her people skills-and REALLY caring about her residents. I purposely moved an elderly lady there because Anita would take good care of her. She is always available to her residents and her actions have been proven."

c) Jody runs shop at Las Casitas de Sonoma, an All-Age park. She is a "Great gal, another good manager. She helps coordinate summer school programs for the children of her park-ON HER OWN and should also be recognized."

"Many residents are going to be grateful for the changes that will take place, eventually, as a result of your articles. However, many are afraid to speak up and I want YOU to write something about that-how they can go about being anonymous to report bad, illegal and unethical activity by park managers. People are DEATHLY afraid to speak up. We must assure them by telling them, very clearly, HOW to speak up-and who to trust. You wrote/ran a previous article on that too. I suggest you have them contact you directly. That would make them feel safe knowing they have you on their side. You'd be bombarded-but I can easily help you with that."

WHO CAN YOU TRUST?

"Residents simply do not know where to go for help." Now residents have an option. We at MH Life have been working for MH owners now for 12 years. We ran a non-profit, namely Coalition of Mobilehome Owners- California, for 7 years. It was successful, providing a terrific newsletter and low cost legal help. The magazine has been printed for 3 years and now reaches 25,000 homes monthly.

Can we be trusted? 100%! We are not out for self profit. The magazine is FREE, although we do ask for donations. Everything in the magazine can be documented, i.e. we can prove what we write. If we make a mistake, we correct it in writing.

Our goal is to educate and inform. Also to build a community of folks around California. We suggest all readers get on board, together we will make a difference. Donate and/or volunteer to help out. We need distributors in parks not now getting the magazine. We need folks to step up to run Regional Organizations (see pages F-H). We need folks to tell their friends living in other parks about the magazine.

It is important that everyone know the basics. MH owners have rights. Don't let park managers take away your rights! We will support your efforts. Want a personal visit? Join ooVoo (video conferencing) and invite Frank into your home. Or you can call Frank at 818-886-6479 or email him at fawodley@yahoo.com. (email is best if you have it).

We Are Grateful for Those Who Support MH Life

Manufactured-Home Life is grateful this November for the support of so many MH owners and others. Without your support, there would be no magazine.

DISTRIBUTORS

Here is a list of most distributors. Forgive us if we have skipped your name. Bold = main distributor.

California Edition: Donna H, Diane B, Jerry J, Rosemary W, Sharon Q, Kathleen S, Ella C, Ray K, Joanne D, Helen D, Jerome G, Sherry S, Phyllis T, Gail O, Gloria M, Sally R, Virginia R, Darryl B, Roger F, Claudetter L., Michael M, **Lou J**, Laurel H, Don R, Tony S, Laura M.

Orange County / South L.A.: **Paul M**, Binnie L, George L, Bill S, Nadona O, Peggy A, Joanne F, Don H, Scott H, Leonard D, Tom M, Joanne G, **Chris W**, Chuck Z, Dolores C, Janet W, Phil S.

North S.D. County: Kim W, Joan D, Cal A, Rob W, Pixie D, Frank C, Bud E, **Frankie B**

San Diego: **Bill S**, Pedro S, Ron C, Jim M, Loretta C, Penny V, Bob S, Joline C, Beverly T, Ken B, Manny, Corey R, John H, Steve M, Tom E, Steffanie E, Buddy R.

SUPPORT

Martin Hernandez (Orange Co/South L.A.), Mahomad Said (San Diego), David Quiroz (NSDC) and Trisha Little (NSDC).

CONTRIBUTORS

Some folks, and groups have far exceeded our expectations with their kind donations. Thank you all so much! Bold = main supporter.

Hal B, Indian Springs HOA, Sherry S, Judy F, Kathryn W, Lakeshore Gardens, Jerilyn C, Mary W, Terry C, Jodie W, Terry's MHP, Gary M, Brian J, and Rancho DeCalistoga.

ADVERTISERS

We are also grateful for all our advertisers. Although they are all important, one does stand out - Myron Hughes of Hughes West-Brook has stuck with us through good and bad times. Thank you Myron for your support! Another long time supporter is ST. PAUL'S PACE and Mercedes Margritz, their Community Outreach Specialist. Thank you Mercedes.

MH LIFE PRINTER

No one realizes that the company that prints MH Life not only does a terrific job, but has become an indispensable part of our organization. So our thanks goes out to Sundance Press, Steve Rhynard and our contact Pamela McFadyen.

A SPECIAL THANKS

On a personal note, I have two wonderful sons: Dylan Ababou and Jason Wodley. Dylan is a professional basketball player for Gniebra in the Philippines. He has so many friends and followers that he even has his own page in Wikipedia. Check it out. My other son Jason Wodley is sophomore at Cal State Northridge majoring in Biology. Jason plays hockey and is an excellent student. Both are very active in their respective religious organizations. Rose and I are very proud of our kids!

So why do I mention Dylan and Jason. Simply because they both have loaned me (MH Life) several thousands of dollars so I could continue the magazine, obviously a project that I love. Without their support, especially financial support, I simply couldn't continue the magazine.

Of course my wife Rose puts up with my 24/7 activity. Thank you Rose for your patience.

OUR READERS

Last, but not least. Thanks to all our readers. We appreciate your kind thoughts, emails, letters and phone calls. We love serving you and look forward to many more years working together. Already we are making a difference. Thank you for all your support.

A WONDERFUL LADY

The other day we had a call from Sojna who lives at Lamplighter Sacramento in North Highlands. Her park has just been purchased by Kort and Scott / Sierra Management. And they are facing large rent increases.

Sojna was a COMO-CAL member and she wondered what I was doing today, so I told her about the magazine. I said the magazine was free. Her reaction: nothing today is free! Well I said yes, the magazine is free. Why don't you charge at least a few dollars for the magazine. My reply was: the magazine reaches 25,000 homes today. If it cost even 17 cents or \$2.00 a year, 90% wouldn't get it, even though the expense to print and distribute it is much higher.

PLEASE DO YOUR FAIR SHARE

Donations are critical to our success. If everyone contributed just \$2.00/year, we would have no financial worries and would not only continue, but could expand, both our distribution area and the number of pages of the magazine. Please donate today!

As it is, contributions amount to just \$.36/year or about 18% of our needs. Please, if you read and find MH Life valuable, do your share. Send us a donation of \$5 or more. At \$5, 10,000 would have to donate to reach our goal! Let's show the park owners that we can look out for ourselves. **Please DONATE!**

Donations in 2014 for California Magazine

The tables below indicate the amounts received from individual parks - donations and FAQ Handbooks. Only 7 parks have given over \$100.

LACK OF ADVERTISERS

When we first started distributing Mobilehome Magazine in July 2013 to local areas, we had a terrific list of advertisers, especially in North Bay. But as the months went on, advertisers pulled out one by one saying they were not getting any response. This really puts us between a rock and a hard place. No advertising means no magazine.

COMPETITION

Our competition, Mobile home Park Board, publishes magazines for 400 individual parks in California. Their magazine has a color cover and black and white interior pages. They have lots of advertising and advertisers seem to be happy. This magazine does not print anything of an advocacy nature. Sometimes it prints content supplied by the park manager or a resident.

It is difficult to understand why our readers would support a “non-advocacy” publication rather than MH Life. If MH Life is to survive, our readers will have to change their ways.

Donations from North Bay (2014)

Park Name	City	Donation
Blue Spruce	Sebastopol	\$40.00
Calistoga Springs	Calistoga	\$25.00
Chateau Calistoga	Calistoga	\$95.00
Colonial Park	Santa Rosa	\$26.00
Journey's End	Santa Rosa	\$10.00
Leisure Lake Village	Petaluma	\$20.00
Leisure Park	Santa Rosa	\$20.00
Marin Valley	Novato	\$76.00
Oaktree Vineyard	Napa	\$31.00
Rancho De Calistoga	Calistoga	\$206.00
Rancho Grande	Rohnert Park	\$16.00
Rancho San Miguel	Santa Rosa	\$6.00
Rancho Verde	Rohnert Park	\$12.00
Seven Flags	Sonoma	\$20.00
The Country	Santa Rosa	\$15.00
Valley Village	Rohnert Park	\$49.00
Windsor CC	Windsor	\$124.00

THIS MONTH

As you can see, we have only three advertisers in this California edition. That doesn't begin to pay the bills. Soon we will be forced to suspend delivery of magazines to parks that have not financially supported us. We hope you understand.

OUR REQUEST

We request every park receiving MH Life pass the hat and make us a donation of at least 10 cents a copy. That's \$15 for a box of 150 magazines. This at least pays the postage to get the box to you. Support MH Life or lose it. We thank you!

Donations from Other Areas (2014)

Park Name	City	Donation
Bermuda MHP	Mission Hills	\$300.00
Colonial Manor	San Jose	\$110.00
Hacienda Del Pismo	Pismo Beach	\$6.00
Hillsdale MH	Sacramento	\$12.25
Indian Springs	Palm Desert	\$760.00
Kona Kai	Chatsworth	\$25.00
Lamplighter	Camarillo	\$6.00
Lamplighter Sac	North Highlands	\$90.00
Mill Pond	San Jose	\$10.00
Ocean Breeze Manor	Santa Cruz	\$10.00
Oxnard Shores	Oxnard	\$24.00
ParkLane	Canyon Country	\$21.00
Pinebrook Village	Folsom	\$12.00
Rancho Yolo	Davis	\$250.00
Riviera MHP	Canoga Park	\$10.00
Royal Pines	Idyllwild	\$16.00
Sandpiper	Carpinteria	\$16.00
Stardust Estates	Ventura	\$5.00
Tahitian Terrace	Pacific Palisades	\$25.00
Town & Country	San Jose	\$20.00
unknown	Loma Linda	\$15.00
unknown	Wisconsin	\$20.00
Upland Eldorado	Upland	\$31.00
Valle Verde	Chatsworth	\$106.00
Villa Teresa	San Jose	\$31.00
Winchester Ranch	San Jose	\$50.00
Woodbridge	San Jose	\$6.00

Puzzle Challenges- Sudoku

NEW SUDOKU PUZZLES

Continuing this month, we are challenging all readers to solve three different puzzles - 2 sodoku and one crossword. If you are able to correctly solve either or all three, we'd like to hear from you. Send us your name, park name, and city. We'd like to list you as a Puzzle Challenge Winner for the month of November. Winners for November will listed in the December issue.

Sudoku mp1

	7					8		
			2		4			
		6					3	
			5					6
9		8			2		4	
	5			3		9		
		2		8			6	
	6		9			7		1
4					3			

Sudoku hp1

			8		2			
5								1
		6		5		3		
		9		1		8		
1								2
			9		7			
	6	1		3		7	8	
	5						4	
	7	2		4		1	5	

SOLUTIONS TO OCTOBER SUDOKU PUZZLES

Congratulations to Jean Voller, Terry's MHP who solved all three puzzles and T.M. Daku who solved the two Sudoku Puzzles. We hope you had fun. Remember, if you solve the new puzzles, send us your name, park name and city, we will list you as a Puzzle Challenge Winner for the month of November, 2014. Let's see how many winners we can get. Represent your park and your area.

1	5	9	7	3	4	2	8	6
7	2	3	5	6	8	4	9	1
4	6	8	2	9	1	3	5	7
6	3	1	9	5	2	8	7	4
9	8	7	1	4	3	6	2	5
2	4	5	8	7	6	9	1	3
8	9	6	4	1	7	5	3	2
3	7	2	6	8	5	1	4	9
5	1	4	3	2	9	7	6	8

A

7	3	1	9	4	2	8	5	6
9	2	8	3	6	5	7	1	4
6	5	4	8	1	7	3	9	2
3	8	2	5	9	6	4	7	1
4	9	5	7	8	1	2	6	3
1	6	7	2	3	4	5	8	9
5	7	3	6	2	9	1	4	8
8	4	9	1	7	3	6	2	5
2	1	6	4	5	8	9	3	7

November Crossword Puzzle - New

To The Editor

Across	Down		
1. Seed case	1. Blended food	26. Examine closely	52. Not trimmed
4. Animal foot	2. Type of window	27. Distant	53. Uncanny
7. Charts	3. Grade in judo or karate	28. Portent	54. Obviate
11. Halo	4. Student	29. Row	55. Let for money
12. Six-sided figure	5. By surprise	30. Choose, ___ for	56. Large vase
13. Wide open	6. In good health	31. Prod	57. Scorch
15. Head teacher	7. Spoil	32. Pertinence	59. Small stream
17. Pass along	8. Mature	34. Trial	62. Epoch
18. Perceive	9. Acceptable to the taste	35. Be indebted to	63. Married
19. Frozen spear	10. Petty quarrel	37. Strike lightly	65. Deuce
21. Consumed	11. Part of a church	42. Mesh	
22. Long fish	12. Noisy insect	44. Objective	
23. Lecture	14. Optic	47. Sprocket	
24. Engrossed	16. Make reference to	49. Cry	
27. Scarlet	20. Stray	51. Small boat	
28. Severe experience	25. Fuss		
30. Fiend			
33. Particle			
36. Ambit			
38. Ode			
39. Female sheep			
40. Arm bone			
41. Claw			
43. Transmitted			
45. Leak slowly			
46. Find			
48. Wonder			
50. Vote against			
51. Remedy			
53. Armed conflict			
56. Country, initially			
58. Farm			
60. The night before			
61. Regenerate			
64. Origin			
66. Mother-of-pearl			
67. Oaf			
68. Legal document			
69. Scan			
70. Allow			
71. Uneven			

I first of all want to introduce myself as the SMOAC, Santee Mobilehome Owner's Action Committee President, I want to give the Manufactured- Home Life magazine my congratulations to the new format. I am very impressed with the new design of the magazine.

As the SMOAC President of Santee, I am hoping that we can generate a unique magazine for the east county area of San Diego. I am very anxious to support this and all aspects of this magazine. Thank you very much for including pages of the new format in Spanish. We have approximately 2300 spaces in our city. We look forward to the different issues among mobilehome owners throughout California that are highlighted.

Furthermore, I want to thank Mr. Wodley and his staff for putting together such a great magazine and a much needed resource to mobile home owners. I hope that all residents will continue to enjoy this resources and donate to keep this alive and forth coming in the

future. **Buddy Rabaya, President, Santee Mobile Home Owners Action Committee**

Solution to October Crossword

	E	E	L		A	B	E	T		A	T	O	M		
M	I	M	E		P	E	A	R		T	H	R	O	B	
I	D	E	S		E	D	G	E		E	R	A	S	E	
T	E	R	S	E		L	E	E	S		E	L	S	E	
T	R	Y		A	J	A	R		H	E	W				
				T	R	A	M		V	I	M		A	D	O
B	O	T	A	N	Y		M	E	N	U		B	I	B	
O	N	Y	X			B	I	T			A	L	S	O	
A	L	P		H	O	A	X		A	P	I	E	C	E	
R	Y	E		O	A	R		D	I	L	L				
				A	P	T		H	E	R	O		S	A	G
P	I	L	L		S	L	U	R		Y	E	A	R	N	
A	B	O	D	E		A	M	I	D		A	U	R	A	
L	I	B	E	L		N	A	V	Y		S	T	O	W	
	S	E	R	F		K	N	E	E		Y	E	W		

Quote of the Month

"The trouble with organizing a thing is that pretty soon folks get to paying more attention to the organization than to what they're organized for." **Laura Ingalls Wilder**

MDS MANUFACTURED & MOBILEHOME SALES

MARTELE SPATARO, OWNER

707-291-1891

~Specializing in 55+ & All Age Communities
in Sonoma County since 2003~

www.MarteleSellsMobiles.com

CA Manufactured Housing Dealer DL1253955

offer
W
code

MOBILE HOME INSURANCE

VISA
MASTERCARD
DISCOVER
PAYMENT PLANS

Se Habla Espanol!

LOW RATES!
LOCAL SERVICE!

**DISCOUNT for Combining
Mobile Home and AUTO
Insurance!**

- | | | |
|---|---|---|
| <input type="checkbox"/> Fire | <input type="checkbox"/> Replacement Cost Mobile Home | |
| <input type="checkbox"/> Wind | <input type="checkbox"/> Replacement Cost Contents | |
| <input type="checkbox"/> Liability | <input type="checkbox"/> Falling Objects | <input type="checkbox"/> Workers' Comp. |
| <input type="checkbox"/> Tornado | <input type="checkbox"/> Lightning | <input type="checkbox"/> Theft |
| <input type="checkbox"/> Smoke Damage | <input type="checkbox"/> Water Damage | <input type="checkbox"/> Explosion |
| <input type="checkbox"/> Medical Payments | <input type="checkbox"/> Vandalism | <input type="checkbox"/> Hail |

Coverage available to \$400,000!

YOUR CHOICE:

NEW
Low Cost
FLOOD INSURANCE

- **Replacement Cost Mobile Home**
- **Stated Value Coverage**
- **Cash Value Coverage**
- **Discounts for Home and AUTO**

Hughes West-Brook is your Mobile Home Insurance Specialist.
With us, Mobilehome insurance isn't a sideline. It's all we do. Give us a call!

HUGHES WEST-BROOK

Fountain Valley, California

(800) 660-0204

www.hwbins.com sales@hwbins.com

HWB

Insuring your home for
40 Years
Family Owned Since 1973