

Manufactured Home Living

Volume 49 Issue 1
1st Quarter 2018

January 2018



Page 1 Leg. Priorities.
Page 2 Leg/MHOA Mtg/Aging
Page 3 Aging in Place
Page 4 Aging Cont.
Page 5 Aging/AG/Sponsors
Page 6 Volunteers/Memory/News
Page 7 Holidays
Page 8 MHOA App
Page 9 Mailing Address

LEGISLATIVE PRIORITIES

TO ALL Homeowners: We need your help. Let's flood these Representatives and a Senator with a Request to pass Legislation.

SHB 1884 - Relocation Assistance - not on the Economic Development, Housing and Tribal Affairs Committee list for any time next week - calls and emails have been made to try to clarify the situation. Good afternoon. [ESHB 1884](#) is schedule for a public hearing this Thursday, February 1 in the Senate Committee on Financial Institutions & Insurance at 8:30 am. Commerce staff will attend the hearing and be available for questions. If you would like to discuss testimony coordination, please feel free to contact Jaime Rossman at Jaime.Rossman@commerce.wa.gov. Have a great day and thank you for all you do! J Brigid

AN ACT Relating to eligibility for relocation assistance for tenants of closed or converted mobile home parks; amending RCW 259.21.005, 59.21.021, 59.21.025, and 59.21.050; and reenacting and amending RCW 59.21.010

HB 1798 - Opportunity to Purchase – Dear Representative or Senator _____, we are owners of manufactured homes who live in your District. We desperately want to stay in our own homes for as long as possible. HB1798, gives us an opportunity to do so and to preserve affordable homeownership for future generations. Please do all that you can to put HB1798 for a vote in the Finance Committee as soon as possible. Thank you so much.. Our organizations AMHO/MHOA speak for 75,000 manufactured home owners and their families in the State of Washington. This will make a big difference.

SB5627 - Also, the companion bill SB5627, while not great, needs to keep moving forward through the Senate process (Senator McBride was our prime sponsor for HB1798 and has been in contact with us, and while she is thrilled that HB 1798 (Opportunity to Purchase) had a bi-partisan support in the Judiciary Committee, she is worried that it might get stuck in Finance. Her hope is that we can amend it in the House to further help our HB1798.

HB2918 - House Committees: Please Write, call, email and ask for a **NO** vote on HB2918. This would create a hardship for the Relocation Program, and the Question to ask is where is the money coming from to support this?

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON: It is very important you keep apprised of these changes. Anytime you have questions, pull the bill up on the WEB and see what is happening.

MHOA EXECUTIVE COMMITTEE MEETING

At our last MHOA' s Executive Board Meeting it was unanimously decided to send renewal notices to everyone on the database in January of each year. This gives MHOA a chance to budget more efficiently. WATCH FOR YOUR RENEWAL NOTICE AND PLEASE SEND IN PROMPTLY.

Also, please check our Web site for the new 1st Qtr. 2018 MHL and 2 new Alerts. Very important. **MOST IMPORTANTLY:** Those who now want an MHL and have a computer can access it at our web site www.mhoa.net. Click on the "MHL" link, read and/or download and print out copies of the most current Newsletter. Also, I will once again try to send these Alerts and MHL's out through e-mail. If for some reason they don't reach you or you can't open either version, please give me a call and I will send you one along with those who do not have a computer. Those without a computer may call the office at (360) 373-2436 and request a copy. We will be more than happy to send you one by snail mail. Please share with your friends or community if possible.

MHOA President and Executive Committee voted unanimously **not** to entertain the idea of merging with AMHO. Our President sent a letter to AMH stating our intentions. We will however be quite busy with AMHO, MHOA, and the LAT working on Legislature issues together for the good of all residents as shown above.

AGING IN PLACE-Surviving:

Scenario: Husband and Wife buy into a Senior Manufactured/Mobile Home Community owning the home but not the land under the home and or are renting an Apartment. One of the partners passes away which causes heartbreak, but a MAJOR LOSS of INCOME. The Rents continue to go up on the Anniversary Date, but the Social Security and Income does not increase. Thus, forcing the surviving spouse to economic eviction and or health issues.

Example Used for Illustrative purposes is a 40 Unit 55+ Manufactured/Mobile Home Community with Space Rent of \$500.00 per month.

What can be Done? FREEZE THE RENT, A Section "8" type program, or SHAG Model, A market rate subsidy to landowner to keep homeowner in home.

Benefits to the Landlord/Owner: Prevent homelessness, retain a Good Customer, Positive favorable Publicity and enhancing the image of the Community.

| | |
|---|---------------|
| Property Owner Income per month on -unit household: | \$ 20,000.00 |
| Property Owners Income per year on 40 Units: | \$ 240,000.00 |
| Senior Family (Fixed Income) HIS: \$1,750 HERS: \$1,076 = \$2,826 per month | |

CHART #1

2-PERSON FAMILY'S MONTHLY EXPENSES – INCOME \$2,826.00 PER MONTH

| | |
|---------------------------------------|------------------|
| <u>Husband & Wife Income</u> | <u>\$2826.00</u> |
| Space Rent/Apt. Rent | \$500.00 |
| Homeowner's Insurance | \$31.78 |
| Auto Ins. (2) Cars | \$169.00 |
| Health Care Ins. | \$444.00 |
| Utilities -Gas/Electric | \$98.00 |
| Water/Sewer | \$93.00 |
| Garbage/Recycle | \$39.00 |
| Life Ins. | \$80.00 |
| Phone/TV/Internet | \$173.00 |
| Misc. Bills | \$750.00 |
| MEDS | \$125.00 |
| Food/Gas Oil/Repairs Entertainment | \$300.00 |
| <hr/> Balance | <u>\$23.25</u> |

CHART #2

1-PERSON FAMILY – MAJOR INCOME LOSS HUSBAND - \$1750.00 MONTHLY EXPENSES

| <u>Wife - Income</u> | <u>Bills</u> | <u>Changes</u> | <u>\$1,076.00</u> |
|---------------------------------|--------------|-----------------|-------------------|
| Space Rent | \$500.00 | 0 | \$576.00 |
| Homeowner's Ins. | \$31.78 | 0 | \$544.22 |
| Auto Ins. | \$100.00 | \$69.00 | \$444.22 |
| Health Ins. | \$222.00 | \$222.00 | \$222.22 |
| Utilities/Gas/Electric (Budget) | \$98.00 | 0 | \$124.22 |
| Water/Sewer | \$46.50 | \$46.50 | \$77.72 |
| Garbage/Recycle | \$39.00 | 0 | \$38.72 |
| Life Ins. | \$40.00 | \$40.00 | \$1.28 |
| Phone/TV/Computer | \$173.00 | 0 | \$174.28 |
| Misc. Bills | \$750.00 | | \$928.28 |
| MEDS | \$100.00 | \$25.00 | \$1024.28 |
| Food/Gas/Repairs | \$250.00 | <u>\$50.-00</u> | <u>\$1074.28</u> |
| What's left | | | <u>Deficit</u> |

Note: No Money figured for Pet's or Taxes, and most of these items go up periodically. Hopefully these Seniors are taking advantage of the Senior Property TAX EXEMPTION in their county!

This family is living paycheck to paycheck.

CHART #3

Our Widow, takes her late Husband's Social Security

| <u>Wife - Income</u> | <u>Bills</u> | <u>Changes</u> | <u>\$1750.00</u> |
|---------------------------------|--------------|----------------|------------------|
| Space Rent | \$500.00 | 0 | \$1250.00 |
| Homeowner's Ins. | \$31.78 | 0 | \$1218.22 |
| Auto Ins. | \$100.00 | \$69.00 | \$1118.22 |
| Health Ins. | \$222.00 | \$222.00 | \$896.22 |
| Utilities/Gas/Electric (Budget) | \$98.00 | 0 | \$798.22 |
| Water/Sewer | \$46.50 | \$46.50 | \$751.72 |
| Garbage/Recycle | \$39.00 | 0 | \$712.72 |
| Life Ins. | \$40.00 | \$40.00 | \$672.72 |
| Phone/TV/Computer | \$173.00 | 0 | \$499.72 |
| Misc. Bills | \$750.00 | 0 | \$250.28 |
| MEDS | \$100.00 | \$25.00 | \$350.28 |
| Food/Gas/Repairs | \$250.00 | <u>\$50.00</u> | <u>\$600.28</u> |
| What's left | | | <u>Deficit</u> |

Our widow could sell, but the average 1-bedroom apartment goes for \$900.00 to \$1,200 per month plus Utilities. Even "SHAG" is higher than her present location. Currently if her Rent was frozen she could cut expenses and EXIST. Food Stamps, Food Bank, Housing Repair Programs with City.

Other Options: Bankruptcy, or Live on the Street!

A recent quote said that "Every \$100.00 rent increase – increases homelessness by 19%." It also devalues the re-sale value of the home.

POSSIBLE SOLUTIONS

Freeze the Rent: Benefit to Park Owner: Maintaining stability in the Community, increasing reputation in its local/community and city and possibly benefit in the final disposition of the home, or the re-sale of the home upon the death of the homeowner. Preventing homelessness. Building Good Will.

Financial Incentive to Landowner: Legislative involvement, willingness to freeze the rent and or property tax. A Market Rate subsidy to the Landowner to keep homeowner in home. A Section "8" type program or a "SHAG" model.

Rent Control/Stabilization from landowner's perspective. If property taxes continue to rise, how can they afford to absorb the increase and not charge more, this would eventually force them to sell which would lose more housing. What if lawmakers agreed to freeze property taxes for Senior/Low Income owners so that they could afford to freeze rents? Win/Win?

CURRENT PICTURE IN WASHINGTON STATE

In Washington State, there are 1,600 Manufacture/Mobile Home Communities with 74,594 Lots/Spaces. Space Rents range from \$350.00 at the lowest to \$980.00. Recent reports from a Survey show the highest rents are in Senior Parks. With 10,000 folks retiring per day in the United States. The biggest impact of the above scenario is those who are 75+ years of age. A Senior Community in the 46 district is at \$545.00 and Rent will be increasing \$50.00 on Anniversary Date for existing Residents. New Residents

will come in at \$700.00 month. The Rumors of this are going thru the park and causing all kinds of anxiety. Two Senior Communities on the West side of the State are over \$900.00 a month.

*Robert "Bob" L. Prucha, a senior living in Legislative District 17, Vancouver, WA., served in U.S. Marine Corp, a former Business Owner. Bob is active in his community and MHOA and can be contacted at bob-donnap@q.com. "My wife and I decided to down size and moved in to a senior 55+ mobile park and hoped to live out our lives peacefully and found out as many others have that we moved in to a growing can of worms. Most of these senior parks are owned by out of state owners which do not pay attention to the local ECONOMY. They base their findings on their location again not on the location of the park. Therefore, it places a hardship on tenant. Judith E. White, a senior, lived for 21 years in a Senior Community and at \$750.00 rent faced "Economic Eviction. Judith is chair of the Legislative Action Team, living in District 34, and a life-time member of MHOA and serves the Manufactured/Mobile Home Community in Washington State in Advocacy and can be reach at LegActTeam@msn.com . **Dialog is Welcome on this article. 9/05/2017bp/jw***

If you have questions, need advice, or have an idea to share please contact the MHOA Office. MHOA MEANS HELPING ONE ANOTHER. mhoaoffice@mhoa.net.

Acting secretary on behalf of the board and Lifetime MHOA Member.

Attorney General's Office
800 Fifth Avenue Suite 2000
Seattle, WA 98104- 3188
(206) 464-6684

Manufactured Housing Dispute Resolution Program-RCW59.30
If you have questions about RCW59.20 or RCW59.30,
please call the AG's office at (206) 464-6684 or 1-866-2458
Copies of both laws can be obtained from the AG's office, the
MHOA Office, or at MHOA's website www.mhoa.net

www.atg.wa.gov/MHDR.aspx

WA State Attorney General's Office, Consumer Protection



SPONSORS

We have chosen to discontinue our services with Mountainside Financial due to their lack of response.

Our newest Member is – Manufactured Home Specialist
JEREMY H. PAGE CONSTRUCTION LLC. - WA LIC# JEREMHP833NM
One call does it all!

With over 30 years in the industry we do the job right the first time!
Re-leveling, Site Prep, Transporting your home, Painting, Decks, Skirting, Dry rot repair, Roofing repair, Siding, Flooring, Kitchen/Bath remodeling, Windows, Formica Countertops.
We also manufacture and install the "Quake Safe" Foundation System
A Certified Earthquake Resistant Bracing System (ERBS)
Call and schedule a free quote today 1-866-726-5955. P.O. Box 32, Graham, WA. 98338

We Still Need Volunteers

BETTER YET - If you have a few minutes or are having a meeting please consider visiting some of your neighboring communities. You do not have to be a District Director to do this. It only takes a few moments to talk with or invite even one of them to one of your meetings. It is a wonderful way to pass on our information. If you need information or a visit for a presentation just call the office (360) 373-2436 and we'd be more than happy to assist you.

Over the past several years, MHOA has asked for copies of your MHOA Chapter Officers so they may be filed and added to our database. Unfortunately, these statistics are poorly lacking. I'm asking all MHOA Chapters or HOAs to at least give us a Point-of-Contact (POC) from each park or community so we have at least one person to keep in contact with when necessary. Please send an e-mail to the MHOA office mhoaoffice@mhoa.net or call 360-373-2436. If I am not available, please leave a detailed message and phone number so I may reach you. Thank you in advance for your cooperation.

NEWS

In loving Memory of Andrew P. Bergman

December 3, 1942 – January 22, 2018

Past President of MHOA,

Go to www.mountainviewtacoma.com To view Obituary.

Memorial service will be held Sunday, Febroary 18, 2018 form 1:00 p.m. – 4:00 p.m.,
at Marymount Event Ctr. (LeMay Collections)

325 152nd St. E

Tacoma, WA.

The Oaks has had a wonderful success. Lois Bowen received a nice fat check(s) for an illegal lease and extra illegal charges! There will be between 5-6 more cases filed with the AG for the same thing! YEAH for MHOA and the AG!!

They will also be giving me information on another park near them with many problems! This is either UGH or YEAH for them!

I've heard from several communities that are ready for the AG's office. This is good news. I am very happy to see so many residents getting involved on their own with the information we provided them! Call us any time, but please keep going and let us know how well you are doing. We love good Stories!

American Income Life (AIL) is coming back to us! The process will take several months so please be patient. Everyone who is a paid-up member will be receiving an envelope from AIL giving the \$4,000 free Accidental Death Dismemberment Policy. They have many other special deals you may want to look at. They are very reasonable. Anyway, what you must do when you receive this envelope is open it, fill out the card and put it in the self-stamped envelope addressed to AIL. They are unable to track the number of clients they have unless this is done so please send them back.

HOLIDAYS



Martin Luther King Day – “I Have A Dream!” – JAN



Ash Wednesday - MARCH



Groundhog Day – FEB



Daylight Savings Time!



Lincoln's Birthday (USA)



St. Patrick's Day



Valentine's Day



Spring Begins!



President's Day/Washington's Birthday



MHOA NEEDS YOU!



MHOA APPLICATION

Membership Dues—\$20/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.

3627 Wheaton Way Suite 105B
Bremerton, WA 98310

PHONE: 360-373-2436

E-MAIL: mhoaoffice@mhoa.net

Website: www.mhoa.net



Mobile Home Owners of America

3627 Wheaton Way Suite 105
Bremerton, WA 98310

Working for better and safer Manufactured/Mobile home living

Manufactured/Mobile Home Living (ISSN1938-6818) is published quarterly by the Manufactured/Mobile Home Owners of America, Inc. All correspondence, change of address, membership applications, subscriptions, and advertising rates should be mailed to MHOA 3627 Wheaton Way, Suite 105B, Bremerton, WA 98310.

POSTMASTER: Send address changes to:

MHOA

3627 Wheaton Way Suite 105B
Bremerton, WA 98310

Cheryl Pasternak, Publisher, and Editor

Telephone: (360) 373-2436,

mhoaoffice@mhoa.net

www.mhoa.net

MHOA does not necessarily subscribe to all the statements, sentiments or opinions that are published herein. Advertising in this publication does not necessarily constitute endorsement by MHOA of products or services advertised.

January 2018