

Manufactured Home Living

**Volume 40 Issue 1
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Dec 2010



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MHOA/AMHO CONSOLIDATION UPDATE AND STATUS

In anticipation of the proposed consolidation vote scheduled for MHOA's Annual Meeting in May 2011 and the subsequent election of the board and officers of the new organization, (WAMHOA), MHOA needs to hear from any MHOA member who would be interested in being nominated to the new board or having their name placed into nomination as an officer of the new organization. The proposed new board would be made up of the five officers (president, two vice presidents, secretary and treasurer) and four directors for a total of nine board members, three of which would serve for one year, three for two years, and three for three years. Some existing members of AMHO and MHOA will be nominated for some of these nine positions and we need to know which other MHOA members would be interested in becoming an officer or board member.

The new organization will also have various committees and chairpersons—ie Legislation, Senior Lobby, WILA, L&I (Factory Assembled Structures), a photographer, Lobby Day coordinator, Products and Services, Newsletter editor and publisher, database manager, grant writing, By-Laws, nominating, audit, legislative planning, AG Stakeholders', and a
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Cathie Caldwell Program Manager

Manufactured Housing Dispute Resolution Program, 206-464-6049, 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 January 8, 2011

The MHOA Executive Board Meeting will be on Saturday, January 8, 2011, hosted by Brookdale Greens MHP, in Tacoma, Washington 98445.

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 are invited to attend.

PLEASE REGISTER TO ATTEND THIS VERY, VERY IMPORTANT MEETING, THIS WILL BE YOUR CHANCE TO LEARN MORE ABOUT MHOA , THE STATUS OF THE PROPOSED CONSOLIDATION OF AMHO AND MHOA INTO THE PROPOSED NEW ORGANIZATION WAMHOA AND OUR LEGISLATIVE EFFORTS FOR 2011 AND HOW YOU CAN HELP. WE WILL ALSO BE PRESENTING AND VOTING ON-YOUR NEW PRESIDENT, ANDY BERGMAN, OUR NEW SECRETARY, JUDITH WHITE, AND PROPOSED CHANGES TO MHOA'S BY-LAWS.



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
President
(360) 373-2436

Ken Newton OPEN
V-President West V-President East
(253) 925-9318

Secretary Treasurer
Open Lyle Burstad
(360) 915-8332

Editor MHL MHOA Photographer
Bob Burton Open

* * * * *

(360) 373-2436
Fax: (360) 479-2638

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 Open
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
Important DATE!
Jan 8, 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, only about 230 members 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.

This program is endorsed by MHOA.

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

MHOA periodically receives extra donations from members, anywhere from \$6 to \$30. We sincerely appreciate this help. We use these donations to offset operating expenses.

RCW59.20 (the law)

A park owner has a right to periodically change park rules and regulations. Except for "substantive rule changes" (which require a prior, written six month notice —ie—changing pet policies to no pets, removing an amenity from the park, like a clubhouse, swimming pool, no trampolines, no above ground swimming pools) a park owner should provide residents with a prior, written 30 day notice of any such changes prior to the resident's anniversary date. Any changes should conform to RCW59.20.045.

Under RCW59.20.250—Landlord and tenant may agree, in writing, to submit any dispute arising under the law to mediation, by an independent third party, or to settle the dispute through industry medication procedures.

Legislative Action Team Participants and MHOA members

Lobby Day—Manufactured Home Owners, Thursday, January 20, 2011 9:00 am-3:00 pm, Legislative Building, Columbia Room 416 Sid Snyder Ave., Olympia, WA 98504.

You are invited to this “all day” event sponsored by AMHO & MHOA. You will gather with other homeowners from across the state to make our voices heard in our capital. We will have the opportunity to meet, exchange ideas with legislators to let them know of our concerns regarding amendments to the RCW59.20 Manufactured/Mobile Landlord-Tenant Act and a proposed Rent Adjustment Bill (We need every homeowner in the State to call or e-mail their legislator on the need for this bill. You all have complained about ever increasing rents. If you are serious on this issue, now is the time for you to step up). Plan on coming to this very special day designed specifically for all homeowners, bring as many of your residents as possible. We want to fill the room and educate our Representatives and Senators and ourselves as well.

Register by January 10, 2011 through the following:

AMHO—Lynda Mallory at (360) 456-4269 lgmallory_45@hotmail.com or MHOA-Cheryl Pasternak at (360) 307-9675 pasternak@comcast.net. You need not be a AMHO or MHOA member to attend. Registration is 9:00 am—10:00 am; 10:00 am—3:00 pm, actual event.

Parking—come early as parking is at a premium. We suggest you car or van pool and your driver can let you off in front of the Legislative Building. Your driver can then park at the Farmers Market where the parking is free the first 2 hours and \$1.00 for each additional hour (please pay in advance). A shuttle (The “DASH”) will be available every 20 minutes or so and will take you to the Legislative Building. After the meeting, you can all take the shuttle back to the Farmers Market for your ride back home.

Lunch Break: There is a cafeteria outside the Columbia Room where you may buy something for lunch (or you can brown bag). Please keep in mind lunchtime is limited and the cafeteria is very busy.

The LAT, LPT, AMHO and MHOA are also working on again proposing our submission (for the last 2 years) of our 2-year Closure bill; Manager Training, Rent Receipts, the issue of dangerous trees, and consignment of homes.

The 2011 legislature will be facing another multi-billion dollar shortfall and like the past two years will not be of a mind to pay much attention to our bills.

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President's Message

I have been extremely pleased and proud to have represented residents and MHOA members during the last two and a half years as your State President. Maurene and I moved to Clarkston in September and I will be resigning as MHOA's State President in January. Andy Bergman has volunteered to take over as the new State President (which will be confirmed at the January MHOA Executive Board Meeting). I will continue to support Andy and MHOA in the coming months and wish to express my thanks to all of you that have helped me and provided guidance and support in the past.

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 our district directors and I have visited over 70 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 how to deal with problems with park managers or park owners.

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.

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SUCCESS STORIES

RESIDENT FOR SALE SIGNAGE

Many residents in parks have been denied by park owners from placing an industry customary “for sale” sign on a “L” shaped 4x4 post in the front of their home (on their leased lot), by claiming “for sale” signs in park rules and regulations only allow window “for sale” signs.

There is a 1984 Attorney General opinion (from the then AG Ken Eikenberry) which states that parks shouldn’t restrict the posting of ordinary for sale signage on homes ***or on rented lots*** and that any such restriction would violate RCW59.20.070(1) - landlord shall not deny any tenant the right to sell their home in the park. The program manager for RCW59.30 (the Dispute Resolution Program Bill) has advised MHOA that this formal opinion from Mr. Eikenberry stands as the position of the AG’s office under RCW59.30 and that any park who has a policy against normal means of advertising such as the posting of an ordinary “for sale” sign on the home or on the lease lot would constitute an interference with the tenant’s right to sell.

Residents intending to hire a Realtor to sell their home and wishing to have the Realtor place such an industry customary for sale sign on the referenced 4x4 post in the front of their home on the leased lot should write a letter to their park manager or park owner and advise that they intend to hire a Realtor to market their home for sale and the Realtor will be placing such a industry customary for sale sign on the lot, and refer the park manager or park owner to the AG’s 1984 ruling. If the park owner or manager objects to any such signage and claims any such signage is in violation of park rules, the resident should file a complaint with the AG under the terms of RCW59.30. Remember MHOA officers are not attorneys! A copy of the 1984 ruling can be obtained from the AG’s office or from MHOA. If you have any questions about this ruling, please contact Cathie Caldwell at the AG’s office at 206-464-6049.

This is an important “Success “ for residents. Park owners having rules limited for sale signs to windows only severely impacts a resident’s right to advertise their home for sale.

RESIDENTS TIPS

Senior Benefits—Go to “BenefitsCheckUp” at www.benefitscheckup.org, which identifies benefits open to people 55 and older (a service of the National Council on Aging). This website covers more than 1,150 public and private programs that help people with health care, utility costs and other essential needs.

Cell Phones—Starting in 2009 cell phone numbers went public and all cell phone numbers are being released to telemarketing companies. This means you may start to receive sales calls and **YOU WILL BE CHARGED FOR THESE CALLS**. To prevent this, call the following number from your cell phone: 1-888-382-1222. This number is not the national Do Not Call List number. It only takes a moment and will block your cell phone number from telemarketers for 5 years. Remember—you must call from the cell phone number you want blocked.



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

MORE RESIDENT TIPS

Viruses—DO NOT OPEN ANY MESSAGE WITH AN ATTACHMENT CALLED : “Black in the White House”, regardless of who sent it to you. It is a virus that opens an Olympics torch that burns the whole hard disk C of your computer.

Home painting—In October 2009 a resident filed a complaint with the AG’s office under RCW59.30 over the issue of the park owner’s demand that the resident repaint her home (similar notices were given to over 100 homes in this park by the park owner in order to maintain the aesthetic standards set forth in the park rules and regulations. These notices required residents to: a. repaint their home, 2. pressure-wash, 3. paint or high-pressure wash trim; or 4. repaint lattice, louvers, or awnings. After a through investigation, the AG ruled under RCW59.30 that the park’s request for the resident to repaint her home is a valid community rule and was therefore enforceable against the resident.

The bottom line is that if your park owner requests that a resident repaint their home the resident should request a meeting with either the park manager or park owner to review the condition of the home and attempt to negotiate whether or not repainting the home is mandatory, if high-pressure washing and/or selected repainting would meet the park owner’s demand, or in the case of an economic hardship if the park owner would pay for the cost of the repainting and allow the resident to repay the park owner over time with an additional payment (say \$25-50/month) in addition to the regularly scheduled monthly rent.

Although repainting of a home in a park is an expensive undertaking, all residents should recognize the need for their home to be attractive in the park and to abide by park rules as any such repainting benefits all residents of the park as a whole.

Help to tenants at risk of eviction—If you find yourself in a temporary (one month) financial crisis or emergency situation putting yourself at risk of eviction for not being able to pay your monthly rental costs, ERACE may be able to help. ERACE (Expanded Rent Assistance Collaborative Effort) is a crisis intervention program that will make available one-time rent assistance and supportive housing stabilization services to eligible applicants who are facing imminent eviction. Households found eligible may receive up to \$750, depending on household size and need. (this program is specific to the City of Seattle). There are specific guidelines under which the resident is able to apply for the assistance. To receive ERACE assistance, tenants need to call The Salvation Army at 206-447-9944 between the hours of 11 am and 1 pm Monday-Friday.

MHOA Executive Board Meeting

Saturday, January 8, 2011

Brookdale Greens MHP, Tacoma, WA 98445

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

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 Andy Bergman as president and Judith White as secretary
LAT Legislative Report—legislation for 2011
AMHO/MHOA Consolidation status
By-Law changes—vote to allow all MHOA members to vote on significant issues, and a
vote on a change of MHOA dues to \$15 effective June 1, 2011
District Director's Report
Chapter Officer's Report**

Any other business to come before the board

12:00 Lunch (pizza and soft drinks)

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 and to join MHOA)

MHOA Means Helping One Another

Minutes of MHOA Executive Board Meeting

Country Estates MHP, September 18, 2010

(Edited for Publication in MHL)

Minutes of MHOA Executive Board Meeting
September 18, 2010 at Country Estates, College Place, WA

President Bob Burton called the meeting to order at 10:00 am followed by the Pledge of Allegiance. Bob thanked all present for attending and special thanks to Bruce Clough and HB VanAusdler of the MHOA Chapter for helping to put on the meeting, and thanked the ladies from the park who helped with all the breakfast and lunch food. 21 members and guests were in attendance, including several members from our newest MHOA Chapter in Sunset Heights in Clarkston. Bob explained the information from MHOA on the table and invited everyone to purchase t and sweat shirts.

Terry Nealey, a local area candidate for the legislature introduced himself and listened to resident's concerns about rent increases and other problems in parks. Bruce advised a local area legislator, Maureen Walsh, toured Country Estates with residents on September 17th and listened to resident concerns.

The June 2010 minutes were approved as read. Bob gave those present a current treasurer's report and a follow up report on the annual audit for fiscal year 2009-2010. The treasurer's report and audit report were approved as read (copies of MHOA's financial information is available to members upon request, call or e-mail the MHOA office). As of September 18, 2010, all bills are paid and we have \$5,730.16 in the bank.

Bob gave a report on the current status of membership in MHOA and a report on the number of new members gained in the past two plus years and a report on the number of members lost. Bob also reported on the results of our t and sweat shirt sales since we started the program.

Bob discussed the need for a possible new computer for our website manager (Fred Jones). The proposed cost will be less than \$500 and the group basically supported the purchase. Judith White from the LAT and Leisure Estates in Renton gave an update on planned legislation for 2011. Bob updated members on the status of the proposed 2011 Consolidation between AMHO and MHOA, noting that the "task force" is working well on this issue. Note – AMHO has received approval on their 501c-3 IRS application.

Don Armstrong gave a report on his activity in the Senior Lobby. Various members talked about common problems in their park.

The meeting adjourned at 2:30 p.m. Respectfully submitted – Bob Burton, acting secretary

RESIDENT TIPS

1. **Drugs/prescriptions** - To help dispose of unused medications, the National Community Pharmacists Association has launched a “Dispose My Meds” campaign. More than 800 community pharmacies in 40 states have signed on. Just bring your drugs to your local pharmacy and it will send them to a medical-waster-disposal facility. Or you can get a postage-aid envelope from many pharmacies and mail the drugs from your home. Go to DisposeMyMeds.org for details and to find a pharmacy near you.
2. **Resident sale of homes** —Residents in Washington State have reported trying to sell their home only to have a park owner/manager deliberately withhold approval of a prospective buyer so the seller will get discouraged and then the park owner offers to step up and purchase the home at a significant discount to the market value. When this happens you need to talk to an attorney and also get opinions of the value of the home from several area Realtors. It has also been reported that several residents purchasing homes from a park owner who then purposely delays providing a title to the home or never files with the Department of Licensing (DOL). If you purchase a home from a park owner, prior to closing the deal and paying the park owner the money requested, demand to be provided with a copy of the DOL completed title transfer. If you encounter a problem under these conditions, call an attorney to help you with the purchase of the home. If a home is sold for over \$5,000, a \$100 fee is supposed to be paid to the Relocation Fund of the Department of Commerce.
3. **Health Care Law**—State insurance commissioners and attorneys general are warning consumers about a new wave of scams that are exploiting uncertainties about the new health care law. Con artists may call, e-mail or show up at your door saying that under the law you must have health insurance or go to jail. They may even identify themselves as government officials and describe the policies they’re selling as “ObamaCare” insurance. For the record, the requirement to have health insurance doesn’t begin until 2014 and event then you can’t be jailed for not having it. No real government official sells insurance and there’s no such thing as “ObamaCare coverage”. Never sign up for an insurance policy without calling the Washington State Insurance department to find out if the policy is legitimate and the seller is licensed. Never give your credit card, bank account or Social Security number to anyone you don’t know!

WHAT RESIDENT CONDUCT IS DESERVING OF EVICTION

Engaging in Criminal Activity—A park owner has a responsibility to all residents, occupants and guests to keep a community safe. If a resident or occupant is arrested for a criminal act the law affords the community owner the right to evict without pre-eviction notice. This is an action which should not be tolerated lest the safety of the community is impacted. The most important requirement to proceed is to obtain the information needed such as the date and nature of the arrest and the case information. The crime must, however, impact the safety and welfare of the community in order to be grounds for eviction.

(Presidents message continued from page 6)

If you don't have a MHOA Chapter, Homeowner's Association, Resident Association, or Social Club, 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)—The office is not generally open at this time on a regular basis, we are checking e-mails and phone messages daily.

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

Altering your home—Protect your investment in your home by making sure your contractor is registered and obtains all permits, inspections and approvals required by law and L&I (Factory Assembled Structures Program). If you have questions about legal requirements to alter or remodel your home, please call the MHOA office (we have L&I Brochures we can mail to you; or, call L&I toll-free at 1-800-647-0982 and ask for a copy of the rules and regulations on altering your home.

If you own or purchase a new manufactured home, L&I can help you work with the manufacturer or dealer to correct defects in the home. Call 1-800-647-0982. Alteration Permits and Inspections are required for many changes, the L&I Brochure will describe in detail when permits and inspections are required.

Legislation Continued

Manufactured home owners in Washington expect to live in safe, healthy environments, where landlords and managers follow the state laws and home owners are not facing economic eviction or don't have their communities sold out from underneath them. We ask that you speak to your elected representatives about the following proposed legislation for the 2011 session:

1. Amend the Manufactured/Mobile Home Landlord Tenant Act (RCW59.20). The following amendments will reduce existing ambiguities and allow the AG to administer the Dispute Resolution Program more effectively.
 - A. Opportunity for homeowners to comment on rule changes before they change
 - B. Community employees are required to comply with park rules
 - C. At commencement of tenancy the landlord will identify landscaping/permanent structures that is the landlord's responsibility, and trees planted by current tenants will be their responsibility.
 - D. three months notice required before permanent structures can be removed.

2. Rent, Rent and Economic Eviction: - We all know how difficult it can be to find money for rent increases, especially when your income does not rise at the same rate. It will take all of us working together if we ever want to get the Legislature's attention on a Rent Adjustment bill in this state. Our proposed bill will allow landlords to raise rents when they can "justify" the need for an increase. A board will be established to review petitions from home owners who will have an opportunity to challenge any unreasonable rent increase. A rent increase will be considered unreasonable if it exceeds certain increases in the CPI or any increase in social security. In the last 3 years because of ever-increasing rents, many homeowners are losing their home equity and are forced to sell their homes because they can no longer afford rents. A vast percentage of homes for sell currently have been on the market for over two years and we are seeing a 25-75% discount in the value and selling price of homes.

3. 2-Year Closure—The law currently allows community owners to close a park by giving a 12 month notice. This notice is insufficient, homeowners need more time to make serious life decisions about where they are going to move their home. Several communities around the state that closed in the past 3-5 years are still empty. The home owners who were kicked out of these communities could still be living in their homes. Many home owners invested their life savings to purchase their homes and simply do not have the resources to start over again.. In the end, many home owners being displaced must destroy their homes and will never be home owners again, even while sometimes still paying on a mortgage on the home. This notice would also allow more time for money to collect in the State's Relocation Assistance Fund. (note—you have to pay to move your home first, and then apply relief—currently at \$7,500 for a single-wide, \$12,000 for a double-wide. TELL YOUR LEGISLATOR YOUR STORY, MAKE IT PERSONAL. YOU CAN CALL THE LEGISLATIVE HOTLINE AT 1-800-562-600 FOR YOUR LEGISLATOR'S PHONE OR E-MAIL NUMBERS AND ASK THAT YOUR MESSAGE BE PASSED.

Executive Board Meeting, January 8, 2011

Brookdale Greens MHP—1818 139th Street E, Tacoma, WA 98445

Registration starts at 9:15 am., meeting starts at 10:00 am.

Directions

From I-5 North—Take I-5 south towards Tacoma. Merge onto WA-512 East via Exit 127 towards Puyallup. Take the WA-7/Pacific Avenue Exit towards Parkland/Spanaway, turn right onto WA-7/Pacific Avenue South, turn left onto 131st Street S (131st Street S becomes Brookdale Rd E.), turn right onto 20th Avenue E, go through the gate into the park, park in front of the clubhouse, or on the side street across from the clubhouse.

From I-5 South—Take I-5 north towards Tacoma. Follow same directions as above.

From I-90—Take I-5 south or Hwy 18 south towards Tacoma. Follow same directions as above.

From Kitsap Peninsula –Take WA-16 East through the Narrows Toll Bridge, take I-5 south towards Tacoma. Follow same directions as above.

Or, use Mapquest using directions from your home to 1818 139th Street East, Tacoma, WA 98445

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 IMPORTANT MEETING WHERE WE WILL VOTING ON
NEW INTERIM OFFICERS AND CHANGES TO OUR BY-LAWS!**



Selling your Mobile Home? We have all the tools for the quick sale!

THE BEST IN *IN-PARK* SALES

List Your Home With The Experts
35 Years in the business
Financing available on all homes
(No age requirements)
(425) 775-7800
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.

Protect your Holiday Gifts—Do you have special possessions that may be expensive to replace such as jewelry, silverware, art, sports equipment, laptops or musical instruments—or perhaps you will receive these items as gifts during the holiday seasons? Insurance coverage might cover these items but you need to review your policy and talk to your agent to make sure items are covered and if you need to increase your coverage, broaden the types of loss for which coverage is provided, or eliminating deductibles. A typical home insurance policy carries a limit of \$1,500 for theft of jewelry. If your \$4,000 diamond engagement or wedding ring were stolen, you would only receive the \$1,500. If you had the ring scheduled, you could have increased the coverage. A typical policy does not provide coverage for “losing” an item, or say dropping your laptop.

A homeowner recently called the MHOA office and indicated a tree fell on her home resulting in thousands of dollars in damage. SHE HAD NO INSURANCE POLICY BECAUSE SHE DIDN'T THINK SHE COULD AFFORD IT!

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

AMHO/MHOA CONSOLIDATION CONTINUED

Website manager. We will also need many District and Regional Directors from all over the state and volunteers to help out in the office on administrative office work. The work for many of these positions could be done from your home. For more information on the expected duties, responsibilities, and time commitment for these prospective positions, please call or e-mail the MHOA office.

The Consolidation Task Force has completed proposed new By-Laws, Policies and Procedures, and officer and committee chairpersons duties for the new organization, and is currently working on many of the “nuts and bolts - things to do tasks” remaining. Some of these tasks will be completed prior to the May meeting of both organizations, some will be completed after the consolidation and the new organization name is approved by the state.

IN THE INTERIM, MHOA NEEDS YOUR HELP. WE NEED YOUR HELP IN MARKETING AND RECRUITING, FOR NEW MEMBERS AND NEW CHAPTERS OR HOMEOWNER ASSOCIATIONS, AND GENERAL SUPPORT!

NOW MORE IMPORTANT THAN EVER WE NEED EACH MHOA MEMBER TO GET INVOLVED AND RE-ENERGIZED.

WE NEED ALL CHAPTER OFFICERS AND TRUSTEES TO CONTACT THE MHOA OFFICE AND MAKE SURE YOUR DUES ARE CURRENT AND TO PROVIDE THE OFFICE WITH YOUR CURRENT LIST OF OFFICERS AND THE STATUS OF YOUR CHAPTER. IF YOUR CHAPTER CURRENTLY DOES NOT HAVE ALL OF YOUR OFFICER POSITIONS FILLED, WE NEED YOU TO SCHEDULE A PARK CHAPTER MEETING AND RECRUIT AND ELECT NEW OFFICERS. THIS IS YOUR DUTY!

OVER THE PAST TWO AND A HALF YEARS WE HAVE REPEATEDLY ASKED CHAPTER OFFICERS AND TRUSTEES TO NOTIFY THE OFFICER ANNUALLY OF THE CURRENT OFFICERS, AND RE-ENERGIZE THEIR CHAPTER AND RECRUIT MORE MEMBERS. THE ‘VAST’ MAJORITY OF OUR CHAPTER OFFICERS HAVE NOT RESPONDED TO OUR REQUESTS.

PLEASE CALL OR E-MAIL THE MHOA OFFICE IF YOU HAVE QUESTIONS OR CONCERNS ABOUT YOUR CHAPTER AND MHOA AND THE FUTURE DIRECTION OF OUR ORGANIZATION.

MORE RESIDENT TIPS—INFORMATION

Tenant Insurance - There is nothing in RCW59.20, nor is it illegal if the park owner/manager asks you for verification of Property and Liability Insurance on your home or vehicle. You need only supply the name of your insurance company and your policy number. You are renting space from the owner and their insurance carrier may require this information to insure that tenants have insurance that may cover damage they might cause to park property. **YOU NEED TO HAVE A HOMEOWNER'S POLICY, REGARDLESS OF THE COST TO PROTECT YOURSELF.**

Fraud Facts—Your bank will never e-mail or call you for your account number. Don't wire money to people you don't know. Be cautious of work-at-home job offers. Check out companies with the Better Business Bureau. There are no legitimate jobs that involved reshipping items or financial instruments from your home. Foreign lotteries are illegal in the US. You can't win no matter what they say. Check your monthly bank, credit card and cell phone bills monthly for charges you don't recognize. Order a copy of your credit report from each of the three national credit bureaus once a year from www.annualcreditreport.com. **DO NOT GIVE OUT INFORMATION ON YOUR CREDIT CARDS OR SOCIAL SECURITY NUMBERS 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, or social security and report the contact. Credit card companies, social security and banks do not call you over the phone and ask for your confidential information.

Donations - In the past two and one-half years many of our members have sent in donations to help support our efforts in educating and helping residents in parks, from amounts ranging from \$3.00 to \$24.00. We have used these donations to help pay for MHOA expenses for the office, travel, supplies and in selected cases to pay for a full year membership in MHOA for a few very low income residents who simply cannot afford in our current economy to pay \$24 to MHOA for annual dues.

Because of our ever-declining membership, MHOA is slowly but surely reducing our savings and we could use all the help we can get. Those of you that are out there that have a few extra dollars, please either send your contribution in to the office as a separate check, or include your donation with your membership renewal dues payment. Every little bit would help us, but we would also gladly take significant contributions, ie: \$100 to \$1,000. I assure you all we are watching our expenses very closely and only spend what is absolutely necessary to support our mission.

Clubhouses—It's okay for you to insist your clubhouse be open from 8 am to 10 pm 7 days a week, 365 days a year. It is not okay for you to be required to provide liability insurance to use it. It is okay for a landlord to ask for a security/cleaning deposit for clubhouse use, as long as it is reasonable.

Mobile Home Owners of America
3421 Kitsap Way Suite H
Bremerton, WA 98312

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Bob Burton, President, Publisher
Editor

Telephone: (360) 373-2436 Fax: (360) 479-2836

Website—www.mhoa.net

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