

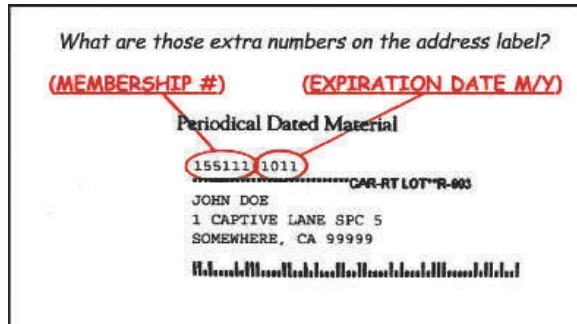
**THE**  
**CALIFORNIAN**  
GOLDEN STATE MANUFACTURED-HOME OWNERS LEAGUE

Volume 49 Issue 1 GSMOL— Advocates for Homeowner Rights Since 1962 January/February 2014

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HAPPY NEW YEAR  
**2014**

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### **THE CALIFORNIAN (USPS 898-320)**

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**(See map on page 15 for Zone boundaries)**

# 2014 CONVENTION UPDATE

## GSMOL 2014 CONVENTION JUST 3 MONTHS AWAY

Our GSMOL Convention is coming up on April 11-13, 2014 at the Crowne Plaza Hotel in Costa Mesa, 3131 S. Bristol St at the Bristol St exit of the 405 Freeway. The phone number is 714-557-3000.

**Active Chapters must have Delegate selection and registration forms and registration fees to the GSMOL Cypress office by February 11, 2014.** The Delegate registration fee is \$90 (covers Registration, Saturday Lunch and Saturday Banquet Dinner). The fee for a Delegate's spouse or partner to attend is \$60 (covers Registration, Saturday Lunch and Saturday Banquet Dinner). Checks should be made payable to GSMOL. Forms are on the website Home Page.

**Duly registered Delegates unable to attend the Convention can submit an absentee ballot to the GSMOL office only for the Zone Vice President election in their Zone. Each vote counts as ½ an attending Delegate's vote. The absentee ballot must be requested from the GSMOL Office by the Delegate's Chapter. It must be returned to the GSMOL Office no later than April 3, 2014.**

**Observer registration forms must be at the GSMOL Cypress office by March 14, 2014.** The fee for Convention Observers is \$80 (covers Registration, Saturday Lunch and Saturday Banquet Dinner). The fee for an Observer's spouse or partner to attend is \$60 (Registration, Saturday Lunch and Saturday Banquet Dinner). Checks should be made payable to GSMOL. Forms are on the website Home Page. **Observers do not have to be from a park with a GSMOL Chapter and do not have to be a GSMOL member.**

**Convention Delegates and Observers, and spouses or partners, who wish to stay at the Crowne Plaza Hotel must make reservations by March 12, 2014 to get the GSMOL discount rate of \$99 per night. Please call the Crowne Plaza Hotel at 714-557-3000 for reservations, and pay at the hotel. Online reservations at <http://www.crowneplaza.com/>. Use code GSM. The rate includes free WIFI, free computer use, free parking, and free shuttle bus service to and from Orange County/John Wayne Airport. Call the hotel from the airport for the shuttle service.**

**Candidates for GSMOL Board offices must have their forms to the GSMOL Cypress office by Feb 11, 2014. Current terms for Zones A-1, B, B-1& D VP's, President, ROP VP, & At-Large VP expire in April 2014.**

**You may use your own format** for the Resume (100 words or less for Experience, 100 words or less for Platform, no photograph), Declaration of Candidacy, Statement of Willingness to Serve, and Nominating Petition signed by 10 current GSMOL members.

The current list of Breakout Session topics is: **MRL 101; Resident Owned Parks; Coalitions/Allies; Identity Theft Fraud/Scams; Grassroots Advocacy/Membership Recruiting/Fund Raising; Grant Proposal Writing; Elder Abuse Prevention; Media Usage; GSMOL LAT & PAC; Leases; Park Closure/Conversion Protection; Small Claims Court; and Local Ordinances.** The sessions are each 1 hour long, and are held Friday afternoon from 1:45 PM to 5 PM and Saturday morning from 8:45 AM to Noon. The tentative schedule is on Page 5.

The next issue of the CALIFORNIAN will be devoted to news about the specific activities at the Convention, and will include a presentation of proposed changes to the GSMOL Bylaws, candidate nominations, and the Convention Schedule including Zone meetings.

Approval of the proposed Bylaws changes will be voted on by GSMOL Delegates at the Convention. Some of them will be administrative in nature and are being proposed to modernize the Bylaws wording. Others will pertain to specific sections which will streamline the operation of GSMOL.

The GSMOL Cypress office phone number, address and email are at the bottom of page 2 of this issue.

## SEE YOU AT THE CONVENTION





# CAPITOL REPORT

## Chapters Help GSMOL Succeed in the Capitol, and Beyond

Happy New Year to manufactured homeowners throughout California! For many, the start of a new year brings a hope of new beginnings, a chance to start fresh with renewed energy and renewed focus on what's important.

In the Capitol, it also marks the beginning of a new legislative session. The legislature officially returned to work on January 6, the beginning of the second half of the two year session.

For GSMOL, we have a number of new initiatives planned for 2014 to make the organization stronger, expand our membership and ensure our success in the Capitol and in our communities on behalf of manufactured homeowners.

Just last month, for example, we began one of these new efforts: our Quarterly Chapter Leaders call. This call—open to one officer from each GSMOL Chapter in the state—will be a quarterly opportunity for GSMOL leaders to gather together electronically and share information and updates. Why is that important? Because Chapters are such a critical part of GSMOL's success as an organization in our communities and in the Capitol. More than half of our members live in parks with a GSMOL Chapter and the numbers are growing every day. Wherever there is an active Chapter there are organized homeowners, ready to fight for the interests of manufactured-home owners everywhere.

Another new initiative is a revamp of GSMOL's statewide Legislative Action Team (LAT), lead by our new co-Chairs Marie Pounders (a Regional Manager from Zone B) and Craig Hull, GSMOL's Zone B Vice President. The LAT has always been part of GSMOL's presence in the Capitol, helping to turn out members to hearings and conduct lobby visits in Sacramento. In 2014, we are expanding the reach of the LAT, with the goal of having an LAT representative in every GSMOL region.

Together, the LAT and Chapters will make a huge difference in Sacramento, as we work to protect the interests of manufactured homeowners in the Capitol. The LAT members will provide a critical link between our work in Sacramento, and our leaders and members in the field. Each LAT member will work to galvanize members and chapters in each region in the state, providing the sort of quick response needed to get cards and letters and other grassroots lobbying activated when we need it.

Meanwhile, Chapters and their members will continue their critical role in GSMOL's grassroots lobbying efforts. Active Chapters and their leaders distributed thousands of post cards in support of GSMOL's SB 510 last year, helping to win passage in the face of strong opposition.

## Cheers to a New Year, and a stronger GSMOL!

**If you would like to be active in the LAT's efforts this year, or participate in a Chapter conference call, or like to help activate a Chapter in your park, please contact your GSMOL Region Manager, Zone VP, or our Home Office (800-888-1727) and they will put you in touch with the right folks to get you started.**

## COMMUNITY ORGANIZER REPORT

By Darrow Sprague, GSMOL Community Organizer

Numbers matter. As a membership based organization, *YOU literally* are the organization! We have a small support staff, along with a lobbyist, a corporate counsel, and a community organizer. The leaders that make the major policy decisions on your behalf, as members of the Board of Directors, serve as volunteers. Volunteer leaders who are elected directly by Chapter delegates. As the only statewide organization fighting specifically on behalf of manufactured home owners in California, GSMOL is only as effective as what it is members (*you*), are able to accomplish collectively. In our efforts to secure passage of the recently signed SB 510, we were able to secure at least one vote (the margin of victory), at each critical stage of the legislative process, with successful grassroots efforts in targeted legislative districts. By working through our active Chapter leaders and GSMOL members in these targeted districts, your voices made a major impact!

As manufactured home owners who rent space, you are in a unique situation, to say the least. As individual home owners with a grievance against management or the owner, you have very little power. Hiring an attorney to get existing laws enforced gets very expensive. Although there are many good park owners out there, some will try to make as much money out of you as they can, before you are forced to give up and leave your home behind. Through political action committee (PAC) contributions, as well as individual contributions, park owners spend millions of dollars to influence public policy; at the state level, as well as in highly targeted county board of supervisor races and city council races. Park owners have 2 statewide associations and a number of well paid lobbyists fighting to take away your rights. Politicians need money to communicate with potential voters, but they mostly need votes. There is strength in numbers! When people join together in large numbers and communicate with their public officials about the impact that potential legislation will have on their lives, they take notice.

(Continued on Page 6)

## CONVENTION BREAKOUT SESSIONS SCHEDULE

### “REBUILD, RENEW and RESTORE”

### FRIDAY APRIL 11

**10 AM - 5 PM - CONVENTION REGISTRATION OPEN**

**1:00 PM - 1:30 PM – FLAG SALUTE AND WELCOME; LEGISLATIVE UPDATE Brian Augusta**

**1:45 PM - 5:00 PM – BREAKOUT SEMINARS and WORKSHOPS**

<b>TIME</b>	<b>Track One</b>	<b>Track Two</b>	<b>Track Three</b>
<b>1:45 – 2:45 PM</b>	<b>MRL 101 Bruce Stanton Henry Heater</b>	<b>Resident Owned Parks Dave Loop</b>	<b>COALITIONS/ALLIES Tim Sheahan, Tim Geddes</b>
<b>2:45 – 2:55 PM</b>	<b>BREAK</b>	<b>BREAK</b>	<b>BREAK</b>
<b>2:55 – 3:55 PM</b>	<b>Identity Theft, Fraud &amp; Scams Orange County DA</b>	<b>GRASSROOTS ADVOCACY/ MEMBER RECRUITING/ FUND RAISING Anne Anderson Darrow Sprague</b>	<b>Grant Proposal Writing  Carl Leivo</b>
<b>3:55 – 4:05 PM</b>	<b>BREAK</b>	<b>BREAK</b>	<b>BREAK</b>
<b>4:05 – 5:00 PM</b>	<b>Elder Abuse Orange County DA</b>	<b>Media Use  (Tentative)</b>	<b>LAT and PAC Craig Hull, Marie Pounders</b>

### SATURDAY APRIL 12

**8:00 AM - NOON - CONVENTION REGISTRATION CONTINUES**

**8:30 AM - 12:15 PM – BREAKOUT SEMINARS and WORKSHOPS**

<b>TIME</b>	<b>Track One</b>	<b>Track Two</b>	<b>Track Three</b>
<b>8:30 – 9:25 AM</b>	<b>MRL 101 Bruce Stanton Henry Heater</b>	<b>Resident Owned Parks Dave Loop</b>	<b>LEASE versus MONTH to MONTH Henry Heater</b>
<b>9:30–10:25 AM</b>	<b>Rent Control Ordinances Will Constantine</b>	<b>LEADERSHIP SKILLS Marie Pounders Craig Hull</b>	<b>FAILURE to MAINTAIN LAWSUITS Henry Heater</b>
<b>10:25–10:35 AM</b>	<b>BREAK</b>	<b>BREAK</b>	<b>BREAK</b>
<b>10:35–11:30 AM</b>	<b>Park Closure/ Conversion Protection Will Constantine</b>	<b>Small Claims Court / MHRF Usage Ron Javor</b>	<b>LOCAL ORDINANCES Anne Anderson Bruce Stanton</b>
<b>11:30–11:45 AM</b>	<b>BREAK</b>	<b>BREAK</b>	<b>BREAK</b>
<b>11:45–12:20 AM</b>	<b>ZONE B MEETING Elect Zone VP Meeting Room 1</b>	<b>ZONE B-1 MEETING Elect Zone VP Meeting Room 2</b>	<b>ZONE D MEETING Elect Zone VP Meeting Room 3</b>
<b>11:45–12:20 AM</b>	<b>ZONE C MEETING Summit Ballroom</b>	<b>ZONE A-1 MEETING Elect Zone VP Wine Room</b>	<b>ZONE A MEETING Board Room</b>

## GSMOL'S EBLAST SYSTEM

### Using GSMOL's EBlast System to Improve Your MH IQ

By Tim Sheahan, Zone D VP

The **Golden State Manufactured-home Owners Education Fund (Ed Fund)** is implementing a new E-mail informational program to help educate MH owners on a variety of topics concerning MH living. This online version of our popular "Road Shows" will enable MH owners to subscribe to regular free E-mail lessons, each of which will focus on some aspect of living in a manufactured home community. If you have Internet access, this will be your opportunity to better educate yourself and gain valuable knowledge on MH living. A major focus will be homeowner rights under the **California Mobilehome Residency Law (MRL)** but a wide range of topics from "home safety" to "purchasing your community" are also planned.

We anticipate that E-mail messages will be kept brief—probably no more than two pages so that readers are not overwhelmed with content. We hope that feeding information in small "bytes" will be an effective means of educating homeowners a little at a time but on a continuing basis. For GSMOL members

who want the full content of our resources immediately, they will have the opportunity to purchase print or digital versions of our GSMOL informational resources, including the recently revised GSMOL "**Action Manual**" and "**Lease Manual**." An excellent book called **MHP Living**, written by Carl Leivo Ph.D., will also serve as a resource and is being offered to GSMOL members at a discounted rate.

Initially, those who already receive GSMOL Legislative E-mails will automatically receive the Ed Fund E-mails. You can subscribe by clicking on the Legislative E-mail link on the home page of our [www.gsmol.org](http://www.gsmol.org) website. We encourage you to share the link with others in your community and encourage them to both subscribe to the program and join GSMOL. While we are aware that a large number of our members still do not have Internet access and will not be able to directly participate in this new program, we feel it is important to use every means possible to reach MH owners and hope those who do subscribe will share the information with their fellow homeowners who are unable to join the program.

As they say, "*knowledge is power*" and this new online educational program is one more way GSMOL and its affiliate Ed Fund will continue to empower MH owners throughout California.

## COMMUNITY ORGANIZER REPORT

(Continued from Page 4)

And of course, the more they hear from people, the more likely it is that they will vote in your interests and not in the interests of those that fund their campaigns.

We are implementing new methods to engage the Chapters in what we are doing as an organization and to solicit continuous feedback on how we can better serve you. We recently held our first quarterly Chapter leader conference call, where our lobbyist talked about our legislative priorities for next year and shared some interesting facts about membership and Chapters. For instance, 35% of our current members come from parks with an active Chapter and another 17% of our members reside in a park with a recently inactive Chapter. Parks with an active Chapter have an average membership rate of 25%. Membership tends to peak at 50% of the occupied spaces in a given Chapter, although most Chapters don't have nearly that high of a percentage. We have Chapters throughout the state, but there is major potential for growth in all areas. We are only as strong as our ability to mobilize homeowners just like you, in each part of the state where there are still any manufactured home parks left. Neighbor to neighbor and vote by vote, that's how elections are won. That is how our grassroots power, member by member, is achieved. All members should be actively engaged in recruiting new members. Many hands make the burden lighter and we can't do much without your help.

If you are in an active Chapter and want to know more about how to engage your local legislators or need support material for membership outreach, please let us know. Activating a Chapter is relatively simple. Reactivating one is even easier. As long as you have a minimum of 15 GSMOL paid members, or 10% of the parks spaces (whichever number happens to be less) and three members willing to serve as officers, you can form a Chapter.

**If you are an active Chapter, you should have received a notice back in September regarding our upcoming 2014 Convention. If you haven't yet, please be sure to register your Convention delegates for our upcoming Convention. If somehow you didn't receive this correspondence, please contact our home office, 800-888-1727. If for some reason your Chapter has gone inactive, we look forward to reactivating your Chapter. Please contact any of us directly and we would be happy to help. My email address is [dlsprague@gmail.com](mailto:dlsprague@gmail.com).**



# RESIDENT OWNED PARKS REPORT

## Oh no! We Forgot to Refinance the Mortgage!!

By Dave Loop

GSMOL VP for Resident Owned Parks

This is a statement you *never* want to hear in a homeowners' association meeting. And, if you're on the HOA board of a resident-owned park, you *never* want to have to tell the homeowners that the board "forgot" to refinance the park mortgage.

My article today is for HOA directors in resident-owned MH parks. If you have a mortgage on your park's real estate, you may need to refinance it at some point in the future. It's extremely important to understand the timing and details of refinancing. You also have a fiduciary duty to fully explore your refinancing options. Every homeowner in your park is trusting you to protect their investment; you are responsible.

**Timing Is Important.** It's critical that you know the *exact* maturity date of the promissory note on your existing mortgage. On that date, the principal balance due on your HOA's loan must be repaid to the lender. If your HOA doesn't pay this balance by the maturity date, it will "default" on its mortgage loan. Your lender may begin foreclosure proceedings. If foreclosure goes through, your HOA will no longer own the park – your lender will.

If there's a prepayment penalty on your current loan, you need to know *exactly* when that penalty no longer applies. The time between waiver of the prepayment penalty and the note's due date is your "window of opportunity" to refinance. You should begin to investigate sources of refinancing no less than 12 months before that window opens.

You also might consider checking *before* the window of opportunity. With interest rates so low these days, it may be advantageous to refinance now - even if you pay some penalty to your current lender.

**The Best Loan.** When you refinance your HOA's mortgage, you want the best new loan possible. Here are the main concepts to consider:

**Balloon Payment.** This is the amount you need to refinance. If you have a loan with a 30-year amortization, but with a shorter-term promissory note, you'll have a balloon payment due on the note's maturity date.

**Loan Amount.** You want to refinance your existing mortgage 100%. That is, you don't want your HOA to have to "put in cash" to get new financing.

**Interest Rate.** You obviously want to refinance at the lowest interest rate possible.

**Fixed Rate.** Your HOA needs a fixed rate loan, to avoid the risk of increased monthly debt service payments. *Avoid* variable interest rate loans.

**Term.** The length of a mortgage is called its "term." With today's historically low interest rates, a long term, fixed rate mortgage is your best choice.

**Amortization.** Amortization is the process of paying off a loan with payments that are part principal and part interest. The longer the amortization schedule on your new loan, the lower your HOA's monthly mortgage loan payment will be. Refinancing with long amortization helps keep each member's monthly assessment low. If you can find a fully amortizing loan (with the identical note term and amortization period) you'll never need to refinance again.

**Non-Recourse.** A non-recourse loan prevents the lender from recovering anything more than the loan collateral (i.e., your park's real estate) in case of default. You want a non- recourse mortgage loan when you refinance. You don't want you and your neighbors to be personally liable for balances due on your HOA's mortgage.

**Sources of Funds** ("Where's The Money?"). It's your fiduciary duty to *thoroughly* explore sources for your new mortgage loan. This is not as simple as going to local banks and applying for a loan. Many banks don't make mortgage loans to resident-owned MHP corporations. Some banks do, but on terms far less than ideal.

There are a number of commercial mortgage lenders across the U.S. who *will* refinance your corporation's mortgage debt. These lenders probably won't deal with you directly. That's because they don't have the time or staff to guide you through the loan application, qualification, commitment and funding processes. To best discover and analyze your options, you'll need to retain a financing consultant experienced in arranging mortgage financing for resident-owned MHPs.

**Choosing a Consultant.** Your consultant will not be the employee of a bank or any mortgage lender. He or she will be an independent professional, who will work for your HOA to arrange the best possible refinancing package. A qualified financial consultant will understand your situation

(Continued on Page 13)



# ZONE/REGION REPORT

## GSMOL ROADSHOW CONTACTING YOUR STATE LEGISLATORS

### Zone D Report

by Bob Markley  
Region 7

There are numerous occasions during the year when it will be in your best interest to contact your state legislators. Many times, GSMOL will alert you by e-mail or by an article in *The Californian* when such contact is needed concerning legislation in progress. But just HOW is the best and most influential way to make such contact? A phone call? An e-mail message? A letter? Below is a list of the various ways you can contact your legislator, ranked from **most effective** to **least effective**, in influencing the legislator, with some explanatory comments included. The list was reviewed and supplemented by GSMOL's lobbyist, Brian Augusta. There are a few points to keep in mind when contacting a legislator. First, all legislators have offices in Sacramento and at least one local office in their home district. The Sacramento office is the one to contact when you are interested in legislation. Their local offices deal mostly with constituent and community issues and not with legislation. Second, when writing to a legislator, a petition is less effective than many people think. That is because it is just one sheet (or a few sheets) of paper, even though the petition may contain hundreds of signatures. In the flurry of activity on a controversial bill, a petition will get stacked up with all the other letters received for or against that bill. Fifty sheets of paper will have more influence than one sheet with 50 signatures on it.

1. **MOST EFFECTIVE:** Personal visit with the legislator (can be conducted in the district office if the legislator is visiting there)
2. Personal visit with the legislator's **Sacramento office staff**, followed up with a handwritten letter to their Sacramento office
3. Personal visit with the legislator's district office staff, followed up with a handwritten letter to their Sacramento office

(Continued on Page 9)

## Really Are You ^ Prepared for the Earthquake? Or Fire?

### Facts you may not know:

- In an emergency your life may be in your neighbors' hands!
- Why your mobile home may be safer than a regular home or apartment.
- Why you need at least 3 days of emergency supplies – and what they should be.
- Where the real danger of gas leaks lies in a mobile home park.
- What to do when they tell you to evacuate.

If you wait until your area is hit by a major earthquake, fire or flood, you won't have time to prepare. What you do now may save your life, your home and your belongings.

For details on these facts, plus **special information for GSMOL members**, visit our website at :



[www.EmergencyPlanGuide.org](http://www.EmergencyPlanGuide.org).

It's full of information to help you and your Park prepare for major emergencies.

Joe Krueger & Virginia Nicols



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## ZONE/REGION RPT (Cont'd.)

(Continued from Page 8)

1. Handwritten letter sent to their Sacramento office
2. Handwritten fax sent to their Sacramento office
3. Letter written on a computer sent to their Sacramento office. Letters written on computers are easy to duplicate en masse and therefore have less influence than handwritten ones.
4. Fax written on a computer sent to their Sacramento office. Faxes written on computers are easy to duplicate en masse and therefore have less influence than handwritten ones.
5. Post card sent to their Sacramento office
6. Telephone call to their Sacramento office
7. **LEAST EFFECTIVE:** e-mail message to the legislator's legislative e-mail address (e-mail is a distant LAST in effectiveness because legislators often don't read their own e-mail messages from the public. Moreover, any e-mail attachments will NOT be opened due to the risk it might contain a computer virus.)

applications, as well as copies of the MRL. One of the achievements we were most proud of was to be able to offer translation services to all those who could benefit from them. CAUSE-NOW, originating in Santa Barbara and Ventura County, provided both the wireless system and our excellent translator, Rafaela Moreno.

**Sharon McMahan**, HOA President of Mesa Dunes MHP here in SLO County, gave a report on the status of the forced condo conversion which their park is experiencing. The application for a subdivision map has been submitted to the county. The County Planning Department has found the application incomplete (11-21-13) because of the Resident Survey. GSMOL's Will Constantine is representing the residents. Read the story of Mesa Dunes on the NEWS page of the [www.slomap.org](http://www.slomap.org) website and elsewhere in this *Californian*

**Bruce Stanton**, Corporate Counsel for GSMOL, was our main speaker on the topic of the Mobilehome Residency Laws. He touched on several ways GSMOL is involved in improving our quality of life as mobilehome owners, including the recently enacted bill SB510 regarding subdivisions, California PUC's continuing efforts to attempt to determine the most cost-effective way for park owners who have submetering and want to give their utility services back to the utility company to bring the equipment up to code, and Bruce's own update of a GSMOL LEASE Manual which will be available to GSMOL Regional Managers next spring. Bruce focused on sections of the MRL which are most frequently in question: Rental Agreements – month to month vs long term leases, Rules and Regulations within Parks, Management Issues, and most importantly, why it is important to have some sort of organized group within a park, an HOA or a GSMOL chapter. At the Break, Bruce provided consultations with residents.

The **Legislative Action Team Steering Committee** for GSMOL is current reviewing topics for new bills for the 2014 Legislative Year. The new bills will be publicized on the [www.slomap.org](http://www.slomap.org) website and the [www.gsmol.org](http://www.gsmol.org) website. If you are on our counties' email lists (SLO and Santa Barbara Counties) or the LAT list for your park, you will receive an email describing the new bills in the spring of 2014.

**David Loop**, also an attorney, is the new Vice President for Resident Owned Parks on our GSMOL State

(Continued on Page 10)

## GSMOL ROADSHOW

Pismo Beach, CA November 16, 2013

### Zone B-1 Report

By Marie Pounders

GSMOL Region 8 Region Manager

Since 2008, GSMOL has been hosting a Regional Conference in San Luis Obispo County every few years, open to all residents of all parks. This year, **SLOMAP** (San Luis Obispo Mobilehome Residents Assistance Panel) and **NSBMHT** (North Santa Barbara Manufactured Homeowners Team) co-hosted the very special GSMOL Mobilehome Residency Laws (MRL) **Roadshow** at New Life Community Church in Pismo Beach. The final attendance count is approximately 165 residents with a total of 30 parks represented! The most exciting aspect for us is that many parks, which had not participated before, had residents in attendance. Many more people are now aware of the two county organizations as well as all the benefits GSMOL has to offer. There were two GSMOL tables filled with *Californians*, copies of the *Homeowner's Bill of Rights*, our groups' flyers, and GSMOL

## ZONE/REGION RPT (Cont'd.)

(Continued from Page 9)

Board. David outlined steps resident organizations can take if they are interested in purchasing their park. He has packets with excellent information which he can send to anyone who is interested (deloop1@sbcglobal.net) or 831-688-1293.

**Dr. Carl Leivo**, our guest author, has been writing articles for the [www.slomap.org](http://www.slomap.org) website since it began last February. He has also published a book, "**MHP Living: Successful Living in CA Manufactured Home Parks**", a one of a kind resource which contains a wealth of information about relationships with park owners/managers, ideas for rehabilitation of mobilehomes, and HCD and MRL facts. Be sure to go to the [www.slomap.org](http://www.slomap.org) to purchase a copy if you missed out that day!

The Boards of both county organizations, our state GSMOL and many individuals are responsible for the success of the GSMOL Roadshow in our area. They handled the publicity, the distribution of flyers to a majority of parks, providing handouts and sign up capability to individuals. Carol Moss, our SLOMAP webmaster, posted the Roadshow flyer and a sign up form on the website in both Spanish and English and many people took advantage of that. People definitely came away from this Roadshow with considerable knowledge about mobilehome living.

## MESA DUNES MHP STRUGGLES WITH FORCED CONDO CONVERSION

### Zone B-1 Region 8

Sharon McMahan  
Mesa Dunes MHP HOA President

Mesa Dunes is a 304-space family park located in the unincorporated area of San Luis Obispo County about 2 miles from the city of Arroyo Grande. We have two sections: 186 spaces that opened in 1974 and 118 spaces in the newer section that opened in 2000. Ours is one of the most attractive and well maintained parks in the county; some homes have gorgeous ocean views and our residents really care about our community. We have worked together to improve our park over the years and also have a strong relationship with SLOMAP, the county mobilehome residents' group. In June of this year, the owners of our park, Mesa Dunes MHP, sent us notices that they intended to subdivide our park. On October 23, they filed their application to subdivide with San Luis Obispo County

Planning Department. The County Planning Dept. found that the application was incomplete because of the way the Resident Survey was conducted. The park owner's representative has filed for a discretionary hearing before the Board of Supervisors to be held in early 2014 because he doesn't agree with the Planning Dept's finding.

We were caught off guard and our HOA Board felt rushed into meeting with the park owner's attorney representative before we had an opportunity to seek legal advice. Our little community is going through a terrible time - it has been a tremendous strain on everyone. Some people have already sold and left, and prices of homes are dropping rapidly. There is much confusion and people don't know what to do - their mobile home is their only asset and many will not be able to afford to purchase their space. Many are disabled, others are elderly and on fixed incomes. There is also an extremely wide and diverse range of income levels in our park which complicates everything. As in many other park-owner initiated condo conversions, no prices have been put on our lots. Research indicates that condoizing a park causes prices which can be 2-3 times what the park as a whole would be worth if sold as a park.

The most important lesson all of you should learn from our problem is that if you receive a notice of intent to subdivide your park, you should immediately call GSMOL and get an attorney to represent you and protect your rights. Our HOA has now hired Will Constantine to represent our residents. Our local mobilehome residents' group, SLOMAP, is with us every step of the way. The SLOMAP website ([www.slomap.org](http://www.slomap.org)) has additional information and we will be posting updates on our progress as we fight to save our homes.

## GSMOL MEMBER RECOGNITION CERTIFICATES AWARDED

### Members in San Dimas and Chino for Membership spanning 18 to 31 years

#### Zone C Region 3

Raymond Downing  
Zone C Vice President

As Vice President of Zone "C", I wish to congratulate our GSMOL members in Cienega Valley Mobile Home Estates in San Dimas: Jack, John, Earl, Chris, LaDora and Grace, along with (not pictured) Emily Stillion, 21 years; and Dorothy Roessler, 18 years;. Again, thank you for a combined 197 years of membership and involvement in GSMOL.

(Continued on Page 15)

# HCD UPDATE

## Want Comfort, Safety, Value? Buy a New Manufactured Home!

(Ronald Javor is the former Assistant Deputy Director for HCD's Division of Codes and Standards and is a former HCD Chief Counsel who provides assistance regarding mobilehome park matters.)

As our state emerges from the "Great Recession", and as many people decide that manufactured housing community living is exactly what they want, this may be the time to think about upgrading your home rather than moving to a conventional home or making a few repairs. You should consider buying a new manufactured home.

The most obvious benefits are financial. The manufactured housing industry is operating at historic lows, making factories more likely to deal on the price of a the basic home, as well as custom features, in exchange for their ability to be able to continue employing their workers. Similarly, manufactured housing dealers may have unsold stock that they are anxious to sell, or are more willing to reduce profits on custom homes in order to make sales. This willingness to charge reasonable costs extends to the other related industries: trucking, installation, and construction of amenities.

The manufactured home product, because of its factory-building methods, remains a more cost-effective product than site-built homes. What are average purchase costs? The cost of a new manufactured home, including installation but not including add-on's such as garages or awnings, in 2013 was \$53,500 for a single-section unit and \$99,600 for a multi-section ("double-wide") unit. Overall, today's manufactured homes are built better, and with better materials, than older ones. And the average cost of annual maintenance will be less: exterior finishes are sturdier than before, and roofing materials and pitch can be selected for long-term hardiness.

Interest rates still are at historic lows, making monthly payments more affordable. Three current options from one mortgage broker include the following, depending on the buyer's credit standing:

(1) a 20-year fixed rate loan for 5.99%; (2) with 20% down, a 4.99% rate for years 1-5 and 6.99% for years 6-20; and (3) with 50% down, 3.75% for years 1-5 and 5.75% for years 6-20.

Other benefits may be personal. Has your family composition changed? Are there more children, or an adult parent or child moving back with you? A custom home can create living areas more amenable to your family style: a great room rather than merely a dining room, larger bedrooms or bathrooms, or other options. Is a family member aging or developing a disability? Several manufacturers have models which incorporate "universal design", more ergonomic-friendly design, or even disabled access fixtures and products. Do you enjoy cooking? I've seen manufactured homes with kitchen areas, coupled with eating areas, that put many conventional home kitchens to shame, including large counters, work islands, high ceilings with fans and nice lights, and upscale appliances throughout.

Because buying a new manufactured home may have benefits for the park community as a whole, you may be able to obtain incentives from park management. Maybe there's a space in another part of the park you'd prefer that currently is vacant or occupied by a park-owned unit. Or you can negotiate a longer-term lease with rent benefits to offset some of the costs of your new loan payments. Park management may have other offers to encourage your upgrade.

Some of the best benefits come from the new home itself. Today's new manufactured homes are light years ahead in quality from those of even a couple decades ago. Basic energy efficiency, increased insulation, and efficient heating and cooling systems will significantly reduce a homeowner's monthly gas, electric, and/or water costs. Built-in and upgraded baths, working fireplaces, vaulted ceilings, attractive lights and fans, and other special features all contribute to a safer and more comfortable life style. And, again, durability of today's materials avoids damage or maintenance.

*(Continued on Page 12)*



## HCD UPDATE (Cont'd.)

*(Continued from Page 11)*

There also are additional hidden benefits. While there is no basis for the stereotype of mobilehomes being “tornado magnets”, installations of new homes in California are some of the safest in the country, with tie-downs protecting against falling or tipping during earthquakes or windstorms, or even moving during most flood events. New California homes also include the options for fire sprinkler systems, as well as mandatory smoke and carbon monoxide alarms. Also, unlike much of the United States, every installation requires a permit and inspections from qualified public agency personnel, ensuring that all legal and safety requirements are fulfilled.

Buying a new home in California, rather than from nearby states or over the Internet, has numerous benefits. There are strict requirements for licensed California manufactured home dealers and salespersons to follow, various forms with clear disclosures must be used so that buyers are aware of their rights, and funds generally must be held in escrow until the sale is complete. California also has a simple complaint process, through the Mobilehome Ombudsman at HCD, and victims of fraud or misrepresentation in sales or purchases may be eligible for reimbursement under the Manufactured Home Recovery Fund.

Internet purchases have several downsides. First, buying a new manufactured home on-line from another state creates severe problems if there are defects and the buyer attempts to enforce warranty rights; in a California purchase, both the dealer and the factory are jointly responsible for any defect repairs. In addition, an on-line purchase from out-of-state results in a surprise when the “good deal” has to be registered: the buyer must pay a use tax of 75% of the dealer’s cost or 60% of the consumer’s price times the sales tax rate in the buyer’s jurisdiction! A \$100,000 new home in Sacramento would cost an additional \$8,500 in taxes, a fact not disclosed by the seller.

Finally, although it is not something we think about when purchasing an expensive item (or even

getting married), planning ahead for the end of a relationship with a community should be at least a minor consideration. In ten or twenty years, you or an heir may want to sell the home, and there will be a much more valuable asset to sell. In addition, there likely will not be costs to incur to make repairs required by either the park or the buyer prior to the transfer, and the sale likelier will be quicker because of the attractiveness of the new home. It’s a win-win situation!

### USEFUL PHONE NUMBERS

**211** - free connection that allows the caller to obtain information on services for social issues, health care, senior citizen assistance, legal aid, disaster relief, and employment assistance in each California county.

**1-800-FREE411 (1-800-373-3411)** – Allows the caller to get free local and long distance phone number information throughout the U.S.

### GET ON GSMOL EBLAST ALERT SYSTEM

GSMOL delivers many messages and alerts to its members via what is called an Email Blast message system, or EBlast. To get on the GSMOL EBlast net, we need to have your email address. If you want to participate in this system, please email Brian Augusta at [baugusta@housingadvocates.org](mailto:baugusta@housingadvocates.org) giving your name, park name, GSMOL membership number and permission to have your name added to the EBlast address list.



### CAUTIONS IN SIGNING LEASES AND RENTAL AGREEMENTS

Remember, be careful not to sign new leases and rental agreements that would require you to arbitrate and take away your legal right to go to court. Some leases provide a place for an initial and date to accept arbitration. It is advisable that you do not initial to accept arbitration. You are not obligated to sign away your right to go to court.

## NEWS AROUND THE STATE

By Tom Lockhart  
GSMOL State Secretary

### Zone A-1 Region 1

A City of San Jose hearing officer denied the park owner's request for an \$85 per month rent raise at the 200 space Colonial Manor MHP. The raise exceeded the 3 % limit of the City's 1986 Rent Stabilization Ordinance (RSO). It was the second year in a row for an above-the-limit rent raise request and the second since 2002. The previous year's request of a \$114 space rent increase was reduced to \$46.30 by a hearing officer.

San Jose's 58 parks, with 10,649 spaces, is California's largest concentration of mobilehomes, and is a significant source of affordable housing in the otherwise very expensive Silicon Valley market. Many of the mhp residents are senior citizens on limited fixed retirement incomes.

The owner of the 111 space Summerset Mobile Estates MHP in Alviso has requested a \$185 (20%) space rent increase. Another San Jose officer will preside over that hearing.

Park owners can appeal the decisions.

## ROP Report (Cont'd.)

(Continued from Page 7)

and help you develop a refinancing plan. This includes reviewing your HOA's financial condition and correcting issues that might be of concern to lenders. The consultant works with you to determine the proper refinance loan amount (your park may have infrastructure issues or need upgrades). The consultant prepares loan submission packages, negotiates loan terms, processes all documentation and supervises the loan closing.

You want a consultant with a track record in this specialized field. They should have recently helped MHP resident groups find mortgage financing. You should ask any consultant some "business" questions *before* you sign their contract. For example:

-- How long have you been a financing consultant to MHP resident groups? For how many resident groups have you arranged financing? What are your credentials (e.g., do you have California Real Estate Broker's License)?

-- When was your most recent MHP financing transaction completed? May we contact the HOA directors or management at that park, to learn how things have worked out? Please describe other successful transactions where you served as financing consultant.

-- Do you have current relationships with commercial lenders who make first mortgage loans to MHP resident corporations? Can you provide us with "letters of interest" from lenders who would potentially finance our park purchase?

Two more things: (1) Your consultant should be willing to be paid on a 100% contingency basis; that is, *only* if they successfully arrange your new loan. (2) Do not sign an "exclusive" contract with any consultant. Doing so may legally bind you to someone who can't help you get the best loan.

You can do an Internet search to find consultants. Or, contact me and I'll share with you my list of qualified mortgage financing consultants who work in California.

**Summing Up.** When refinancing your HOA's mortgage, your fiduciary duties are to:

- Know the critical dates on your current mortgage loan;
- Begin to research lenders at least 12 months before your current mortgage needs to be refinanced; and,
- Get help from a qualified financing consultant, starting early in the process.

When refinancing your HOA's mortgage, you need to know and understand your options. As HOA directors, your proper due diligence is owed to every homeowner in your park.



### SUGGESTIONS FOR INCREASING MEMBERS (painlessly)

Give Gift memberships to your neighboring homeowners.

Sell low priced Raffle tickets at your next meeting with membership as the prize.

## ATTENTION CHAPTER OFFICERS IMPORTANT INFORMATION

**PLEASE FILL OUT THE FORM BELOW AND SEND IT INTO THE GSMOL HOME OFFICE either by email, FAX or regular mail. Only those Active Chapters who have up-to-date Chapter Rosters on file will be eligible to send Delegates to the 2014 Convention.**

**Chapter Delegate selections must be in by February 11, 2014, to GSMOL Home Office.**

Remember, only Convention Delegates can vote for Board officers and Bylaws changes, so be sure to meet this deadline for selecting your Delegates.

If you have any questions, please email Convention Committee Chair Tom Lockhart, or contact the GSMOL Home Office, 800-888-1727.

### GOLDEN STATE MANUFACTURED-HOME OWNERS LEAGUE, INC.

DATE \_\_\_\_\_

#### ROSTER OF CHAPTER OFFICERS

REGION NO. \_\_\_\_\_

To bring our records of Chapter Officers up to date, fill in the following information. Use this form in reporting to Home Office any change in Chapter Officers. Please print. NOTE – OFFICERS MUST BE A MEMBER OF GSMOL.

NAME OF PARK \_\_\_\_\_ Chapter No. \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ Zip Code \_\_\_\_\_

**PRESIDENT****SECRETARY**

Name \_\_\_\_\_ Membership No. \_\_\_\_\_

Name \_\_\_\_\_ Membership No. \_\_\_\_\_

Address \_\_\_\_\_ Space No. \_\_\_\_\_ Phone No. \_\_\_\_\_

Address \_\_\_\_\_ Space No. \_\_\_\_\_ Phone No. \_\_\_\_\_

City \_\_\_\_\_ Zip Code \_\_\_\_\_

City \_\_\_\_\_ Zip Code \_\_\_\_\_

**VICE PRESIDENT****TREASURER**

Name \_\_\_\_\_ Membership No. \_\_\_\_\_

Name \_\_\_\_\_ Membership No. \_\_\_\_\_

Address \_\_\_\_\_ Space No. \_\_\_\_\_ Phone No. \_\_\_\_\_

Address \_\_\_\_\_ Space No. \_\_\_\_\_ Phone No. \_\_\_\_\_

City \_\_\_\_\_ Zip Code \_\_\_\_\_

City \_\_\_\_\_ Zip Code \_\_\_\_\_

(If Secretary and Treasurer are the same, just write "SAME AS ABOVE" after Treasurer)



## ZONE/REGION RPT (Cont'd.)

*(Continued from Page 10)*

presented three members with recognition certificates (picture unavailable): Dolores Holt, 30 years; Audrey Ermakovich, 29 years; and Elisabeth Nanne, 30 years; for a combined total of 89 years of membership and involvement in our GSMOL Organization. Thanks to all of the above members for your loyalty over the years.

While reviewing the Park rosters for Zone "C", the Regional Manager, Ray Deniston and I discovered people who have been GSMOL members for 18 years or more. Because of this, we felt recognition was in order. In the past six months, Zone "C" has presented 11 members with Certificates of Recognition.



### **Cienega Valley Mobile Home Estates**

Back Row: Jack Martin, 26 years; John LaBella, 21 years; Earl Barker, 30 years.

Seated: Chris Martin, 26 years; LaDora Carpenter, 24 years; Grace Blake, 31 years.

If you have been a member of GSMOL for 15 years or more, please contact your Chapter President, who in turn will inform your Regional Manager because we want to recognize and thank you for your loyalty to our Organization.

## Zone D, Region 9

Tim Sheahan  
Zone D Vice President



### **Congratulations to Sunburst MHP GSMOL Chapter 0790 in Hemet for its recent reactivation.**

Pictured from left: Randy Myer, VP, Carrie Misemer, Secretary/Treasurer and Chris Madero, President.



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# ROAD SHOWS

## ANNOUNCING MOBILEHOME RESIDENCY LAW (MRL) “ROAD SHOWS”

January 25, 2014 1:30 PM to 4:30 PM  
MURDY PARK COMMUNITY CENTER  
7000 Norma Drive  
Huntington Beach, CA

January 26, 2014 1:00 PM TO 4:00 PM  
CIENEGA VALLEY MOBILE ESTATES  
1245 W. Cienega Avenue  
San Dimas, CA

Contact Ray Downing (714) 828-2896  
Email: raydowning957@gmail.net



March 22, 2014  
SANTA CRUZ LIVE OAK GRANGE  
1900 17<sup>TH</sup> Avenue  
Santa Cruz CA

Contact Craig Hull ((805) 223-5635  
Email: motorcopboy@gmail.com

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PROTECT YOU!

### **FEATURED SPEAKER:**

GSMOL Corporate Counsel Bruce Stanton:  
From San Jose, CA, has been representing  
mobilehome residents and homeowners for  
over 25 years.

## ROAD SHOW

### **AGENDA:**

A review of the Mobilehome Residency Law  
(MRL) – Who enforces the law?

Health/Safety & Code Violations –

Enforcement by Dept. of Housing (HCD)

Rent Pass-throughs for repair/maintenance  
and Capital Improvements

Long-term lease v 12-month /month-to-month  
Rental Agreements

Evictions for Park Rules Violations –

Selective Enforcement of Park Rules

Forced Condo Conversions – Why do you  
need an HOA or GSMOL Chapter?

Failure to Maintain – Water, sewer, electrical,  
infrastructure, landscape issues

PUC Update - Status of Master Metered MHP  
transfer of utilities

Park Managers & Park Owners –

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Contact information: (800) 888-1727  
gsmol@sbcglobal.net



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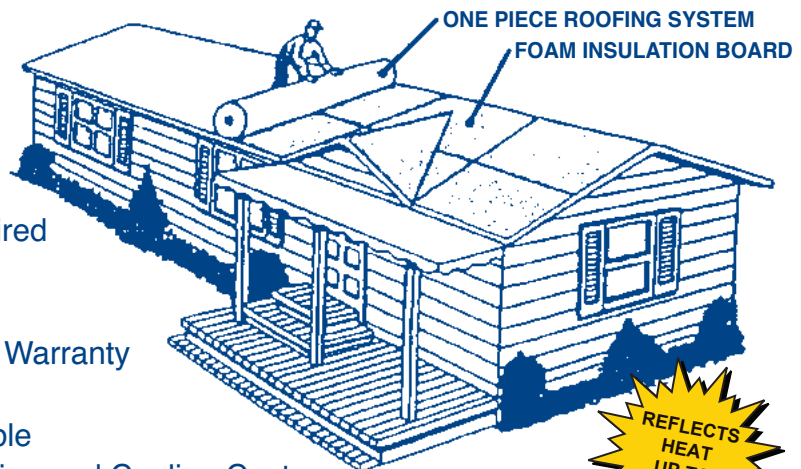
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# GSMOL "Who's Who" (Leaders in Your Area-Refer to Map on Page 15 for Zones and Regions)

## ZONE A

### REGION 4

COUNTIES: *Butte, Glenn, Shasta, Siskiyou, Tehama and Trinity*

#### REGION MANAGER Anne Rucker

1901 Dayton Rd. #132  
Chico, CA 95928  
Phone: (530) 343-3904  
karucker@sbcglobal.net

#### ASSISTANT MANAGER Pat Dallara

400 Hiram Page Rd.  
Yreka, CA 96097  
Phone: (530) 842-1327  
happy2bat52@yahoo.com

### REGION 11

COUNTIES: *Amador, El Dorado, Lassen, Modoc, Nevada, Placer, Plumas and Sierra*  
(Vacant)

### REGION 14

COUNTIES: *Colusa, Sutter, Sacramento, Yolo and Yuba*

#### REGION MANAGER Kenneth (Ken) McNutt

8181 Folsom Blvd. #243  
Sacramento, CA 95826  
Phone: (916) 383-1820  
kenmac@dslextrême.com

#### ASSOCIATE MANAGER John Bertaut

5909 Mallard Lane #222  
Citrus Heights, CA 95621  
Phone: (916) 500-1485  
GSMOL1136@aol.com

## ZONE A-1

### REGION 1

COUNTIES: *Alameda, San Mateo, Contra Costa, Santa Clara and San Francisco*

#### ASSOCIATE MANAGER Gary C. Smith

390 Mill Pond Dr.  
San Jose, CA 95125  
Phone: (408) 975-0950  
garylighthouse@sbcglobal.net

## REGION 2

COUNTIES: *Del Norte, Humboldt, Lake, Marin, Mendocino, Napa, Solano and Sonoma*

#### ASSISTANT MANAGER Bill Donahue

28 Oakwood Dr.  
Petaluma, CA 94954  
Phone: (707) 765-2556  
williamdonahue28@hotmail.com

#### ASSOCIATE MANAGERS Barbara Butler

35 Magnolia Dr.  
Calistoga, CA 94515  
Phone: (707) 942-1313  
barbbutler@hotmail.com

#### Richard Heine

143 Bryce Canyon Rd  
San Rafael, CA 94903  
Phone: (415) 479-6343  
vicepresident@contempomarin.org

#### Darryl Blanton

6 Bear Flag Rd.  
Sonoma, CA 95476  
Phone: (707) 938-9225  
karis9225@sbcglobal.net

#### Ernest Ponce De Leon

300 Stony Point Rd. #515  
Petaluma, CA 94952  
Phone: (707) 981-7605  
Cell (650) 892-3176  
ernest.deleon@comcast.net

#### Diane McPherson

83 Sequoia Circle  
Santa Rosa, CA 95401  
Phone: (707) 373-0140  
deemcph32@hotmail.com

## ZONE B

### REGION 12

COUNTIES: *Fresno, Inyo, Kern, Kings, Madera and Tulare*

#### REGION MANAGER Jean Crowder

1500 Villa Ave. #133  
Clovis, CA 93612  
Phone: (559) 213-8002  
Fax: (559) 298-7013  
jeankc@sbcglobal.net

### REGION 13

COUNTIES: *Alpine, Merced, Calaveras, Mariposa, Mono, San Joaquin, Stanislaus and Tuolumne*

#### REGION MANAGER Linda Larson

6706 Tam O'Shanter Dr. #114  
Stockton, CA 95210  
Phone: (209) 473-3226

## ZONE B-1

### REGION 8

COUNTIES: *San Luis Obispo, Santa Barbara and Ventura*

#### REGION MANAGER Marie Pounders

1675 Los Osos Valley Rd. #105  
Los Osos, CA 93402  
Phone: (805) 528-0825  
cafemlp@gmail.com

#### ASSISTANT MANAGERS Barbara Tolerton

109 Blackburn Pl.  
Ventura, CA 93004  
Phone: (805) 647-1935  
oldvalleygirl@aol.com

#### Joan Harper

1012 Kerry Dr.  
San Luis Obispo, CA 93405  
Phone: (805) 543-7946  
nutmegger36@att.net

#### ASSOCIATE MANAGERS Ventura County

#### Jill Martinez

213 Iris Way  
Ventura, CA 93004  
Phone: (805) 323-5859 Home  
Phone: (805) 982-0013 Cell  
jillmartinezgsmol@gmail.com

#### Anne B. Anderson

333 Old Mill Rd. #161  
Santa Barbara, CA 93110  
Phone: (805) 895-8319  
a.bushnell.anderson@gmail.com

### REGION 10

COUNTIES: *Monterey, San Benito and Santa Cruz*

#### REGION MANAGER Richard Halterman

1099 38th Ave. #16  
Santa Cruz, CA 95062  
Phone: (831) 476-0337

#### ASSOCIATE MANAGERS

#### Patricia Cramer

3128 Crescent Ave., #11  
Marina, CA 93933  
Phone: (831) 384-6058  
otterpc@aol.com

#### Bob Lamonica

2395 Delaware Ave. #131  
Santa Cruz, CA 95066  
Phone: 831-469-9248  
bob@cruzexpo.com

#### Carole Harris

444 Whispering Pines Dr. #124  
Scotts Valley, CA 95066  
Phone: 831-438-4404  
carolemae\_harris@yahoo.com

## ZONE C

### REGION 3

*Los Angeles County*

#### ASSOCIATE MANAGER Chuck Loring

8250 Lankershim Blvd., Olive 7  
North Hollywood, CA 91605  
(818) 768-6257  
chucklorling@dslextrême.com

### REGION 5

*Orange County*

#### REGION MANAGER

#### Ray Deniston

338 Maggie Lane  
Fountain Valley, CA 92708  
Phone: (714) 334-5866  
raydeniston@gmail.com

#### ASSOCIATE MANAGERS

#### Nancy Agostini

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#### Tim Geddes

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#### Janet McGirk

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Orange, CA 92867  
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### REGION 6

*San Bernardino County*

#### ASSOCIATE MANAGER

#### Carl Laughman

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Rancho Cucamonga, CA 91730  
Kallkarl43@netzero.net

## ZONE D

### REGION 7

COUNTIES: *San Diego and Imperial*

#### REGION MANAGER Frankie Bruce

10771 Black Mtn. Rd. # 100  
San Diego, CA 92126  
Phone: (619) 804-0735  
francesbruce@att.net

#### ASSOCIATE MANAGERS Don Greene

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#### Karen Bisignano

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Phone: (619) 448-9404  
smoac@juno.com

### REGION 9

*Riverside County*

#### ASSISTANT MANAGER Gail Mertz

4000 Pierce St. #346  
Riverside, CA 92505  
Phone: (951) 359-4619  
g.mertz@sbcglobal.net

#### ASSOCIATE MANAGER Barbara Rish

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Riverside, CA 92505  
Phone: (909) 910-8186  
barbaragsmol@yahoo.com

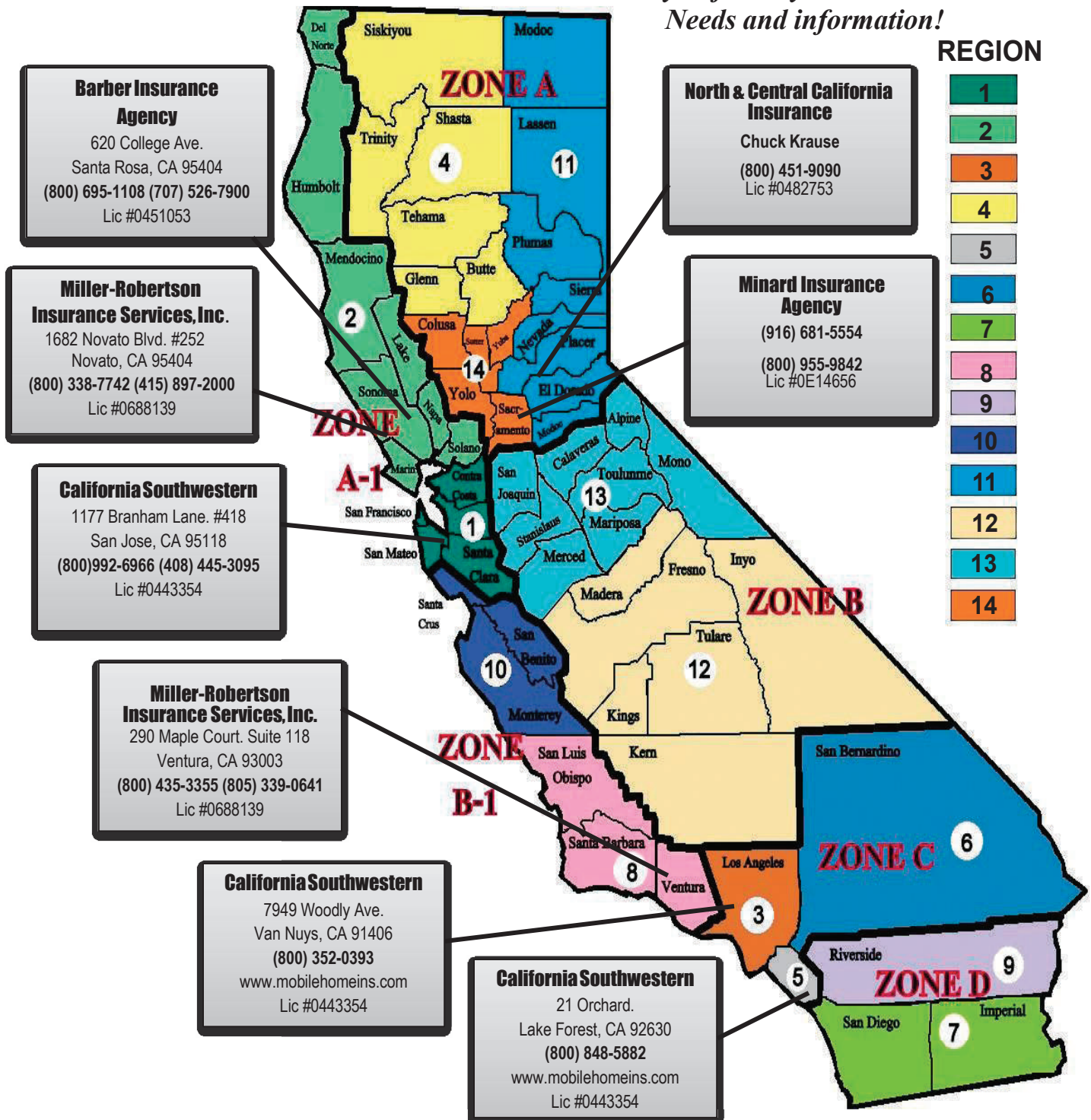
Give a "Gift  
of  
Membership"  
to a non-  
member.

Use the  
Membership  
Application  
located on  
the back  
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*We invite you to contact the Agent nearest you for all your Insurance Needs and information!*



# FIVE FOR FIVE REWARDS PROGRAM

## APPLICATION FOR REWARD

(New members only - no renewals)

Mail or fax completed form to the home office, Fax No. (714) 826-2401

Please fill in new members' names, park, space number, and when they joined, below and mail or fax to the home office. After verifying by the home office, a \$5 reward check will be mailed to the individual or chapter named at the bottom of this form. Please send in all new membership applications as soon as you receive them. Do not hold them for this program. This program only requires that you keep track of who they are, and list them on this form.

(More than one person living in the same home and paying one membership dues count as one member for this program.)

### PLEASE PRINT LEGIBLY

NEW MEMBERS' NAMES

PARK NAME

SPACE NO. MONTH AND YEAR JOINED

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Please send \$5 reward check to:

\_\_\_\_\_ name

\_\_\_\_\_ address

(Note: If the reward is going to a chapter's treasury and the chapter does not have a bank account, the check should be made out to and mailed to a chapter officer. The officer can then cash the check and put the money into the chapter treasury.)

use this Application to give a "Gift of Membership" to a non-member!

## MEMBERSHIP APPLICATION

**GOLDEN STATE MANUFACTURED-HOME OWNERS LEAGUE, INC.** 800-888-1727 714-826-4071 FAX : 714-826-2401



- ☐ **ONE-YEAR GSMOL MEMBERSHIP for \$25**
- ☐ **ONE-YEAR GSMOL SPOUSAL/PARTNER MEMBERSHIP for \$10**
- ☐ **THREE-YEAR GSMOL MEMBERSHIP for \$70**
- ☐ **ONE-YEAR ASSOCIATE MEMBERSHIP for \$50**

(Associate members do not own manufactured homes. They do not have voting rights and cannot hold office in GSMOL.)

(DUES ARE NON-REFUNDABLE)

Comments (For Office Use)

First Name	Initial	Last Name
Spouse/Second Occupant		
Park Name		
Street Address		Space Number
City	State	Zip Code
Daytime Phone Number		Alternate Phone Number
Email Address		
Signature		Membership Recruiter (if applicable)

- ☐ **New Member**
- ☐ **Renewing Member**

GSMOL Chapter # \_\_\_\_\_

Check # \_\_\_\_\_ / CASH

*You can also contribute to any of the following GSMOL dedicated funds*

Legal Defense Fund \$ \_\_\_\_\_

Disaster Relief Fund \$ \_\_\_\_\_

Political Action Committee (PAC) \$ \_\_\_\_\_

DETACH AND KEEP FOR YOUR RECORDS Thank you!

Check# \_\_\_\_\_ Amount \_\_\_\_\_ Date \_\_\_\_\_



Form 100  
Rev 11/13

FILL OUT AND RETURN THIS FORM ALONG WITH YOUR CHECK TO GSMOL, 6101 BALL ROAD, SUITE 202, CYPRESS, CA 90630