

Manufactured Home Living

Volume 40 Issue 1
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Sept 2010



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MHOA MEMBERSHIP UPDATE

In 1966 when MHOA was initially formed our organization started with only a handful of members. Over the years, out of the estimated 77,000 lots/space in communities and parks in the state, thousands of residents in Manufactured/Mobile homes have joined MHOA, dutifully paid their dues, and supported our officers, district directors and committee chairs in our efforts to help educate and act as an advocate for residents.

In the early years of 2000 our membership declined to around 1,100. Our immediate past president Fred Jones and Executive Board members engaged in an active recruiting effort and in May 2008 when I was elected as your state president we had increased our membership back up to 2,436 members.

As of July 2010, our membership has again declined to 1,473 members, a loss of 963 members. This loss has come despite a concentrated effort to establish new MHOA Chapters, visits to 63 parks in the past two and one-half years, and hours and hours of recruiting time.

(Continued on page 18)

Cathie Caldwell Program Manager

Manufactured Housing Dispute Resolution Program

800 Fifth Avenue Suite 2000, Seattle, WA 98104-3188

www.atg.wa.gov/MHDR.aspx

WA State Attorney General's Office, Consumer Protection

If you have questions about RCW59.20 or RCW59.30, please call the AG's office at 206-464-6049 or 1-866-924-6458. Copies of both laws can be obtained from the AG's office, the MHOA office or at www.mhoa.net.

EXECUTIVE BOARD MEETING

September 18, 2010

The MHOA Executive Board Meeting will be on Saturday, September 18, 2010, hosted by Country Estates MHP, 833 SE Scenic View Drive, in College Place, Washington 99324.

The Agenda is on page 10, directions on page 15. Please RSVP your attendance and if you will be eating lunch, or brown bagging, to MHOA at (360) 373-2436 or mhoa2002@donobi.net.

All MHOA members, officers, directors, Chapter officers, standing committee chairs and residents in parks in Eastern Washington are invited to attend.

PLEASE REGISTER TO ATTEND THIS VERY, VERY IMPORTANT MEETING, IF YOU LIVE IN A PARK IN EASTERN WASHINGTON, PLEASE TAKE THE TIME TO ATTEND THIS MEETING, THIS WILL BE YOUR CHANCE TO LEARN MORE ABOUT MHOA AND CURRENT EVENTS AND OUR LEGISLATIVE EFFORTS.



EMAIL ADDRESS USED FOR MHL and RENEWALS

If you have an e-mail address and you are still receiving a hard copy of our Manufactured Home Living Newsletters or our membership renewal notice, then MHOA does not have your correct e-mail address. You need to contact us at 360-373-2436 or mhoa2002@donobi.net and reconfirm or advise of your e-mail address. To cut down on our postage expense, we are sending membership renewal notices via e-mail, and only sending hard copies where we do not have a member's e-mail. **Effective February 1, 2010, MHOA will no longer be e-mailing the current quarterly MHL Newsletter to members with an e-mail address. The current and several past newsletters can be found on our website at www.mhoa.net, click on the "MHL" link, read and/or download and print.** Snail mail copies of the newsletter will continue to be sent. This will cut down significantly on the time and effort in the office we've formerly spent to e-mail the newsletter to all members with an e-mail address.

We need companies and vendors to advertise in the MHL. Call us with suggestions.

Manufactured-Mobile Home Owners of America, Inc.

3421 Kitsap Way Ste H
Bremerton, WA 98312
mhoa2002@donobi.net
(360) 373-2436
www.mhoa.net

State Officers

Bob Burton
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(360) 373-2436

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(253) 925-9318

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* * * * *

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District Directors

District 1 Open
District 2 Open
District 3 Ken Newton (253) 925-9318
District 4 Andy Bergman (253) 548-8727
District 5 Open
District 6 David Freeland (360) 633-7223
District 7 Open
District 8 Open

MISSION STATEMENT

The Purpose and Objectives that guide MHOA were designed with a concern for improving the quality of life for all mobile home owners, and promoting the health, safety and welfare of the owners of mobile homes. Our major activities center around:

- Encouraging residents to join our association.
- Encouraging residents in a park to form a chapter, centering on the importance of how this allows the residents to speak united in dealing with park problems.
- Educating people who live in manufactured/mobile home communities as to the rights afforded them by the Revised Code of Washington [RCW 59.20—the Mobile/ Manufactured Home Landlord/ Tenant Act].
- Speaking as an organized voice for owners of mobile homes to State Government.
- Providing park purchase information assistance for various forms of park buy-outs.
- Maintaining communication with agencies and groups involved in mobile home affairs.
- Monitoring, initiating and promoting legislation relating to mobile home living, keeping abreast of legislation provided by others, and reporting these proposals to all members through this publication.

Helping homeowners to help themselves in as many different ways as possible.

PLEASE JOIN US FOR THE NEXT EXECUTIVE BOARD MEETING



Sept. 18, 2010
PLEASE RSVP TO:
Bob AT
360-373-2436

Advertising Rates	
Full Page: 7.5 W x 9.8 H	\$420.00
1/2 Page: 7.5 W x 4.8 H	\$228.00
1/2 Page: 3.6 W x 9.8 H	\$228.00
1/4 Page: 3.6 W x 4.8 H	\$125.00
Business Card: 3.5 W x 2.0 H	\$50.00

AMERICAN INCOME LIFE

New Member Benefit for Automatic Accidental Death & Dismemberment Insurance at No Cost.

We remind all MHOA members of the revised supplementary insurance partnership between AIL and MHOA. The revised agreement provides for a **no cost or obligation to individual MHOA members** of an Accidental Death and Dismemberment (AD&D) benefit of **\$3,500 (increased from \$3,000)**. New yellow membership cards have been mailed two times to all current MHOA members, please fill in and mail the card to AIL, out of 1,479 members, only 229 have sent in the yellow cards, this is important. In the event of an accidental death of a MHOA member or spouse, please call AIL or the MHOA office immediately.

Additional benefits include: Child Safe Kits; discounts on eye care, hearing, drugs, and chiropractic services; hospital benefits; emergency fund; terminal illness rider; strike waiver; and a lay off waiver. An AIL rep will visit your home and explain the program in detail. Visit the AIL MHOA page on AIL's web site—wwwwww.aillife.com or call Fran Christie at 1-877-531-5773 for details.

MHOA T-SHIRTS

Have pride in your MHOA membership. We have yellow t-shirts with black "MHOA" lettering on the front available for sale at a cost of \$7.00 for sizes small through large. 3x large shirts \$9.00. Sweat shirts (crew neck, no hood) are available at \$12.00. 3x large at \$14.

We are now running a special promotion, through October 13, 2010, all new MHOA members will receive a free t-shirt or sweat shirt and free shipping.

We especially want our members to start wearing their MHOA shirts at hearings and meetings in Olympia and at your resident meetings.

RCW59.20 (the law)

A park owner is required to maintain the common premises and prevent the accumulation of stagnant water and the detrimental effects of moving water not the fault of the tenant. **(THIS MEANS WATER UNDER YOUR HOME!)**

The State Human Rights Commission has ruled—a park can't exclude people with service dogs. Washington State law says freedom from discrimination because of the use of a trained service animal is a civil right.

Park rules have to promote the convenience, health, safety, or welfare of the residents, and make a fair distribution of services and facilities; be reasonable; apply to all tenants; not retaliatory or discriminatory.

Legislative Action Team Participants and MHOA members

1. The Manufactured/Mobile Home Community is looking ahead to the January 2011 Legislative Session. Both State Tenant organizations, working through the Legislative Action Team and the Legislative Action Planning Team, have agreed to support four issues for the 2011 legislative session:

- A. Rent Stabilization**
- B. Improvements to RCW59.20 language**
- C. 2-year Closure**
- D. Manager Training**

The LPT is currently working on the language on the proposed Rent Stabilization Bill.

WE NEED EVERY PARK IN THE STATE TO DESIGNATE A MINIMUM OF FIVE RESIDENTS WHO WILL JOIN OUR 'TEAM' TO CONTACT YOUR LEGISLATORS FOR SUPPORT ON THIS BILL COME NOVEMBER WHEN THE ELECTIONS WILL BE HELD FOR POSITIONS OPEN IN THE SENATE AND HOUSE. PLEASE RECRUIT THESE FIVE PEOPLE FOR THE 'TEAM' AND CALL OR E-MAIL THE MHOA OFFICE WITH THEIR NAMES, PHONE NUMBERS AND E-MAIL ADDRESSES.

COME LOBBY DAY NEXT JANUARY, WE WILL NEED AN 'ARMY' OF RESIDENTS TO COME TO OLYMPIA TO MEET LEGISLATORS, PROMOTE OUR BILLS, AND TESTIFY AT HEARINGS. PUT A NOTE ON YOUR CALENDAR TO SET ASIDE JANUARY TO SUPPORT OUR LEGISLATION.

NEARLY EVERY RESIDENT IN THE STATE HAS COMPLAINED ABOUT EVER-INCREASING RENTS. IF YOU ARE SERIOUS ON THIS ISSUE, NOW IS THE TIME TO STEP UP TO THE PLACE AND WE NEED RESIDENTS NOT ONLY FROM THE I-5 CORRIDOR, WE NEED RESIDENTS FROM EASTERN WASHINGTON TO COME TO OLYMPIA. WE WANT TO SEE OVER 500 OF US IN OLYMPIA ON LOBBY DAY IN JANUARY. CALL OR E-MAIL THE MHOA OFFICE TO RSVP THAT YOU WILL BE COMING.

1. The 2011 legislature will be facing another \$3 billion shortfall and like the past two years will not be of a mind to pay much attention to our bills. You all need to contact your local senators and house members and tell them they need to support bills that help residents in manufactured/mobile homes.

President's Message

Our current and several past MHL Newsletters are now included in our website at www.mhoa.net. Click on "MHL" to read or print our copies. Make copies, put copies in your clubhouse, hand out copies to your neighbors that don't have a computer.

Publication of the newsletter is another benefit provided to residents who join MHOA.

MHOA and American Senior Resources (ASR) (our newest partner) is pleased to announce an additional benefit to our MHOA members in the form of a 5% discount on long term care policies. Please call Robert Allen, Senior Planning Specialist at 1-800-386-6160 if you have questions about long term care, or e-mail him at Robert@creativeambiance.org. In partnership with MHOA, ASR is also currently conducting seminars on Medicare changes for 2010 and 2011 and Senior Retiree Financial Planning in many of the parks throughout the State. These seminars are well received by residents. Please contact Robert to set up a presentation in your park. ASR representatives will also meet individually with residents to educate them on long term care, Medicare, and financial planning.

Our officers work hard on visiting parks and passing along information about MHOA and helping to address problems. In the past two and one-half years your district directors and I have visited over 63 parks bringing the MHOA message to residents, educating them on their rights under 59.20 and 59.30, and talking about Park Preservation, rents and with problems.

All our current members and Chapter officers need to take it upon themselves to recruit additional new members and to renew their membership. I keep repeating this goal but if you all did this, we could double our membership in this coming year. If you believe your membership in MHOA is important, please take a half hour to talk to one of your neighbors and convince them of the importance of joining MHOA. **WE NEED YOUR HELP, DESPITE OUR EFFORTS THERE ARE OVER 300 OF OUR MEMBERS WHO ARE CURRENTLY DELINQUENT IN THEIR DUES, PLEASE PAY!**

If your fellow residents need information about MHOA, refer them to our website at www.mhoa.net, or have them e-mail us at mhoa2002@donbobi.net or call our office.

Please call or e-mail us with your current officer list. If you are no longer a chapter officer, please call the office and let us know.

Continued on page 13

SUCCESS STORIES

Manufactured Home Owners prevail after long court battle against the Park Owner's Association

By now you should all have received a letter telling you the outcome of the Holiday Resort Homeowners' Association (HRCA) suit against the Manufactured Housing Communities of Washington (MHCW).

The bottom line is that the Court of Appeals found that MHCW had violated the Manufactured/Mobile Home Landlord Tenant Act (MHLTA) by including illegal language in their form rental agreements. The illegal language is usually found at the end of the first paragraph of MHCW leases. In general it states the following: "tenant agrees that upon expiration of the original term, the agreement shall automatically renew for a period of one month and shall thereafter be a tenancy from month-to-month, unless tenant requests and additional one-year term prior to the end of the original term."

Contrary to that language, the MHLTA states that a tenant is entitled to a one-year rental agreement that automatically renews. If you, the tenant, do not want a one-year rental agreement then you may waive your statutory right to one and get a month-to-month agreement, by signing a separate document to that effect.

The beauty of a one-year rental agreement that automatically renews is that your landlord cannot raise your rent more than once a year. The rent can only be raised on your anniversary date and only after the landlord has given you 3 months written notice prior to the end of your rental term that the rent is going to be raised.

As part of the settlement agreement, MHCW paid \$37,500 to cover the cost of mailing a letter about the settlement to every manufactured homeowner on the Attorney General's Dispute Resolution mailing list. (approximately 62,000 homeowners). The plaintiffs agreed to this settlement because MHCW claims it will be insolvent if the plaintiffs received any more money from them..

Columbia Legal Services (CLS) represented the plaintiffs in this suit. If you have any questions regarding the settlement agreement, please contact CLS attorneys, Ishbel Dickens or Nicholas Straley at: 206-464-5933 x 288.

PARK PRESERVATION

In the past 7-8 years over 90 communities have closed in Washington State, leaving many residents without funds to relocate their homes. This is a disaster to many residents. Northwest Cooperative Development Center (NWCDC) and Rural Community Assistance Corporation (RCAC) are nonprofit organizations working together to assist people living in manufactured home communities to purchase their communities and operate them as resident-owned cooperatives. If you contact them for assistance, they can provide guidance in forming the corporation and establishing by-laws and policies. They can assist with financial feasibility analysis, negotiating sale terms, developing a financing plan and providing ongoing board training and support. In order to contract with NWCDC and RCAC for assistance: 1. The community must have a willing seller, 2. the sale must be feasible for all, and 3. there must be a viable group of homeowners. Please contact Ben Guss at NWCDC at 360-943-4241 or go to their website at www.nwcdc.coop.



MHOA NEEDS YOU!



MHOA APPLICATION

Membership Dues—\$24/yearly with a Subscription to the
Manufactured Home Living included

Name _____

Address _____

City _____ St. _____ Zip _____

Phone _____ County _____

Name of Park _____

E-Mail address _____

MHOA
 Manufactured-Mobile Home Owners of
 America, Inc.
 3421 Kitsap Way Unit H

PHONE: 360-373-2436

E-MAIL: mhoa2002@donobi.net
www.mhoa.net

HEALTH AND HUMAN SERVICES

211 is the three-digit telephone number for quick and easy access to information about and referrals to health and human services. Local offices can be reached using the following numbers:

Eastern WA 211 (Ferry, Pend Oreille, Spokane and Stevens Counties)
1-866-904-9060

Greater Columbia 111 (Adams, Asotin, Benton, Chelan, Columbia, Douglas, Franklin, Garfield, Grant, Kittitas, Klickitat, Lincoln, Okanogan, Walla Walla, Whitman, and Yakima counties)
1-877-211-5445

King County 211 (King County)
1-800-621-4636

North Sound 211 (Island, San Juan, Skagit, Snohomish and Whatcom counties)
1-800-223-8145

Peninsulas” 211 (Clallum, Grays Harbor, Jefferswon, Kitsap, Mason and Pacific counties)
1-866-736-9634

South Sound 211 (Lewis, Pierce and Thurston counties)
1-866-687-6154

Southwest 211 (Clark, Cowlitz, Skamania and Wahkiakum counties)
1-866-698-6154

TELEPHONE CALLING WARNING

Per AT&T and Snopes— DO NOT DIAL AREA CODE 809, 284 and 876. Callers get you to call by telling you that it has information about a family member who has been ill or to tell you someone has been arrested, died, or to let you know you have won a wonderful prize. In each case, you are told to call the 809 number right away. If you call from the US, you may be charged \$2,425 per minute, or, you'll get a long recorded message. The point is, they will try to keep you on the phone as long as possible to increase the charges. The 809 area code is located in the Dominican Republic. The charges can be a real nightmare, that's because you did actually make the call. If you complain, both your local phone company and your long distance carrier will not want to get involved. Please forward this entire message to your friends, family and colleagues to help them become aware of this scam.

INSURANCE TIP

AARP Mobile Home Insurance Program (from Foremost—AARP-member rates. Get a quote at 1-800-752-2461, Dept. M077, or visit on-line at aarpforemost.com

**MHOA Executive Board Meeting
Saturday, September 18, 2010
Country Estates MHP, College Place, WA**

9:15 AM Registration

10:00 A.M. Call to Order - Pledge of Allegiance, Opening Remarks, Introductions of MHOA officers and special guests

10:15 A.M. Secretary's report

10:20 A.M. Treasurer's report, Audit report

10:30 AM General Meeting

Old business

**President's/Membership Report—Bob Burton
T-shirt Report and sales**

New business

Vote to approve and confirm Lyle Burstad as MHOA's new treasurer.

LAT Legislative Report—legislation for 2011

AMHO/MHOA Consolidation status

By-Law changes—to allow all MHOA members to vote

District Director's Report

Chapter Officer's Report

Any other business to come before the board

12:00 Lunch

2:30 p.m. adjourn

Directions on page 15 to the park

Please RSVP to Bob Burton, MHOA State President via email at mhoa2002@donobi.net or the state office (360) 373-2436. The host chapter will provide coffee and goodies for breakfast, non-alcoholic beverages and lunch. Please RSVP ASAP so the host parks can make arrangements for lunch. Lunch will be provided by the host chapter with a \$7.00 fee or you can brown bag.

Please make plans to attend (bring money to buy your MHOA t-shirts or sweatshirts)

MHOA Means Helping One Another

Minutes of MHOA Executive Board Meeting

Brookdale Greens MHP, June 12, 2010

(Edited for Publication in MHL)

President Bob Burton called the meeting to order at 10:00 AM, followed by the Pledge of allegiance. President Bob Burton thanked everyone who attended and described information on the back table for members and residents to review and take home. Communities in attendance were introduced and thanked for traveling such a long distance.

The minutes of the March 6, 2010 Board meeting were read and approved.

Bob stated Carl "Bud" Berg was ill and asked to be replaced. One possibility is our auditor Lyle Burstad from Laurel Oakes.

Bob interpreted the May 2009—April 2010 fiscal year budget and introduced Lyle Burstad as our auditor. Lyle stated the audit information was preliminary and discussed several concerns. The final audit should be accomplished soon. The treasurers report was approved as read.

Bob reported that MHOA had sent out 61,000 AIL sponsored mailers and only received 267 responses back and MHOA needs assistance in advertising. Membership is now one line and members can call or e-mail the State office for a copy of their park's membership data. Bob reported in 2008 1,724 renewal applications were sent out, receiving 1,161 back with a 67% return, 209 new members, 2654 lost. In 2009 1,507 renewal applications were sent out, receiving 900 back with a 60% return, 279 new members. In the first five months of 2010, 888 renewal applications were sent out, receiving 387 back with a 44% return, 56 new members year-to-date. The bottom line is MHOA has lost 954 members in the last 2 1/2 years. We need all communities to start up their membership drive. It was reported that we now have 1,549 communities with 77,000 lots statewide.

Bob talked about the increase in member benefits from AIL for the AD&D insurance from \$3,000 to \$3,500. Andy Bergman will lead the next Brainstorming session. Bob also encouraged chapters to invite local legislators to their meetings as this will be an important year for MHOA in 2011. State VP Ken Newton gave attendees a history of the LAT and that there is fee legal help for seniors and low income residents through Northwest Justice. Residents can call 211 for legal or health issues.

After a very nice lunch put on by the women at Brookdale Greens the Board voted on our legal plan for 2011. Rent Justification is the number 1 issue, followed by park closure, RCW59.20 changes and working with MHCW on a Manager's Training and Certification bill. The board voted that all four of these issues be brought to the legislature.

Trophies for largest chapters for 2009 were awarded. 0-50 members went to Creekside in Vancouver for 50 members, 100 plus members went to Silverdale Mobiles Estates, Bremerton for 129 members. The 50-100 award for 83 members will be presented to Leisure Estates in Renton at a later date. Bob awarded Certificates of Appreciation for outstanding service to MHOA this past year to: Andy Bergman, Brookdale Greens; Bruce Clough and HB Van Ausdle of Country Estates; and Dave Freeland of Silverdale Mobile Estates.

Bob gave the members a report on the proposed consolidation with AMHO. The Task Force has been working on the many details since September 2009 with great progress.

Bob again thanked the ladies of Brookdale Greens and Andy Bergman for helping to set up the meeting and put on the breakfast snacks and lunch.

The meeting was adjourned at 2:30 PM

RESIDENT TIPS

1. **ACORN STAIRLIFTS**— Find out more about your options at acornstairlifts.com/atm
2. **MATURE LIVING CHOICES**—Search 1000's of communities at MatureLiving-Choices.com. Free local area magazines call 1-800-924-9007. Assisted living at Senior-LivingChoices.com or call 1-800-643-1183.
3. **THE RELOCATION CENTER**—discount moving & real estate services. All major van lines, up to 3 estimates provided, home listing & buying, call them at 1-800-733-0930.
4. **AARP LIFETIME INCOME PROGRAM FROM NEW YORK LIFE** _ Insurance and Annuity Corporation. Simple annuity plans that give you guaranteed income for life. Call 1-800-481-1370 or visit lifetimeincome.nylaarp.com/137.
5. **GROCERY COUPON CENTER**—Click-click, save, save. Go to GroceryCouponCenter.com/atm.
6. **I LIVE ALONE**—Life Alert, help, I've fallen and I can't get up! One touch of a button sends help immediately in the event of a medical emergency, fall, home invasion, fire or carbon monoxide poisoning. Life Alert Classic for seniors, Life Alert 50+ for people 50+. For a free brochure call 1-800-601-6940.
7. **GIFT TAXES**—In 2009, Congress increased the annual financial gift that you can bestow free of gift tax to \$13,000. The cap is \$26,000 when the gift is made jointly with a spouse, that means a grandchild, for example could receive \$52,000 a year, \$26,000 from each set of grandparents, without any gift tax.
8. **DIGITAL THERMOSTATS**—After power outages, customers should replace batteries in digital thermostats.

WHAT RESIDENT CONDUCT IS DESERVING OF EVICTION

Harassment of Fellow Residents—This is a difficult action to verify, harassment of fellow residents should not be tolerated as all residents are entitled to “quiet enjoyment” of their homes and lot spaces. If a resident complains to management of harassment by a fellow resident it is obligatory on management to investigate. If there are witnesses and this is ongoing (and impacts on other residents in addition to the complaining resident) notice should be afforded the violator. A “Cease and Desist” Notice should be served by the park owner advising the violator of the conduct of concern and giving the violator warning to cease or to vacate. Once this notice is served both the complainant and management should attempt to obtain witnesses who will agree to attest that the harassment has not stopped. Proper delivery of a “Cease and Desist Notice” and attesting witnesses affords the community owner good cause to proceed to eviction (unless warranted assurances are received that the violating resident appreciates the warning and will stop the concerning behavior).

DONATIONS

MHOA needs your help. Because of declining membership we are running out of funds to support our organization and mission. If you can, please donate \$5, \$10, \$50, \$100 to MHOA.

(Presidents message continued from page 6)

We need volunteers to help in our office in Bremerton: district or regional directors, a member experienced in Marketing, and someone to help man the phones. At last count there were approximately 247 parks in Kitsap County or on the peninsula, surely someone out there could come help us. Please call the MHOA office if you need more information. CONGRATULATIONS TO LYLE BURSTAD, MHOA'S NEW TREASURER. MANY THANKS FOR CARL 'BUD' BERG FOR HIS YEARS OF SERVICE AS MHOA'S PAST TREASURER.

If you don't have a MHOA Chapter or Homeowner's Association, how about organizing a park meeting. We can come to your park and make a presentation on MHOA. Attendees at these park visits in the past two years have all repeatedly told us how beneficial and educational these visits are. All you have to do is organize it and we will come.

Bob Burton
State President

MHOA OFFICE HOURS

Monday through Friday (most days)—8:00 a.m. to 12:00 p.m.

Telephone and e-mail lines are available daily

Office telephone (360) 373-2436
General e-mail mhoa2002@donobi.net
Website www.mhoa.net

MHOA's Web Site www.mhoa.net

Address: 3421 Kitsap Way, Suite H
 Bremerton, WA 98312

PRIVACY—We have a 44 year history of helping residents. We have often responded to inquires by suggesting names and phone numbers (or e-mails) of some of our members, officers, district directors or committee chairs. These members have generously volunteered to offer their name and numbers to respond. If any member does not want their name and personal information given out, please let us know and we will somehow try to identify you and your privacy request in our database.

WE NEED YOUR HELP RECRUITING NEW MEMBERS!

This is your newsletter, so please send me your news from your park chapter (note—no one is doing this!). If you have any park living news, problems, solutions to problems, difficulty in dealing with managers or owners that you would like to share with your fellow members and residents, please send your news to us.

Good News from PSE— For a limited time, residents with Gas or Electric heat can now take advantage of the Manufactured Home Duct Sealing Program, a program offering the free home energy upgrades to qualifying customers through its Duct Sealing Program (no cost to you). Includes: free testing of your duct system, free sealing of leaks, free Energy Star fluorescent bulbs, free standard air filter replacement, free efficient high-performance shower heads and faucet aerators, free water heater pipe wrap. You must live in a manufactured home in PSE's service area, have an electric or gas forced-air furnace or heat pump, live in your home year round, own your home, have not previously participated in the program. For more information or to schedule, calls PSE's Authorized service provider, UCONS at 1-800-828-8440 or Mill Rhoades at 206-355-2478.

Disaster Planning—For information go to www.aarp.com, or www.redcross.org. Wind storms and loss of power affect each of us. The first day after a disaster occurs are usually the most critical for survival and comfort. **GET READY NOW.** Everyone should be prepared to take care of themselves for at least 3-5 days. Simple steps:

1. Get a supply kit (to include)

Water, one gallon per person per day for at least 3 days

Food, for at least 3 days (manual can opener)

Prescription meds and glasses

Pet food and extra water

Land line phone, cell phone

Battery-powered or hand-crank radio, extra batteries

Flashlight and extra batteries

First aid kit, alcohol-based hand wash

Moist towelettes, garbage bags, and plastic ties

Wrench or pliers to turn off utilities, duct tape

Important family documents, copies of insurance policies,, identification and bank account records in a waterproof, portable container

Sleeping bag or warm blanket for each person

Household chlorine bleach and medicine dropper—when diluted nine parts water to one part bleach, bleach can be used as a disinfectant, or you can use it to treat water by using 16 drops of regular household liquid bleach per gallon of water.

Fire extinguisher, matches, lighters, paper plates, cups, towels, and plastic utensils

Executive Board Meeting, September 18, 2010

Country Estates MHP—833 SE Scenic View Drive, College Place, WA 99324

Directions

From Seattle—merge onto I-90 towards Spokane, merge onto I-82 E via Exit 110 towards Yakima.

Merge onto US-12 E via Exit 102 towards Richland/Pasco—go 58.8 miles

Turn right onto Gose Street (near Walla Walla)-.08 miles

Gose Street becomes N. College Avenue-1.3 miles

Turn left onto SE 12th Street-.5 miles

Turn right onto SE Larch Avenue-.1 miles

Turn left onto SE Scenic View Drive, park at clubhouse.

From Clarkston-Take US-12 W towards Walla Walla

Turn left onto Gose Street

Follow directions above

From Spokane

Take HWY 395 South towards Pasco

Take US-12 E towards Walla Walla

Follow directions above

Or, use Mapquest

If you are planning on coming, consider carpooling, or bringing a neighbor or a resident who wants to know more about MHOA (and who might fill out an application at the meeting and pay the \$24 annual MHOA dues and buy a t-shirt or sweatshirt)

THIS IS A VISIT TO EASTERN WASHINGTON AND RESIDENTS AND MHOA MEMBERS SHOULD MAKE EVERY EFFORT TO ATTEND. WE NEED YOUR SUPPORT, YOUR HELP, AND YOUR THOUGHTS, IDEAS AND HELPFUL SUGGESTIONS! THESE MEETINGS ALLOW MEMBERS TO NETWORK AND GAIN NEW IDEAS TO HELP RESIDENTS. PLEASE COME.



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(No age requirements)
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Toll Free 1-877-232-3458

Give us a call or come by and
and see us at:
6132B 196th SW
Lynnwood, WA 98036

AMERICAN SENIORS RESOURCES, INC. (ASR)

Medicare Changes for 2010 and beyond

The Center for Medicare and Medicaid Services (CMS) annually makes decisions that will affect some Medicare plans. Also our congress is discussing possible cut backs and changes to Medicare. There will be people who are currently on Medicare that will be affected and may need to choose another Medicare Plan and know about these changes. Your need to understand your options.

American Seniors Resources, Inc. (ASR) is one of MHOA's partners and has conducted numerous 30 seminars around the state on the **A, B, C's of Medicare**. Robert Allen and Bill Drenik are great presenters and MHOA wholeheartedly endorses their seminars. Robert is one of the leading educational specialists in Medicare and the plans available in each county in the State.

ASR is a proud member of the National Ethics Bureau. ASR always welcomes family members or financial advisors to any seminar or individual presentation made.

Please feel free to contact ASR's Retirement Income Specialist to book a group seminar or an individual review of your Medicare Plan or your retirement income options.

There is never a cost for any ASR Service.

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More Resident/MHOA Information

ASR Continued—MHOA is proud of our new alignment with ASR, we have partnered with a company that offers a variety of valuable services, all of which are at no cost to MHOA members. ASR has expertise in the areas of Medicare, Asset Protection, Tax Reduction Strategies, Wealth Transfer, Long Term Care (5% discount to MHOA members), and estate planning.

ASR has a broad spectrum of knowledge in Medicare Parts A, B, C, D, Supplements as well as Stand Alone Prescription Drug Plans.

In the areas of financial planning, ASR's goal is to help people build, protect and preserve their assets through safe money management and tax reduction strategies. At ASR, their primary objective is helping people plan and simplify their retirement goals. Their advisors have expertise in designing and creating retirement savings and income using safe, guaranteed products.

MHOA endorses the services of ASR and encourages MHOA members to take this opportunity to access the ASR services. ASR will come to your park clubhouse or work with you for an alternative location and meet with your residents. They would then be available to meet with residents on a one-on-one basis about their individual situation and needs. Look at ASR's website at www.SafeMoney4U.com for more information.

Earthquake Protection—

1. Safe areas are under tables and braced doorways
2. Practice earthquake drills
3. Identify an out-of-state person for all family members to call after an earthquake
4. Inspect your chimney for loose bricks
5. Walk through your home and make a list of objects that can break loose or tip over
6. Store food, water and supplies for all family members for at least 3 days
7. Know how to shut off natural gas, water and electricity
8. Have several fire extinguishers and know how to use them
9. Outdoors—move to a clear area
10. Turn on the radio or television for emergency information
11. Stay off the telephone except for one out-of-state call to let family members know you are alright
12. Emergency water may be obtained from a water heater, melted ice cubes, toilet tanks and canned vegetables
13. Do not use your vehicle unless it is an emergency
14. Stay calm and be prepared for aftershocks
15. If you leave your home, post a message inside your home telling family members where you can be found
16. Help your fellow residents and neighbors
17. Ask your community HOA or MHOA Chapter to develop an Emergency Disaster Plan

Enjoy your park and your neighbors. MHOA Means Helping One Another!

MEMBERSHIP CONTINUED

In calendar year 2008 the home office mailed out 1,724 membership renewal letters. 1,161 renewals were returned (67%), 563 not returned (33%), we gained 209 new members. In calendar year 2009, we mailed out 1,507 renewal letters, 900 were returned (60%), 607 not returned (40%), we gained 279 new members. Through May of 2010, we mailed out 764 renewal letters, 387 were returned (50%), 377 not returned (50%) not returned, to date in 2010 we've gained 56 new members. The most encouraging event from May 2008 through May 2010 has been the gain of 541 new MHOA members. This is a strong and positive statement about the recruiting efforts of your officers, district directors and committee chairs.

However, despite the gain of these 541 new members, the overall net loss of 963 members in the past two and one-half years is causing much concern at MHOA. The primary reasons for the net loss of members are: 1. death, 2. disability, 3. assisted living, 4. sale of home, 5. burnt out, 6. lack of interest, and 7. apathy (read this as "I don't care, I don't have problems in my park, why should I join MHOA when I can call or e-mail them and get my advice for fee anyway). We've also lost dozens of Chapter officers and trustees and a good percentage of our officers and trustees are simply burnt out and not "working the program".

We've had many "brainstorming" sessions over the past couple of years, all with dedicated members working on how MHOA can do a better job of marketing and recruiting. Many of our ideas have worked and are working well. However, with limited "players" and limited funds, we face the prospect we may be down to about 1,100 members by the end of 2010.

In 2010, in conjunction with American Income Life (AIL), our long time free accidental death and disability (AD&D) partner, we sent out a mailer to 61,000 residents in the state. We recruited over \$3,000 in donated funds from AIL. In 2009 we entered into a new partnership with American Senior Resources (ASR) to provide Medicare advice and advice on safe investments for retirees to support our members and residents. We also negotiated with AIL to increase the AD&D benefit from \$3,000 to \$3,500. We've made 63 park visits since May 2008, we've answered hundreds of calls and e-mails. We've attended dozens and dozens of meetings with other organizations in the State, LAT, LPT, AG, and Landlord/Tenant Coalition meetings.

WE NEED YOUR HELP. WE NEED YOUR HELP IN MARKETING, RECRUITING, AND GENERAL SUPPORT! WE NEED YOU TO GET BACK INVOLVED AND ENERGIZED. WE NEED ALL CHAPTER OFFICERS AND TRUSTEES TO CONTACT THE MHOA OFFICE AND MAKE SURE YOUR DUES ARE CURRENT. WE NEED ALL CHAPTER OFFICERS AND TRUSTEES TO REENERGIZE THEIR CHAPTER AND RECRUIT MORE MEMBERS.

MORE RESIDENT TIPS—INFORMATION

Storage Sheds and carports - As a reminder, RCW 59.20/135 provides that “a mobile home park owner is prohibited from transferring responsibility for the maintenance or care of permanent structures with the park to the tenants and prohibits any provision within a rental agreement or other document which transfers responsibility for the maintenance or care of a permanent structure within a community to the residents. A “permanent structure” includes the clubhouse, carports, storage sheds, or any other permanent structure. However, if a manufactured home and its permanent structures (e.g. the porch, carport, driveway, and/or storage shed) were purchased or placed on the resident’s lot by the resident, then it is the resident’s property and responsibility to maintain and care for these permanent structures. For additional information, contact your attorney or the MHOA State Office.

Credit Card Scams—Warning, some scammers may contact you claiming to be a credit card company fraud investigator and try to trick card holders into disclosing security code data from their cards. In some instances, large unauthorized purchase appear on the credit card within minutes of the conversation. **DO NOT GIVE OUT INFORMATION ON YOUR CREDIT CARDS TO ANYONE WHO CONTACTS YOU.** If you receive such a call, hang up and immediately call your credit card company or bank that issued the card and report the contact. Credit card companies do not call you over the phone and ask for your confidential information.

Identify Theft - As many as nine million Americans are victims of identify theft every year. How they gain access to your identity:

1. Rifling through your trash and taking sensitive information like pre-approved credit card applications, bank statements, or utility bills (**SHRED ALL IMPORTANT INFORMATION!**)
2. Sending you bogus e-mails stating there is a problem with your account or that it is necessary to supply them with certain personal information.
3. Looking over your shoulder in line at the grocery store or an ATM while you are entering your pin number.
4. Listening when you tell someone your social security number (**WHEN IN DOUBT—DON’T GIVE YOUR SS NUMBER TO ANYONE**).
5. Breaking into your car or home, stealing sensitive information out of your glove box, laptop, or desk drawers.
6. Intercepting bills from your mailbox.
7. Taking your discarded computer and hacking into personal information still left on the hard drive (when you are disposing of your old computer, take it to a nearby computer store and ask them to delete all information from your hard drive).

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