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Mobilehome Magazine

Serving
Mobilehome Owners in the
Greater Sacramento Area

OCTOBER 2018

VOLUME 1 NUMBER 8



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Capital Region Mobilehome Magazine

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To God be the Glory

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www.mobilehomemagazine.org



Informed Delivery® by USPS®

Because of the nationwide rash of mail thefts the post office has started a program called Informed Delivery. Unfortunately it is only for people who have access to the Internet.

Here is what Informed Delivery does for you.

Digitally preview your mail and manage your packages scheduled to arrive soon! Informed Delivery allows you to view greyscale images of the exterior, address side of letter-sized mail pieces and track packages in one convenient location.*

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<https://realmail.usps.com/box/pages/intro/start.action>



FIRST FRIDAY CONCLAVE

(A Workshop & Seminar for Mobilehome Owner Issues)

Co-Sponsored by SAC & GSMOL, Zone A

October 5th

11 AM to 1:30 PM

This is a *FREE* event

Guest Speaker: Jim Baker

PROGRAM: Medicare Help – Education and Information

SAC CHAIR, ROGER JOHNSON, Workshop Leader

Attending: **GSMOL PRESIDENT, MICHELLE SMITH**

In-Park Issues – we take your questions and help you find solutions
Learn how to use the MRL – your rights in your mobile home park

Get your ***FREE*** copy of the **2018 MRL**
Capital Region Mobilehome Magazine
GSMOL's **THE CALIFORNIAN**

Location: *Denny's Restaurant, 122 Sunrise Blvd., Roseville*
(Just one block South of Douglas Blvd.)

Bring your AARP Membership card for a 15% discount.
(No food or drink purchase is necessary to attend the CONCLAVE.)

IMPORTANT: Seating is limited!

RSVP: gem4us@comcast.net

Or call Michele Moenning at 916-749-7494

No later than 4 PM Wednesday, October 3rd

El Dorado County Kicks Off SRSO Drive

By Michelle Smith

El Dorado Mobilehome Coalition (EDMOC) held its first public meeting to encourage mobilehome owners to come together and work toward getting a Space Rent Stabilization Ordinance (SRSO) passed in their county on August 25th. They are planning meetings to organize leaders from county mobilehome parks to raise enough money to get the ordinance written, submit it to their County Elections Department, then gather required signatures needed from registered El Dorado County residents to put it on the ballot for the 2020 election.

EDMOC's Board Chair, Tamara Janies, and Asst. Treasurer, Michelle Smith, were interviewed by the local newspaper; the article appeared on the front page the day before their first meeting: "Are Vulture Capitalists Preying on Mobilehome Owners?"

<https://www.gsmol.org/rent-stabilization-news/are-vulture-capitalists-preying-on-mobile-home-owners/>



El Dorado Mobilehome Owners Coalition Chair, Tamara Janies (standing) and Vice Chair, Kathy Kniffen (seated right) edmoc.org

The Board members learned about SRSO through their memberships in GSMOL (Golden State Manufactured Home-Owners League, Inc.) The League promotes the interest of mobilehome owners in California through legislation, networking, and education. EDMOC established a Speakers Bureau so coalition members can go into the community, by invitation, to educate the public, clubs, organizations, and mobilehome owners about the need for an SRSO and mobile home owner legal rights.

Their mission is to "Establish a Space Rent Stabilization Ordinance to protect Seniors, Veterans, Disabled, and low income families from being economically evicted from homes we own due to excessive rent increases." Mobilehome owners in parks live in a precarious situation; they own their homes but not the land the home sits on. Unregulated space rent is akin to a monopoly because mobile home owners don't have the choice to move their homes - they are not really mobile.

Several mobilehome parks in El Dorado County have recently been purchased by out of town LLC investor groups. Rents immediately increased when the water & garbage were extracted from the rent, leaving homeowners to pay them separately; then rents increased. Two of those park rents are now \$700-\$850 a month plus utilities for new owners moving in. Then long term-leases are demanded under the duress of threatened rent increases every 6 months. Signed leases of more than 12 months can be used as collateral by investors to take even more loans out on the parks and the beat goes on. Loans get approved, rents go up to pay for loans, etc.

Most mobilehome owners are on fixed incomes and risk losing the equity in their homes if they cannot afford to pay the rent increases. The idea of half or more of their income going into the pockets of out of town investors is appalling. * "An appraiser's rule of thumb is that the value of a mobilehome decreases by \$10,000.00 for every \$100.00 increase in the monthly space rent, per *[Bruce Stanton](#), GSMOL's Corporate Attorney and legal specialist in the Mobile Residency Law (MRL).

Space Rent Stabilization is consumer protection, and has become necessary to prevent unjustified or excessive rent increases. In some jurisdictions, rent regulation is the sole means of ensuring the survival of the mobile-home lifestyle."* Without such consumer protection, how are vulnerable populations in our county going to find affordable housing? What will the county do with an increasing senior homeless population? We must answer our own questions by taking action to protect ourselves as soon as possible!!

SAC'S SEPTEMBER CONCLAVE



Fifty-six homeowners representing 15 parks met on September 7th at Denny's in Roseville for the regularly scheduled monthly meeting. SAC Chair, Roger Johnson, welcomed all and facilitated attendees' self introductions. Roger gave a detailed explanation of the process for AB 3066, authored by Assembler Mark Stone, to replace AB 1269 which was vetoed by the Governor. AB 3066 grants HCD (Department of Housing and Urban Development) the task of accepting and collecting all mobile homeowners' complaints which violate the MRL. The most egregious complaints would be submitted to a non-profit legal organization for further analysis and resolution. Each mobilehome in the state would be assessed \$10 per year to establish an operating fund for the program. This bill was passed by both the State Senate and State Assembly and awaits the Governor's signature. Detailed information about AB 3066 will be provided in a future issue of this magazine.

Roger solicited issues of concern from attendees including high, burdensome rent increases which jeopardize homeownership; and generally poor treatment by park managers. He stressed the importance of data collection and record keeping for incidences of perceived abusive park management action and behavior, and added that it is always best to have witnesses for corroboration and support. All are strongly encouraged to vote "yes" for the 2 referenda concerning rent control on the November ballot. John Bertaut has moved out of his mobilehome and this non-residency status made it necessary for him to temporarily resign his SAC Park Representative position. We welcomed Barbara and Chuck Gaffigna as new representatives from Sierra Meadows. Roger acknowledged and warmly thanked John for his contributions as the founder of SAC, creating a website, hours of time spent helping homeowners, and building respected relationships with elected officials and state agencies. We hope that John will re-join us in the future.





Michelle Smith, GSMOL President, provided a brief update on the status of GSMOL, including its website with new features for members. The RSO initiative in El Dorado county is gaining more support and is very active. Emergency evacuation plans in parks and handicapped access in park facilities are primary concerns for all parks. Mobilehome parks are considered private properties and as such, are not subject to ADA requirements. The only exception is the manager's office, which is considered to be a public access space. This is unfair and presents a health and safety issue for park residents who must use canes, walkers, wheelchairs, etc. to gain access to a clubhouse (no automatic doors), restrooms, etc. Michelle said that HCD was very favorably impressed by the homeowner turnout at the MPM meeting, and as a result, would like to have homeowner input and assistance in amending and creating ordinances.



Connie Johnson, guest speaker, did very extensive and detailed research on preparation for emergencies due to major events like fires, floods, earthquakes, etc. There are two levels of preparedness – a park evacuation plan and an individual household plan. FEMA contacts the Red Cross and other entities to issue evacuation instructions. Those alerts are spread by every available means – radio, TV, text alerts, police/fire vehicles with loudspeakers in the street, door to door notices, etc. Even if evacuation is not required, it is unreasonable to expect immediate help from emergency first responders who are overwhelmed by the sheer volume of need and requests for action. FEMA strongly recommends individual household preparation for safety and self sufficiency for a 72 hour period if widespread disaster strikes. The basic needs are food, water and shelter, especially food and water if advised to “shelter in place”, which is your home, assuming that it is safe to do so.

In emergencies, it is very important to know how to shut off main supply lines for electricity, gas and water. Without power, a battery operated radio tuned to emergency broadcast frequencies is important; even cell phone towers might not be functional. An adequate amount of all necessary prescription medications (and oxygen, etc.), first aid supplies, and other critical personal health/safety needs (e.g. hearing aid batteries) should be on-hand at all times. Masks labeled “N95” will filter out toxic pollutants from the air. Flashlights, solar operated lighting, extra batteries, candles safe to burn should be stocked. It is important to remember that during power outages, hard wired smoke and carbon monoxide detectors might not work, which is why battery back up systems and battery operated alarms are recommended. And please don't forget pets – they need an adequate amount of food, water and medications, too.

It is also important to keep an amount of cash in small denominations because electronic dependent functions like ATM's, paying at the grocery store for food via credit card, etc., might not be viable options.

Adequate food and water (for 3 days) are the most critical supplies when "sheltering in place." FEMA's recommendation is 1 gallon per day per person for drinking, 1 gallon per day for food preparation and 1 gallon per day for sanitation. If no chemicals are present in a toilet tank, the water is safe to use and juice from canned foods should be saved for drinking or use in dried food preparation. A variety of canned/dried/instant food should be kept on hand for easy prep, taking into account that there might not be power to cook with. Fondue type pots with alcohol/sterno burners are great to have on hand for emergencies.

When evacuation is necessary, an additional "Go Kit" will need to have clothing, cell phone and chargers, laptops/notebooks, and copies of important documents like car registration, insurance policies, credit cards, bank accounts, investments, etc. It is also good to have videos or photos of your home's interior contents, exterior, and expensive possessions in case of loss. Public evacuation shelters cannot take pets so it is vital to have a back up plan for pet housing and care (your vet, a friend, etc.). By law, only licensed service animals may be taken to public shelters. Arrange for ways to stay in contact with family members.



FEMA publishes, and sends free of charge, two excellent publications to help citizens with emergency preparedness. One large, fold out brochure, "Get Ready Now", FEMA R-6, is available in a large print format and can be requested in multiple copies. A second, more comprehensive publication which includes detailed checklists and templates for information, is called "Are You Ready?". Visit www.ready.gov or call 1-800-480-2520 to place an order for these and other materials.

THE NEXT SAC CONCLAVE WILL BE HELD ON FRIDAY, OCTOBER 5th, AT DENNY'S IN ROSEVILLE. PLEASE SEE THE FLYER IN THIS ISSUE FOR MORE INFORMATION.

A Few Thoughts from Frank Wodley, Magazine Publisher

You are one of 15,000 mobilehome owners in California receiving a regional magazine every month. It takes a TEAM of dedicated volunteers to bring it to you: a) Beverly Purcell supplies the content and graphics and I put it together, b) I pay for printing and delivery, and c) Numerous folks volunteer their time to walk mobilehome parks to deliver the magazine.

We all love what we're doing; otherwise, we wouldn't be doing it. And we do it for YOU! We want you to be informed, and be able to protect yourself. We want you to know you are not alone, that there are folks who care about you and will help you.

NEW FEATURES

I'm entertaining several new items for the magazines:

- **A photos page(s).** Send me your high resolution photos from park get-togethers, parties, pot-lucks, and meetings. Everyone likes to see themselves, so here is your chance. Email to: fawodley@yahoo.com
- **A park newsletter.** If you have a park group, like a Home Owners Association or other resident's group, let us print your newsletter. Or if you, as an individual, want to start a park newsletter, I can help. We'll do it absolutely free of charge. You might even make a few bucks. **Call Frank at 818-886-6479 or email him at fawodley@yahoo.com.**



DON'T BE SHY

We love your feedback because that's the only way we know what you think about the magazine. Is there something we can do differently, something we can add, or something we need to eliminate. **Let Beverly and I know.** Our contact information is in every magazine.

DON'T TAKE US FOR GRANTED

The magazine is here today, but it can be gone tomorrow. Only you can guarantee its continuation. **You can do that: a) With your feedback, b) By supporting those businesses that advertise in the magazine and c) By calling those businesses that advertise in other magazines and asking them to advertise in this magazine.** Why would you do that? Because we are the only magazine that is focused on helping you. We will even share our profits once the magazine becomes profitable. So it's to your benefit to support our efforts.

Thank You!

10 Tips

↔
Make Sure Your Contractor Measures Up



- 1 Hire only state-licensed contractors.
- 2 Check a contractor's license number online at www.cslb.ca.gov or by calling 800.321.CSLB (2752).
- 3 Get at least three bids.
- 4 Get three references from each bidder and review past work in person.
- 5 Make sure all project expectations are in writing and only sign the contract if you completely understand the terms.
- 6 Confirm that the contractor has workers' compensation insurance for employees.
- 7 Avoid paying more than 10% down or \$1,000, whichever is less.* Avoid paying in cash.
- 8 Avoid letting payments get ahead of the work.
- 9 Keep a job file of all papers relating to your project, including all payments.
- 10 Avoid making the final payment until you're satisfied with the job.

* There is an exception to this rule for about a dozen contractors who have filed a blanket performance and payment bond with the Registrar. This information is noted on the contractor's license detail page on CSLB's website.



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800.321.CSLB (2752)
13P-075/0816



10 Consejos

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Para Asegurar Que Su Contratista Sea Una Persona Calificada



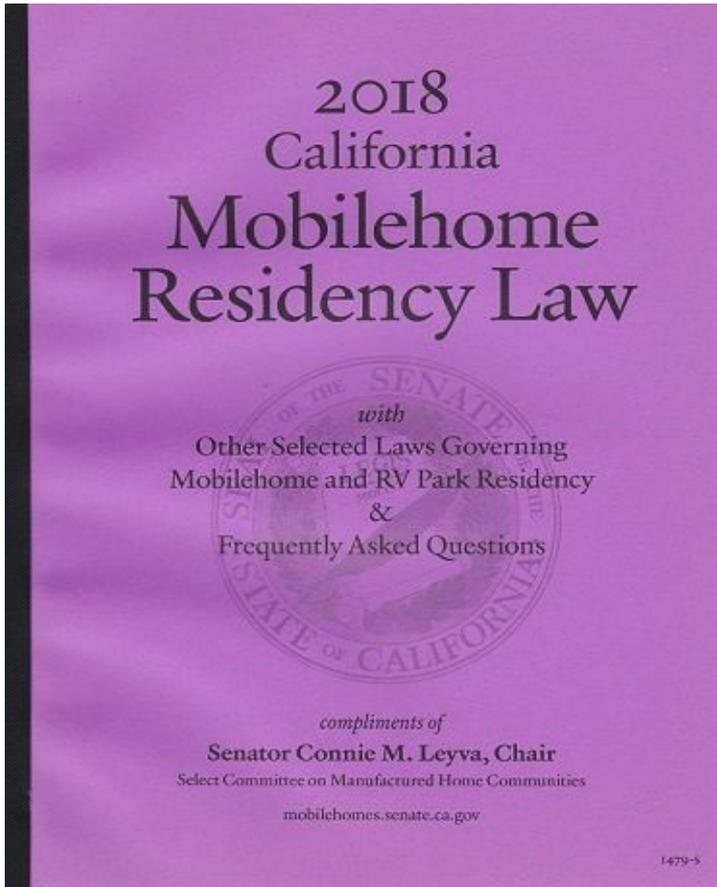
- 1 Solamente emplee a contratistas con licencias de la Directiva Estatal de Licencias para Contratistas.
- 2 Verifique el número de licencia en línea por www.cslb.ca.gov o llame al 800.321.CSLB (2752).
- 3 Obtenga por lo menos tres ofertas.
- 4 Obtenga tres referencias de cada postor y usted mismo revise el trabajo pasado.
- 5 Asegúrese que todas las expectativas del proyecto están escritas y no firme el contrato hasta que usted comprenda todos los términos completamente.
- 6 Confirme la póliza del seguro de compensación al trabajador, y pregunte si el seguro de responsabilidad cubre cualquier daño a la propiedad.
- 7 Nunca pague más de un 10% del depósito o \$1,000, la cantidad que sea menos.* No pague con dinero en efectivo.
- 8 No pague por adelantado.
- 9 Mantenga un archivo de todos los documentos relacionados a su proyecto, incluso un registro de los pagos realizados.
- 10 No haga el pago final hasta que usted esté satisfecho con el trabajo.

* Hay una excepción a esta regla para algunas un docena de contratistas que presentan al Registrador de Contratistas una fianza especial para la protección del consumidor (conocido en inglés como "blanket performance and payment bonds.") Esta información se nota por la página detallada de la licencia del contratista en el sitio Web del la CSLB.



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Mobilehome Residency Law

The Mobilehome Residency Law (often referred to as the MRL) are the California "Laws Governing Mobilehome and RV Park Residency."

Last month we told you that the MRL gives you certain rights to use the clubhouse. 798.24 and 798.51

However, there is no government agency to enforce the MRL. This is why we MUST support each other.

If you don't have an MRL you can purchase one by mail for \$6.75 that includes tax and S&H call (916 651-1538).

OR

You can attend a SAC conclave and get a **FREE** copy. Every mobilehome owner should have an MRL. These are your RIGHTS.

Having trouble contacting the owners of the park or trying to meet with them? The MRL has you covered.

EXAMPLE OF HOW THE MRL WORKS FOR YOU by Tony Danieli

798.53 MANAGEMENT MEETINGS WITH RESIDENTS

The management shall meet and consult with the homeowners, **upon written request, within 30 days of the request**, either individually, **collectively**, or with representatives of a group of homeowners who have signed a request to be so represented on the following matters:

- (a) Resident concerns regarding existing park rules that are not subject to Section 798.25.
- (b) Standards for maintenance of physical improvements in the park.
- (c) Addition, alteration, or deletion of service, equipment, or physical improvements.
- (d) Rental agreements offered pursuant to Section 798.17.

Any collective meeting shall be conducted only after notice thereof has been given to all the requesting homeowners 10 days or more before the meeting.

What this means is if you send the owners a written request that you want to meet with them to discuss problems in the park they must meet with you within 30 days. This includes in your clubhouse with the entire park invited.

What if you don't know the name and address of the MHP owner? The MRL has that covered also.

798.28 DISCLOSURE OF MOBILEHOME PARK OWNER'S NAME

The management of a mobilehome park shall disclose, in writing, **within 10 business days**, the name, business address, and business telephone number of the mobilehome park owner upon the request of a homeowner.

Traditional HOA's vs Mobil Home Park HOA's

by: Helen Clare Fredericks

Traditionally, Homeowner Associations (HOA's) were formed to cover condos, town-homes or housing communities which share common areas, clubhouses, pools, etc. It is the HOA's duty to uphold standards and insure the maintenance of homes, yards and common areas. This is to keep home and property values up. The HOA board members walk the neighborhood and note any infractions of the rules. They issue citations and can put liens on a home if infractions are not taken care of in a timely manner. That is how most people see an HOA; they are the enforcers of rules and regulations. This is not so with HOA's in mobile home parks.

HOA's in mobile home parks are created and run by residents of the park. Their goal is to advocate and support the homeowners/residents of the park. These HOA's do not monitor, track or enforce park rules and regulations. **All regulations/rules are enforced by the park management.**

One of the largest hurdles the HOA has, is to get the residents within their park to understand the difference between traditional HOA's and the park's HOA. Mobilehome HOA's are in place to assist with issues that arise in the park; to assist in finding solutions; to find ways to work with park management in a positive way, thus, getting issues resolved.

We all know that there is power in numbers. Whether it is getting an issue resolved for one resident or getting a group of homeowners to attend a City Council meeting or go to the Capitol to support a bill that will assist in enforcing the Mobilehome Residency Law (MRL), it is the HOA who will communicate and coordinate these efforts.

Your HOA Board are all resident volunteers, who work for you. Some HOA's have yearly dues, some pass the hat to raise money, some put on fundraisers. These monies go for printing newsletters, flyers, refreshments at HOA meetings, for dinners or social events. HOA Board members do not receive any monies for the work they do for the association.

The HOA at Mobil Country Club was able to stop the Post Office from installing a central mailbox for the entire park. Thus, we all kept our individual mailboxes. The HOA also applied for and received a grant from the City of Rancho Cordova for two, six passenger golf carts. These golf carts are used to provide transportation for residents who otherwise would not be able to attend dinners and other social events at the clubhouse.

Without an HOA, everyone must deal with the issues as individuals. When a park has an HOA, then everyone has an ally, resource and a partner, as well as, a guide.

When residents realize the HOA is their partner, then the HOA will grow and become a strong advocate for the all homeowners in the park. HOA's have the ability to form committees of volunteer residents for various tasks to help bring the community together.

That is what your HOA can do — support, educate and advocate for residents and for the lifestyle we all want, by working with park management and owners, insuring adherence to the Mobilehome Residency Laws. So, if you have an HOA in your park, realize they are your partners. Please be an active member, get involved and make new friends. One day, you may need their support.

If you do not have an HOA in your park, talk to you neighbors, form a committee and take the initiative to create a Homeowner Association. You will need to do the following:

1. Apply and register with the state, as a non-profit mutual benefit association.
2. Write By-Laws for your HOA, which include: membership fees, how often you will hold HOA meetings, length of terms for HOA board of directors/officers, description of officers duties, etc.

For assistance and guidance on how to write By-Laws or submit paperwork for applying for non-profit status, attend the next Sacramento Area Coalition of Mobilehome Owner Associations, Inc. (SAC) Conclave. You will meet other mobilehome residents and HOA board members, eager to answer your questions and guide you through the process of starting an HOA in your park. SAC Conclaves are announced in every issue of Capitol Region Mobilehome Magazine.

MCC HOA Golf Cart - Dale Fredericks with Jill & Lyle Fellows



Photo by: Helen Fredericks

Mobilehome owners, please exercise your right to vote!

You can do it from home by mail.

by Tony Danieli

Traditionally, voter turnout in mobile home parks, especially senior mobile home parks, is much lower than the general public. It is the lowest voter demographic. This is one big reason why we are ignored by politicians. You don't have to go a polling place. You can vote from your home.

One important proposition on the ballot, Proposition 10 the "Affordable Housing Act." Expands Local Governments' Authority to Enact Rent Control on Residential Property.

If you think rents are too high, **Vote YES!**



Anyone can apply for permanent vote-by-mail voter status by any of these methods.

- 1 - by checking a box on the state voter registration form
- 2 - by completing, signing, and mailing a permanent vote-by-mail ballot request form found on your county website.
- 3 - by requesting permanent vote-by-mail status by sending a signed letter
- 4 - by sending in the back cover of your Sample Ballot (where there is a check-off box to request permanent status).
- 5 - you can also register online: <http://registertovote.ca.gov/>

You Will Need:

Your California driver's license or California identification card number

The last four digits of your social security number

Your date of birth

You will automatically be mailed a vote-by-mail ballot for each election.

You will not need to request a vote-by-mail ballot for each election.

If you are not sure your vote-by-mail ballot will arrive in time if mailed, bring it to any polling place in your county between 7:00 a.m. and 8:00 p.m. on Election Day.



County elections offices provide election materials in many languages not just in English, as required by federal law.

Sacramento County Elections Office

Jill LaVine, Registrar of Voters

7000 65th Street, Ste A

Sacramento, CA 95823-2315

(916) 875-6451.

E-Mail: voterinfo@saccounty.net

Website: www.elections.saccounty.net/default.htm

El Dorado County Elections Office

William E. Schultz, Registrar of Voters

2850 Fairlane Court

Placerville, CA 95667

(530) 621-7480

E-Mail: elections@edcgov.us

Website: www.edcgov.us/elections



Placer County Elections Office

Jim McCauley, Registrar of Voters

Elections Office

2956 Richardson Dr

Auburn, CA 95603

(530) 886-5650

Website: www.placerelections.com

New Voter Registration

October 22

Absentee Ballot Request

October 30

General Election - November 6

Absentee Ballot Return

Postmarked by November 6

Received by November 9

MOBILEHOME INSURANCE: GET THE RIGHT COVERAGE FOR YOUR NEEDS



The average cost of a mobilehome in California is \$59,000 but the average cost in Los Angeles county is \$89,000. So, how much is your home worth? Get an idea from what similar homes in your area are selling for or have recently sold for. Ask a real estate agent who is familiar with your area for a rough estimate of what your home is worth, considering its age and condition. Some mobilehome parks require proof of insurance.

Types of Insurance:

- Actual Value – usually a lower premium cost because in the event of a loss, it covers or pays you for the current market value of the home, not the actual cost to replace it.
- Replacement Value covers the cost of replacing your home regardless of the current market value. The higher premium is certainly worth it in case of a total loss.

Deductibles: you must pay the deductible before the insurance will cover the loss.

- Choose the highest deductible you can afford, which will lower the cost of your premium.
- Choosing a lower deductible will raise the cost of your premium, but may make it easier if there is a loss.

Hazards and Acts of Nature: Depending on where you live, your insurance policy may or may not include coverage for tornadoes, earthquakes, wildfires and landslides. Flood insurance is usually provided through FEMA.

Personal Property: most policies have set limits for valuables like art, jewelry, cameras, electronics, etc. Review to see if more coverage is necessary.

Other Structures like awnings, sheds, etc. – check to see if policy covers loss/damage and for what amount.

Home Systems like heaters, air conditioners hot water heaters, plumbing, etc.: read the fine print to see if the item is covered and/or any damage caused by an item.

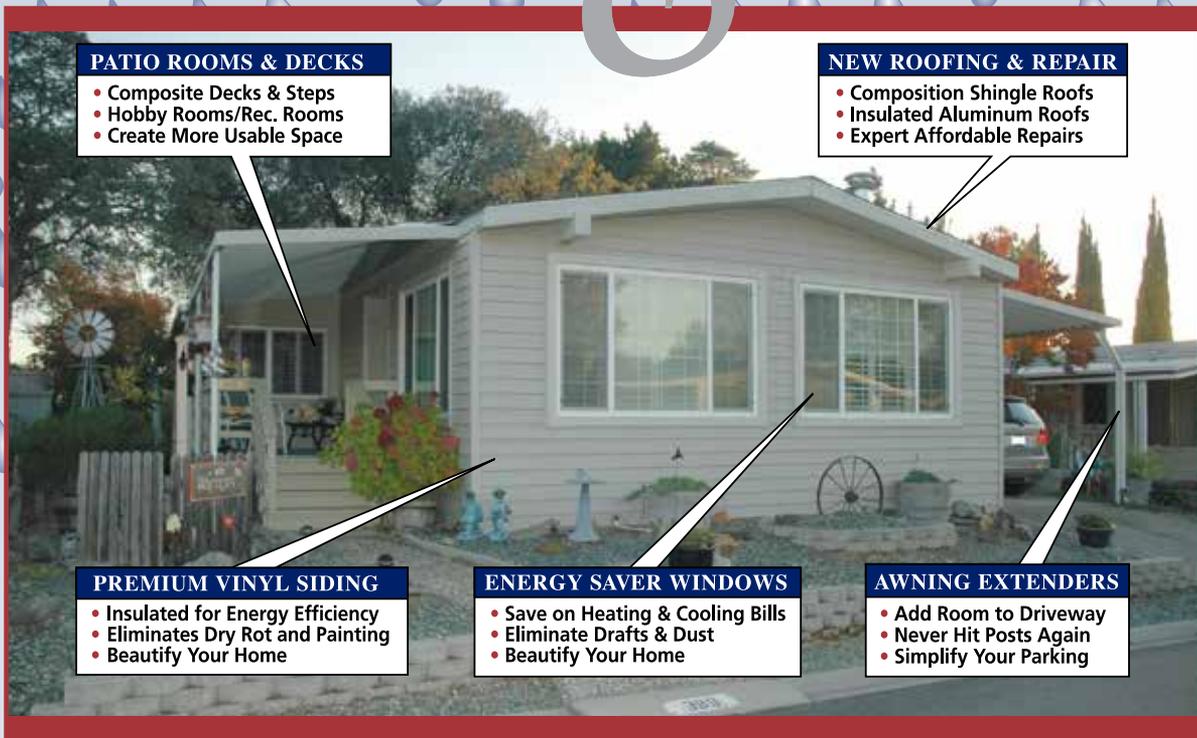
Liability Coverage: insures you for injury to others on your property.

These are the basic parts of most policies. Other points to consider are living accommodations paid for if you must leave your home for extended repair time, an umbrella policy, theft and vandalism coverage, etc.

Getting Quotes: get several from agencies and on-line companies; look at several levels of coverage before making a decision; compare premium costs by changing the deductible amounts; ask for any discounts you might be eligible for.

Celebrating Over 40 Years in the Mobile Home Business

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- **FREE Releveling or New Rain Gutters with Roof Job (\$500 Value)**
 - Mobile Home Manufacturers Recommend Releveling Every 2 Years

*Thousands of Satisfied Customers • Lifetime Warranties Available
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