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From the Editors of Sacramento Mobilehome Living Magazine

Why aren't mobile home parks classified as "affordable housing"? A comprehensive article in this issue explores the topic. Does your park have a negative or adversarial relationship with managers and owners? Help for that is described in the following pages in addition to specifics for contacting your elected officials. We hope you find the information useful and informative.

Save the date! SAC's August conclave will be held on Friday, August 5th, Denny's, 122 Sunrise Ave. in Roseville at 11 AM, guest speaker TBA. We'd like to see more residents from other parks join the coalition and this meeting is a great place to start. For information, contact SAC Coordinator, John Bertaut, (916) 500-1485, or email sacareacoalition@aol.com.

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

We welcome your suggestions for articles for inclusion in future issues.

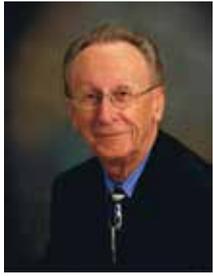
Tony Danieli and Beverly Purcell, Editors

From the Publisher of Sacramento Mobilehome Living Magazine

Mobilehome Magazine (www.mobilehomemagazine.org) is proud to be able to bring the Sacramento Mobilehome Living Magazine to you, i.e. we pay the all printing and delivery expenses. Our long term goal is to provide similar magazines to other areas of California (North Bay, San Jose, Central Coast, Los Angeles, Riverside, Orange County, San Diego and a few more).

We have been writing in MH Life Magazine about such a 'regional magazine' since April 2013. This is our sixth year providing information to the California mobilehome community. We are excited to be working with editors Tony Danieli and Beverly Purcell. By the way, Tony and Beverly handle the magazine's distribution to parks in Sacramento and we thank them for their assistance. It is greatly appreciated.

Advertising fees are our only income. So, please, support our advertisers. Your support will ensure the success of the magazine. We will pay a commission to anyone who brings the magazine advertising. It is a win-win for all of us. Simply call Frank Wodley at 818-886-6479 or email him at fawodley@yahoo.com. He will be happy to provide details. We hope you enjoy the Sacramento Mobilehome Living Magazine. We love bringing it to you!



The Advocate by John Bertaut

ORGANIZATION

Is there a new wave of mobilehome advocacy appearing on the horizon, or is it merely an old wave with new intensity we are seeing? Whichever, it highlights an effective alternative to the individual membership approach, which comes at the price of ongoing recruiting, and the labor intensive rosters, due dates, other member data that go with it. It all adds up to substantial overhead to maintain.

Coalitions, on the other hand, consist of one membership per park, 6-10 regional entities, low maintenance and low overhead by comparison. These state-registered, non-profit, mutual benefit associations, require only one annual meeting, no dues and remain on the 'back-burner' until needed. Then they are quickly and easily loaded with interested homeowners eager to chip in for the cause. The leadership group, one from each park advocacy group, meets periodically to keep an eye out for potential threats and are ready to mobilize on a moment's notice.

Whichever is available to you, you should join, because it is clear that park owners and management companies are more apt to be responsive to the expressed concerns of your group, than they will be to you as an individual.

COLLABORATION

Counter intuitive is what you might call it when you first hear the suggestion ... work with management and homeowners? But, consider... we live here and management lives here. Park owners provide the space and amenities for us. No matter how you slice it, we're all in this together. In some cases, we're one big happy family. Not so much in other cases, true.

Homeowner groups are most effective when they work with management in a collaborative manner, rather than in as adversaries. People just react better to collaboration than they do to conflict. It's our human nature. That's why the more effective advocates rely on collaboration and work with our family of managers and park owners on common issues whenever possible.

Now, understand that this is not to say it is a panacea and that all park problems addressed in this manner will yield perfect results. However, we do know with certainty, from experience, where conflict takes us. So if you haven't tried it, don't knock it. It might be just the approach that turns things around for you.

DOCUMENTATION

Once you have confirmed you are addressing an actual violation of a park rule or civil code, you must document the following: The specific violation according to park rule or civil code; the date the violation occurred; details (be concise); say what you want done about it and when you want it done (be reasonable). Include photos if that is possible.

If your issue is one of safety or health, Title 25 will probably apply and you will then, depending on what the issue is and how imminent you perceive the danger to be, call HCD's Ombudsman and file a report and notify the park manager. If you don't document, your complaint never happened. Don't forget to keep a copy for yourself.

By documenting, you help the park manager know exactly what is your issue. It is easy for him or her to keep track of because they now have a piece (or two) of paper and don't have to rely on memory from among all the others who verbally complained to them that day. Also, if the worst case scenario develops and you have to go to court to resolve your problem, your documentation is mostly done and you already have that all important paper-trail.

(John Bertaut lives in a mobilehome park in Citrus Heights, CA with his wife and their two cats. He is Coordinator of the Sacramento Area Coalition of Mobilehomeowner Advocacy Groups (SAC). The opinions expressed in this article are solely those of the author.

Free Home Improvement Services Available Through Rebuilding Together Sacramento



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

In response to the growing need for energy sustainability and the reality that many homeowners need to reduce their housing costs, RTS in partnership with SMUD, The Air Quality District, and Sacramento Association of Realtors, launched a free Home Energy Conservation (HEC) Program in 2012. By installing a host of simple weatherization / energy efficiency measures, we expect to increase comfort, lower utility bills by 10%–20%, and reduce greenhouse gas emissions by 1-3 tons per home annually.

As a part of this free program, we are currently providing services that will help improve home energy conservation. The minor energy and water saving measures completed through the Home Energy Conservation (HEC) program include:

- *Door and window weather-stripping.*
- *Electrical plate insulation. Water Heater*
- *Pipe insulation.*
- *Window caulking.*
- *Energy- efficient bulb installation. Smoke, fire and carbon monoxide detector installation.*

- *In addition, our Safe At Home program provides minor home safety modifications that include:*
- *Grab bar installation. Toilet risers installation.*
- *Hall and stair railings installation.*
- *Bath and shower stools.*
- *Smoke, fire and carbon monoxide detector installation.*
- *In addition to the services provided above, RTS will install low-flow shower heads and aerators provided by the Regional Water Authority (RWA). This service is provided to meet the need to reduce water demand over time in the Sacramento region.*

It is critical that Rebuilding Together continue to expand its services as Sacramento prepares for the aging population and develops solutions to repair older homes, since 57% of the Region's homes are 30 years or older. There are also a very limited number of home repair and modification services for low-income homeowners in the Sacramento area, causing many organizations to call upon Rebuilding Together Sacramento to fill the gap.

The Safe at Home and Home Energy Conservation services are no cost to people who:

- *Own their home.*
- *Meet low-income guidelines (\$25,000 for one person in the home, etc.)*

TO APPLY

- *Call to discuss eligibility and receive an application;*
- *Or Visit our website to download and application.*
- *Mail the completed application to Rebuilding Together Sacramento. You will be contacted to schedule an appointment.*

Safe at Home is also available for a fee to those whose income is above the low-income guidelines. No application is required for the fee-based services. Call 916-455-1880 X3 to schedule an assessment. For more information contact Rebuilding Together Sacramento (916) 455-1880. Applications are available at www.rebuildingtogethersacramento.org

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Making Your Voice Heard at the Capitol

by Stephanie Reid of the Select Committee on Manufactured Home Communities

Vote By Mail is a program administered by the California Secretary of State's Office. Every primary election (June) and every general election (November) we have the option of going to the polls to vote in-person, or – the easier and more efficient way – mail your ballot in. Personally, I have been voting by mail for decades. As soon as I get my ballot, I fill it out and send it back. For example, I have already received, filled-out, and returned my ballot for the June Primary election next month. I do not have to go to the polls on June 7th.

Making your voice heard at the Capitol is a very effective way for your Senators and Assemblymembers to know how you feel about the issues they face at the Capitol. The Senators and Assemblymembers whom we elect to the Legislature are there to vote on behalf of their constituents in their respective districts.

The best way to get your voice heard is to send a support or opposition letter related to a specific bill or topic on an 8.5x11 sheet of white paper. Paper that is white photocopies better than colored paper. An 8.5x11 sheet of paper fits perfectly into a file folder or binder, whereas index cards do not fit well. The letter should preferably be no more than one page, and can be as short as a few sentences.

Make sure that your full name and address is on the letter. Staff checks the address on every letter to confirm if the letter is from a person who actually lives in that Senator's/Assemblymember's district, since those letter writers are the constituents whom the legislator directly represents in Sacramento.

Legislators receive form letters, as well as petitions with several pages of signatures. The most effective letters are generally those individualized and tailored to legislators and that offer brief compelling arguments (including how the bill will affect you directly) for their cause. Also, letters do not have to be mailed separately. One person can mail letters as a group within a single envelope.

Emails are also a very effective and convenient way to communicate with legislators. Since legislators typically receive hundreds (sometimes thousands) of emails in a given week, it is very important to include your full name and address at the top of the email to the Senator's / Assemblymember's public email account.

Another option is to visit their Senator or Assemblymember in their District Office. It is suggested that if multiple people want to see the same legislator on the same issue, do not make several appointments, but rather make one appointment in which the vast majority of interested persons can attend. If the legislator is not available to meet with the group, do not worry. Thirty minutes with a staffer is sometimes better than 3 minutes with the elected official.

Making a phone call to let your Senator or Assemblymember know how you would like them to vote on a particular bill is advisable. If you're a constituent, please be sure to let the person answering the phone know which city you live in so that they can note that the legislator is receiving a call from a constituent on the specific topic.

It is important to know that every time a constituent calls, writes, emails or visits their legislator, that information is logged so that the legislator can know—when it is time to vote on pending legislation—exactly how many people called in favor or against specific bills.

Bills move through the legislative process quickly, so a volunteer needs to keep close watch on the progress of the bills you are interested in. Individuals can find out the specific status of bills online on LEGINFO (<http://www.leginfo.ca.gov/>).



Michele Moenning
Sign In

SAC Conclave, June 3



Doug Johnson
WMA

Doug Johnson, Senior Regional Representative for WMA (Western Manufactured Housing Communities Association) was the featured speaker at SAC's monthly meeting at Denny's in Roseville. Mr. Johnson has been with WMA for 21 years and currently oversees programs in northern California which include interface with the organization's members, mobilehome park residents, and local government.

The organization was established in 1945 and currently represents 1,600 (out of a total of 4,600) mobilehome park owners and management companies statewide. WMA is headquartered in Sacramento with an office staff and governed by a nine member Board of Directors. Some of the programs provided for its members include a monthly magazine and newsletter, legislative lobbyist, 2 representatives in southern California, a 60 hour Park Manager Certification Program, and annual convention. WMA also solicits contributions for 2 PAC's, one for political issues and the second for candidate endorsements.



Mr. Johnson was invited to the conclave to explain the mobilehome park owners' viewpoint. He emphasized the importance of working together for mutual benefit. He stated that WMA can facilitate better communication and relationships between residents and WMA member owners/managers.

Doug Johnson can be reached at (916) 374-2702 or rdj2003@sbcglobal.net.

Future for Mobile Homes as Affordable Housing in California

Are we missing a good bet? by Bob Slagle

It is no secret that affordable housing is scarce throughout the nation and especially in California. Even with record low mortgage rates and plenty of demand, the lack of conveniently located, relatively low-cost housing has frustrated planners and consumers alike. California's housing element law was designed to help local officials plan for adequate housing in their communities, but many cities and counties have been unable or unwilling to meet the state requirements for housing. The elimination of redevelopment agencies has exacerbated the problem.

How to Cope

There are no easy solutions, but mobile/manufactured home parks (MHPs) are a viable source of affordable housing worth exploring.

About 4,800 MHPs in California represent an existing supply of over 350,000 affordable homes.

With an estimated average current market value of \$50,000 per home (without the land), the total value of existing stock would be over \$18 billion. The cost to construct a comparable amount of affordable 900 square foot, apartment type units with fewer amenities at a unit cost of \$200 per square foot (including land) for would require the expenditure of over \$65 billion.

The potential cost savings of using mobile homes to reduce affordable housing demand should inspire immediate attention.

Vanishing Breed?

A substantial percentage of MHPs, however, may be an endangered species. The supply is being diminished and the numbers will increase with time. MHPs were popular investment options basically from the 1960s to the mid 1980s. The relatively low cost of land in non-urban, but desirable areas, including the outlying coastal and desert resort areas, coupled with the cost savings from factory construction spurred the MHP developments.

Most mobile homes are considered non-mobile alternates to traditional homes. The majority of existing mobile homes are single story, single wide and double wide 1,000 to 1,440 square foot homes on individual lots. They are well-designed, functional and comfortable, and provide an element of privacy. Most enjoy common-area facilities and amenities. Many exist today in parks with all of the characteristics of middle class country clubs mostly for seniors, many of whom are veterans. Other parks developed for the same cost-effective reasons were designed for working

class families and were developed on low-demand sites closer to urban areas. Compared to traditional homes, they considered affordable housing.

By 1990, the population explosion in California caused land to become prohibitively expensive for low-density development and few MHPs have been created since that time.

The majority of MHPs created years ago are not considered today as the highest and best use of the land and that makes them vulnerable. The more the demand for developable land increases the more likely MHPs will vanish.

Few Options

To preserve existing affordable housing, some municipalities have purchased reasonably priced parks to comply with the state's affordable housing mandates. Today, some local agencies are trying to raise huge funds to purchase parks in very high demand areas, such as Silicon Valley.

The most immediate park closings will be those without rent control and those with rental agreements that run out, or can be modified, or can be successfully challenged. Park residents and local government agencies do not have the resources to fight expensive legal battles and simply roll over in many cases.

Parks with strong rent control laws, particularly those where the provisions have survived challenges in the courts will have longer lives.

However, park owners are determined to cash in on the increased value of their land and will continue to try ways to get rid of rent controls so, either rental rates can be increased to compare with current land market values, or the park can be vacated and the land sold at today's market prices.

An alternative way to vacate the land is to relocate the homes, or the homeowners, but suitable comparative locations do not exist and it is not feasible to move older mobile homes. Buying out the homeowners is not economically viable, or is unfair to the homeowners. Inclusionary zoning requiring developers to include a percentage of new units for the low- to moderate-income market has many problems.

The alternative of forcing conversion of the park to condo ownership of the spaces and eventually eliminating rent control was effectively stopped by the passage of legislation revising the state subdivision code.

But the land owners and their well-funded legal experts

and lobbyists will not give up and it is probably only a matter of time when conditions will favor them.

In cases where the threat of closure is minimal, such as where homeowners were able to purchase their MHP, the MHP will continue to exist like any traditional residential community. But these are limited in numbers.

Major Issue

A major impediment to continue using MHPs as a source of affordable housing is the HUD rigid restriction on age. Many mobile homes were manufactured in the 1960's and 1970's. Federal guidelines devised by HUD disqualify those built before June of 1976 as being substandard because of the updated codes adopted at that time. Homes built before that date do not qualify for government-backed and conventional financing. They are considered substandard and physically non-conforming. Lenders and local and state government agencies follow the HUD code. The Q&A below was taken from HUD's website: <http://portal.hud.gov/hudportal/HUD?src=/programoffices/housing/ramh/MobileHomes/faq>

My home was built before June 15, 1976. I've made some modifications to my home and believe it meets the HUD standards. Can someone come inspect my home to make sure it's in compliance with the standards?

HUD does not inspect homes. Homes built prior to June 15, 1976, even with modifications, do not meet the HUD standards and cannot be accepted as compliant with the HUD Code. As the homeowner, you may find a licensed engineer willing to inspect your home for compliance with your state's housing code. FHA does not insure mortgages on manufactured homes built prior to June 15, 1976. Most other mortgage insurance firms follow FHA's policy.

Will HUD issue certification labels (HUD tags) if my home was built before 1976?

No, The Department will not issue tags for a manufactured (mobile) home constructed prior to the enforcement of the Manufactured Home Construction and Safety Standards, effective June 15, 1976.

HUD certification is what the FHA and all financial institutions use as a requirement for long-term home loans.

Because the rigid HUD code automatically classifies all non-conforming Mobile Homes as substandard personal property, they must be purchased with short-term financing terms similar to those for cars and boats. It is no question, without acceptable home loan terms, MHPs will tend to vanish over time.

The totally inflexible HUD mandate is universal and it indiscriminately blocks a viable form of affordable home ownership. It puts an incredible burden on the ability of

low- to moderate-income families, seniors and individuals to purchase this type of affordable housing.

Preserving Existing Affordable Housing

A hefty supply of affordable housing would be preserved if effective retrofit guidelines were established to remove the stigma of non-HUD-certified mobile homes built before June 1976. If reasonable criteria were developed to retrofit, inspect and certify these pre-HUD homes, financial institutions would have the means to make long-term loans with terms acceptable to a broad range of dwellers. This type of program would also provide the incentive for residents and park owners to upgrade their homes.

Long-term, low-down-payment FHA and VA insured loans are regularly made on older traditional houses that do not meet the letter of current codes, but are in good condition. This should also apply to Mobile Homes with appropriate retrofitting.

An alternative to HUD cooperation would be the development of state housing codes acceptable to mortgage insurers, such as the FHA, VA and CalVet. The California Housing and Community Development (HCD) department is the responsible agency for MHP and MH standards. The California State Legislature has a special Senate Select Committee that works with HCD on many issues and should be able to explore this aspect of affordable housing. The ultimate answer for the state would be for HUD to develop approved retrofit guidelines.

Summary

Affordable housing is a universal social problem. The American goal of home ownership is becoming unattainable for many. Scarcity of land and mounting construction costs are barriers that are climbing higher and higher. The cost of building new affordable housing is prohibitive. MHPs are an excellent source of affordable housing for families, seniors and individuals. It is not financially feasible in today's market to build new MHPs in acceptable residential locations, but with a reasonable retrofit program, Mobile Homes would provide a substantial supply of existing affordable housing.

The opinions expressed in this article are solely those of the author, Bob Slagle at bobslagle77@gmail.com.

Manufactured Housing's Resident Relations Goals

The Residents, Managers and Owners of this Community commit to strive to always:

1. Treat everyone with courtesy, dignity and respect and follow the Golden Rule.
2. Keep lines of communication open and listen patiently to each person's point-of-view.
3. Refrain from engaging in unfair criticism, gossip, spreading of rumors or making threats.
4. Avoid "Us vs. Them" thinking or actions and instead pursue "Win, Win" Solutions.

ISSUES RESOLUTION PROCESS

A harmonious community depends on management that seeks positive resident relations and residents who cooperate with management and their neighbors. We all must realize that no community, manager or resident is perfect. It is inevitable that we will all make mistakes, facilities will break down, residents and managers will break rules or fail to enforce rules and some residents will not be able to get along with others. This Issues Resolution Process and a Resident Suggestion/Complaint Form are intended to be non-exclusive guides for use when situations develop that require management investigation and action.

MAKING A SUGGESTION/COMPLAINT

Residents should: (1) talk to the manager about the situation and suggest a resolution; (2) if you are unsatisfied with the manager's response, then use a Resident Suggestion/Complaint Form to document your request; (3) if after 10 working days, you are not satisfied with the manager's response, then send a copy of the form to the community owner/management company for action.

INVESTIGATING THE SUGGESTION/COMPLAINT

When the complaint involves another resident, the manager should talk to that resident first. If that attempt to mediate fails, the manager should write to that resident about the situation. If that attempt to gain cooperation is unsuccessful, and where the situation warrants further action, the manager should send the applicable legal notices authorized by the Mobilehome Residency Law to seek compliance.

RESPONDING TO THE COMPLAINING RESIDENT

Management should attempt to respond immediately if the matter involves a serious health or safety issue. For more routine matters, management should respond within 5 working days. The response may be orally, in person or in writing. [Ed. Note: A written response is recommended. An oral response must include a witness.]

COOPERATION DURING THE RESOLUTION PROCESS

Residents should treat the managers with respect and give them time to do their jobs. Residents should understand that managers are not police officers and can't be expected to be everywhere and see everything 24 hours per day. Residents should not make petty complaints. Residents also should not expect the managers to solve all neighbor vs. neighbor disputes. Managers should respond promptly to resident's suggestions or complaints. Managers should adopt the attitude that the customer comes first and is presumed to be right until proven wrong. Managers should treat their customers with respect and strive to make their residency a satisfactory experience.

Source: GSMOL convention seminar given by park owner, and WMA member, Richard Bessire

Homeowner Bill of Rights

This Bill of Rights is listed under Article 2 (Rental Agreement) 798.15 on page 3 in the 2016 Mobilehome Residency Law. Although these laws are not new, the legislature has decided to combine them into this new section.

Remember, parks DO NOT have to distribute the new MRL each year (as of 2011); however they must give you notice that you can request a copy. Homeowners and park management have certain rights and responsibilities under the MRL. These include, but are not limited to:

(1) Management must give a homeowner written notice of any increase in his or her rent at least 90 days before the date of the increase. (Civil Code Section 798.30)

(2) No rental or sales agreement may contain a provision by which a purchaser or a homeowner waives any of his or her rights under the MRL. (Civil Code Sections 798.19, 798.77)

(3) Management may not terminate or refuse to renew a homeowner's tenancy except for one or more of the authorized reasons set forth in the MRL. (Civil Code Sections 798.55, 798.56)

(4) A homeowner must give written notice to the management of not less than 60 days before vacating his or her tenancy. (Civil Code Section 798.59)

(5) Homeowners, residents, and their guests must comply with the rental agreement or lease, including the reasonable rules and regulations of the park and all applicable local ordinances and state laws and regulations relating to mobilehomes. Failure to comply could be grounds for eviction from the park. (Civil Code Section 798.56)

(6) Homeowners must pay rent, utility charges, and reasonable incidental service charges in a timely manner. Failure to comply could be grounds for eviction from the park. (Civil Code Section 798.56)

(7) Homeowners have a right to peacefully assemble and freely communicate with respect to mobilehome living and for social or educational purposes. Homeowners have a right to meet in the park, at reasonable hours and in a reasonable manner, for any lawful purpose. Homeowners may not be charged a cleaning deposit in order to use the park clubhouse for meetings of resident organizations or for other lawful purposes, such as to hear from political candidates, so long as a homeowner of the park is hosting the meeting and all park residents are allowed to attend. Homeowners may not be required to obtain liability insurance in order to use common facilities unless alcohol is served. (Civil Code Sections 798.50, 798.51)

(8) If a home complies with certain standards, the homeowner is entitled to sell it in place in the park. Management may require certain upgrades. Management may not require a homeowner to sell his or her home to the park, may not charge a transfer or selling fee, and may not require a homeowner to use a broker or dealer approved by the park. A homeowner has a right to advertise his or her home for sale. Management may deny approval of a buyer, but only for certain reasons listed in the law. (Civil Code Sections 798.70-798.74)

(9) Management has the right to enter the space upon which a mobilehome is situated for maintenance of utilities, trees, and driveways; for inspection and maintenance of the space in accordance with the rules and regulations of the park when the homeowner or resident fails to maintain the space; and for protection and maintenance of the mobilehome park at any reasonable time, but not in a manner or at a time that would interfere with the resident's quiet enjoyment of his or her home. (Civil Code Section 798.26)

(10) A homeowner may not make any improvements or alterations to his or her space or home without following the rules and regulations of the park and all applicable local ordinances and state laws and regulations, which may include obtaining a permit to construct, and, if required by park rules or the rental agreement, without prior written approval of management. Failure to comply could be grounds for eviction from the park. (Civil Code Section 798.56)

These laws change from time to time. In any year in which the law has changed, you may obtain one copy of the full text of the law from management at no charge. This notice is required by Civil Code Section 798.15(i) and the information provided may not be current.

Why An Escrow Company Is Important

By Jim Allenbaugh



Mobile home dealers and real estate brokers are required by law to use an escrow company. Both entities must comply with escrow laws to protect the client from anything done which is illegal or improper, and to make sure that the transaction is completed without errors and omissions. It also guarantees that the title is issued in the proper names and acts to protect the registered and legal owners on the title, in order to insure that a future sale will proceed without a title or ownership problem.

Escrow requests a “Park Demand” letter from the park stating that there are no park liens against the home. There is no title insurance available for a mobile home. The state of California considers a mobile home to be “personal property” so a title rather than a deed is issued. HCD (Housing and Community Development) is the state agency responsible for titles and registration fees. Detailed information on HCD can be found on the

department’s website: <http://www.hcd.ca.gov/>. It is particularly important to use an escrow company for private sales.

(Jim Allenbaugh is a licensed real estate agent and mobilehome owner. He can be reached at jallenbaugh@golygon.co)



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Do You Need Earthquake Insurance?

By Myron Hughes, Hughes West-Brook Insurance

If you had a crystal ball you would know whether to buy earthquake insurance or not. If it were inexpensive most of us would buy it and forget about it but it's not cheap! Many of our customers struggle with the decision to buy or not to buy based more on the cost of the coverage rather than the fear of "the big one".

There is another cost that's harder to take than the premium charged. It's the deductible. Depending on the carrier you select, your deductible is going to be either 10% or 15% of coverage "A". Coverage "A" is the amount of coverage on your home. So, if you have \$100,000 coverage on the home you will have to pay either the first \$10,000 or the first \$15,000. Yikes!

This is the key thing: if your home is knocked off the foundation (the piers & pads), you will collect on an earthquake insurance policy. Imagine all your utilities severed; the water lines, gas line, sewerage and electricity. The piers supporting the home will be poking up through the floor damaging you subflooring and floor coverings. The center seam between the 2 halves of the home will likely be pulled apart.

In this condition, homes are "Red Tagged". You're thrown out of your home and repairs take forever because there aren't enough construction people to complete the repairs. You may not have a place to stay. It's a mess. So, if you are insured with a total loss, your \$100,000 earthquake policy will pay up to \$100,000 after the deductible. This should go a long way to getting you back on your feet. There will also be limited contents coverage as well as living expense coverage.

There is some good news on the subject. At the time of the Northridge earthquake, there was relief available from FEMA for those with severe monetary constraints. There were thousands of grants awarded to mobilehome owners. Also, 38,000 earthquake safety support systems were GIVEN AWAY BY FEMA to those who could not afford them in Los Angeles County, Ventura County and Orange County. This was done to limit future earthquake damage.

This is how I personally look at the question to buy the coverage or not. If your home is fitted with a state certified earthquake safety support system, the chances of your home leaving its foundation are greatly reduced. In the Northridge earthquake (6.7 magnitude) homes with the EQ support systems did extremely well. At our agency there were no reported claims where the device was installed. Now, if we have a 9.3 magnitude quake like the 1964 Alaska shaker, we're probably all going to be in trouble.

Some do not know if they have a support system in place specifically for the instance of an earthquake. I can help a little. All manufactured/mobile homes built in 1996 or newer are by law equipped with an earthquake support system. Also, all homes relocated since 1996 are, by law, supplied with a new EQ system.

Most existing homes were, however, built and set up before 1996. I suggest you have an experienced contractor take a look under your home if you're not sure about your situation. The prices for such a device can be under \$2000 and can run over \$5000 for a typical 24'x60' home.

My final thought is this: if you have an EQ support device and are not worried about the really "big one" you will probably be fine without an earthquake policy. Without an EQ system, you are well exposed to disaster. I'm still looking for my crystal ball!

If you have questions, be sure to call your agent or, feel free to call us at HUGHES WEST-BROOK Insurance Agency at 800-660-0204. We are in our 43rd year insuring manufactured/mobile homes. Myron Hughes, owner/broker.

Publisher's Note: Myron Hughes is an advertiser in this magazine. I publish his article as a courtesy to him because I appreciate his support of the magazine (without his support there would be no magazine) and because I believe his article contains information important to the mobilehome community. In the trade, the article is called an advertorial, i.e. it is both editorial and advertising. I hope you find the article informative.

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