

# THE CALIFORNIAN

GOLDEN STATE MANUFACTURED-HOME  
OWNERS LEAGUE

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*Celebrating . . .*

*Our Freedom and Rights,  
as a Nation and  
as Homeowners*



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What are those extra numbers on the address label?

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Manufactured-Home Owners League, Inc.


GSMOL enhances the quality of life for all Manufactured-home owners and for residents of Mobilehome Park Communities throughout California. We champion the property rights of homeowners, and deliver value through advocacy, information and service. GSMOL lobbies for just and fair protection under the law for manufactured-home owners so they may experience the quiet, peaceful enjoyment of their community. GSMOL, Inc. reserves the right to exercise such discretion as it may deem appropriate in the selection of advertising material to be published in *THE CALIFORNIAN*. Advertising published in *THE CALIFORNIAN* does not constitute endorsement by GSMOL, Inc. of the products or services offered. *THE CALIFORNIAN* welcomes articles relating to mobile home lifestyles, but they are subject to editing based on space availability, style, good taste and importance and at the discretion of the Editor. Content in this publication may not be reprinted or used in any way without the written consent of GSMOL, Inc.

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**See map on page 19  
for Zone boundaries**

## Improved Communication with New Website, Eblasts and the Californian

It was especially exciting for me as I reviewed the articles contained in this issue to realize how many of the projects your Board of Directors have been working on over this past year are now providing more benefits to GSMOL members.

GSMOL's new website went live in April. This was first announced during the Board of Directors meeting in Roseville. If you haven't been online to view it yet, please do it soon, ([www.gsmol.org](http://www.gsmol.org)). It is bursting with information that each of us can use, and apply, to help protect our homes and lifestyles. The Committee which worked on this project for several months did an excellent job of making sure that our members have a wealth of information resources at their fingertips. Our thanks go to David Loop and Marie Pounders for working with Webmaster, Trevor Hunt to create this fabulous tool. Several other volunteers also worked on this project and we hope they know how much we appreciate the time and effort that was involved. Of course the maintenance and updating of the website will be ongoing and that will be the responsibility of Katie Coleman in the Corporate office and Anne Anderson, Associate Manager in Santa Barbara. An awesome responsibility that I know they will handle efficiently and with pride.

Now there are financial and service benefits available with your Membership in GSMOL. Most of us have received by regular mail the information on the EPIC Hearing Service Plan. This is just one of a multitude of benefits available to you as a member of GSMOL. It may not be something that you need now, but it will be available for your use should the need ever arise as long as you maintain your membership. There are many benefits that are provided through GSMOL working with E.J.S. Insurance Services can be reviewed by going to (<http://www.memberextra.com/gsmol/>). In a recent conversation, with the E.J.S. office, I learned that many members have called for information on various services. Soon there will be a direct link on our new website with a printable form for your use to obtain information on the services that may be of interest to you.

The Board of Directors meeting held in Roseville on April 23rd was informative, sometimes entertaining, to those in attendance. The next meeting is scheduled for July 23rd in Rancho Cucamonga, followed by and the last meeting of this year, in Clovis on October 22nd. Details of these meetings will be posted on the website. We plan these quarterly meetings to be in different locations across the State to give every member the opportunity to meet GSMOL leadership, while providing insight of the Board of Directors' most current activities.

The April, 2016 Convention to be held in the Sacramento. Watch for more information on this in future issues of *The Californian* and on the website. We encourage chapters and individuals from all Regions to start their plans for attending this bi-annual event. The workshops and programs that will be available will be valuable in your efforts to educate the residents in your park on their rights as manufactured home owners. It is our goal to present you with the best convention ever!

I wish every time I work on this message that I had enough space to acknowledge every individual who has given of their time, expertise and/or dollars to enable our organization to provide the large facets of services to manufactured home owners that we do. You know who you are; I hope you also know how valuable you are to our organization and how much you are appreciated. **HOWEVER**, we need more individuals to give their time and/or dollars. We need more volunteers so we can educate more people in less time. I can't tell you how often I have attended a gathering in a clubhouse full of residents who have never heard of GSMOL, did not know how to protect their rights **or, worse yet, didn't even know they had rights** because they did not know the MRL exists. Don't let the fact that you don't have a lot of time or the expertise stop you from volunteering. Contact your Zone VP or the Regional or Associate Manager closest to you and ask if you can help in what time you have to spare. Let them know you are willing to help should they ever need it. ■

“ Rebuild, Renew  
and Restore  
is our Motto;  
honesty and  
transparency  
is our promise. ”



# Fountain of Youth Spa RV Resort

by: Jacquie Jones

**The Fountain of Youth Spa RV Resort is situated in Imperial County, 66 miles South East of Palm Springs.** The FOY is a combination park consisting of 400 permanent sites for 55+, another 400 sites with hook-ups for RV's and 200 RV sites in dry camp (no utilities).

Hot water was hidden beneath the desert for centuries, until it was discovered in 1938 by construction workers who needed a water source to mix concrete for the All American Canal. When the Canal was completed, the ponds were left behind. Rediscovered after WWII by another group of construction workers who were improving Hwy. 111, the ponds became a favorite spot for soaking after work. By the late 1950's, people from all over the country were coming to camp by the pools, one of who was Clyde Hays who worked winters in Brawley. Hays convinced J.T. Trily, a local contractor, that the addition of facilities and utilities would make the area an ideal spot for an RV and winter-home park. Today the Park is owned by the Trily family and it offers four recreation halls with two full kitchens, 6 hot mineral water spas, steam rooms, two swimming pools (including one salt water), massage therapy, two natural steam rooms, convenience store, two laundries, a cafe, a hair and nail salon, craft room, computer room, wi-fi internet, library and puzzle room, full service mail room, info center, dog park & wash, artist group, desert golf, bocce, horseshoes, two championship tennis/pickle ball courts, a 10 table pool hall, ping pong, newly equipped fitness center, outdoor BBQ's, table shuffleboard, a "gamefield" walking course, biking and hiking. Bible study is available as well as church services. There are water aerobics and weekly indoor exercise, parades (Christmas lights & other annual themes). Plus many more scheduled activities and special events. Since most of us are seniors, the park has two defibrillators, one outside the office and one in Hays Hall. We also have community raised garden beds, RV storage making it easier for us to store vehicles for longer periods of time, and a RV & car wash to keep everything clean. Services for the residents include providing FREE hauling of trimmings, debris, extra

unwanted items on the first and third Tuesday of each month of October through December.

Our GSMOL Chapter 1156 has been active since 1977. We hold monthly meetings December through March.

In 2010, GSMOL member Diane Morton (now president) took the lead in the Park establishing the need for a recycle center and the Park provided a first class center. In 2011, an employee of the Park allowed us to use his trailer to transport our recycle. In 2014 the Park bought the trailer for our use. Our recycle center is tended daily by Diane and two of our members transport our recycle to the Recycle Center in Thermal. Last season we saved 3 tons of bottles and cans from going into the landfill.

For the past three years we were able to give \$500 scholarships each to four deserving graduates of Calipatria High School that are going on to a higher education.

For the past four years we have given \$200 to the Community of Bombay Beach for their children's Christmas Party.

This year we added to our fund raising and have a table at the monthly Flea Market where we sell Tim Hortons coffee, which is Canadian, because a large percentage of the Snowbirds here are Canadian. We also sell homemade cookies, cake and world famous Nanaimo Bar, which originated in Nanaimo, British Columbia, Canada where I am from.

At the Market, we have a GSMOL table to hand out brochures and promote membership.

Our chapter board members are working with the Owner/Manager, Jolene Wade, on a new Good Neighbor Policy (rules). We appreciate being included in this process.

The Fountain of Youth Spa RV Resort is a lively retreat for those who love warm, dry desert air and the relaxation of soothing mineral water. ■



“ The Fountain of Youth Spa RV Resort is a lively retreat for those who love warm, dry desert air and the relaxation of soothing mineral water. ”

# Zone Reports

## ZONE A REPORT

*John Bertaut, Zone VP*

**Zone A hosted the GSMOL Quarterly Board of Directors meeting in late April.** Several members attended from local Chapters and some even traveled in from Zone A-1, our neighbor to the north. The Board answered questions from the guests and it appeared to be a rewarding and enlightening experience for all.

Norma Bohannon, Zone Consultant, tendered her resignation in May. Norma served as Zone A VP prior to becoming our Consultant in the latter half of 2014. Her knowledge of the Mobilehome Residency Law (MRL) and parks in the Zone allowed her to contribute significantly the past months and her absence will definitely be a loss for the Zone. We wish her well in her future undertakings.

Calls for help continue to come in from parks throughout the nineteen counties which comprise Zone A. We counsel and advise each caller, referring some to an attorney and others on how to document their situation. We also direct some to organize a Chapter and an HOA.

Visits were made to Chapters in all Regions during May and resulted in new memberships, one re-activated Chapter and the possibility of one or two more in coming weeks. Region 4 Manager, Anne Rucker, continues to attend meetings in her Region these past couple of months and shares her wealth of experience and knowledge with other homeowners.

Our monthly First-Friday Conclaves continue. MRL training and chairing a meeting were the featured topics in May. Tips for conducting an orderly meeting were stressed and an outline of the duties of each Chapter officer were reviewed. In June, our Conclave topic will be: Failure to Maintain.

Conclaves continue to draw members from several parks, allowing them to exchange information and to learn more about the MRL. And, as we all know, knowledge is power.

## ZONE A-1

*Miss Terri Pohrman, Zone VP  
with Karilee Shames*

### **'Know Your Rights' Seminars and Multi-Park Coalitions Lead the Way**

On May 20th, the Rancho De Calistoga HOA hosted Calistoga Affordable Housing and the owner Steve Pride and the employees of Pride Mountain Vineyards for a day of service to the residents. The group provided interior and exterior home repairs and yard cleanup to residents who had applied to CAH for assistance. Lunch was provided for the volunteers in the Rancho clubhouse. Many thanks to Larry Kromann of CAH; and to the family and staff of Pride Mountain Vineyards.

The Calistoga Senior Park Coalition is working with Lauren Rolfe of the Senior Legislature on legislative ideas for matters important to seniors such as housing rights. The California Senior Legislature is a volunteer organization that proposes legislation regarding senior citizens at both the state and federal level.

Gary Hermes and Bonnie Joy Kaslan are dealing with the Tri-Park (De Anza Moon Valley, Pueblo Serena and Rancho De Sonoma) issue in the town of Sonoma and are waiting until July for the next supervisor's board meeting. Seven Flags of Sonoma, outside of city limits, are apparently doing fine. Since their lawsuit 2003-2005 they seem to be a great place to live now.

In the year since the inspiring GSMOL Convention (Renew...etc), GSMOL members in Sonoma Valley got together and formed GSMOL super-chapter, consisting of 5 parks (3 parks in the City of Sonoma; and 2 parks in the county adjacent areas).

The newly formed Board, consisting of representatives from each park, has developed goals for our first year, and we have met them: Establishing the Sonoma Valley GSMOL, with new bylaws, recruiting board members, increasing membership, joining the Sonoma Valley Chamber

*“We counsel and advise each caller, referring some to an attorney and others on how to document their situation.”*

*See Zone Reports on page 13 ►*

# Aging in Place: Your Legal Rights

by: Joseph  
Tobener and  
Alvaro Andres

**Few decisions are as important and personal as choosing your home.** As we grow older, where we choose to live takes on an even greater importance. As Americans continue to live longer, more seniors are choosing to remain in their homes. According to AARP, ninety percent of seniors want to age in place. This is not surprising. Not only does aging in place allow for independence and closer contact with family and friends, it is also financially prudent. HUD calculates that average monthly payments for in-home care is \$928, while nursing homes average \$5,243.

## Demanding Alterations to a Your Space

Most parks are not equipped to handle the changing needs of seniors. Needed changes often include ramps, non-slip surfaces, wider sidewalks, lever-handled doorknobs in common areas, and higher and lower electrical outlets and switches.

In California, a mobile home owner can require a park owner to allow for alterations to a space and common facilities to accommodate the changing needs of the homeowner. Most leases prohibit alterations. A homeowner can get around this by requesting a reasonable accommodation for a disability under the Fair Employment and Housing Act. The landlord does not have to pay for the alteration but must allow it. See *Auburn Woods v. FEHA*, 121 Cal. App. 4th 1578, 1593 (2004). Under FEHA, a disability is any chronic health issue that if left untreated, would limit a major life activity, such as working, walking, or lifting. Gov't Code § 12926.

When a tenant with a disability makes a request for an accommodation, the landlord is required to engage in a good faith, "interactive process." *Auburn Woods*, 121 Cal. App. 4th at 1598. In other words, a landlord cannot flatly deny a tenant's request for a reasonable accommodation.

Damages for the refusal of a landlord to provide a disabled tenant a reasonable accommodation include (1) loss of a rent-controlled space; (2) emotional distress damages, including a monetary award for the effect on family relationships and the loss of personal integrity, dignity and privacy; and (3) punitive damages of three times actual

damages. Gov't Code §§ 12970(b), 12980(c), 12987(b). In a rent-controlled jurisdiction, where a homeowner is forced to vacate a below market-rate space because of the refusal of a park owner to provide a reasonable accommodation, the homeowner may make a claim for future rent damages under a constructive eviction theory. One court has upheld lost future rent damages for twenty years. *Chacon v. Litke*, 181 Cal. App. 4th 1234 (2010).

Because the potential damages against the park are high and the impact of the alteration negligible, formal requests for reasonable accommodations are often granted.

## Adding a Caretaker

Leases often prohibit the addition of live-in caretakers. However, despite such provisions, state law allows for homeowners to live with caretakers. This is true whether the homeowner lives in a managed mobilehome park or in a subdivision, cooperative, or condominium for mobilehomes. Civ. Code §§ 798.34(c, d), 799.9(a, b).

According to the law, "A homeowner may share his or her mobilehome with any person over eighteen years of age if that person is providing live-in health care." Civ. Code § 798.34(c); Civ. Code § 799.9(a).

## Adding a Pet

It is also common for leases to prohibit pets. Whether a park resident can live with a pet depends on when the rental contract was entered into, the terms of the rental contract, and whether the animal is a support animal.

The Mobilehome Residency Law permits pets in parks with certain limitations, such as one domesticated dog, cat, bird or aquatic animal (kept within an

“ Joseph Tobener is a Northern California tenant rights attorney: [www.tobenerlaw.com](http://www.tobenerlaw.com). He has represented hundreds of mobile homeowners in his career, fighting wrongful evictions, intractable repair issues, harassment and discrimination, and landlord-caused injuries. ”



See *Aging* on page 7 ➤



aquarium), subject to “reasonable” park rules. Civ. Code § 798.33(c). However, persons who signed a rental agreement prior to January 1, 2001, with a provision prohibiting pets are bound to that provision until the rental agreement expires or is renewed. Civ. Code § 798.33(a). On the other hand, persons moving into a park after January 1, 2001, would be allowed to have pets that conform to the park’s rules as to size, height, weight, and

sometimes the breed (e.g., some parks prohibit big dogs, pit bulls, and certain breeds with so-called aggressive tendencies). *Ibid.*

Regardless of the date entered into the rental contract or its terms, any person with a disability has the right to an assistive animal as a reasonable accommodation for the disability when necessary to ensure equal opportunity to use and enjoy the housing. ■

## New GSMOL Website Goes Live! www.GSMOL.org

by:  
Marie Pounders



In September 2014, our website committee; Dave Loop, Marie Pounders, Anne Anderson, Tim Sheahan and Katie Coleman met by conference call to begin what would be a long journey towards developing a completely new GSMOL website from scratch. Our goal was

to make this new website very user friendly, informative to all who viewed it, interesting with photos, pertinent news, chapter highlights plus a means to sign up and renew for GSMOL membership online.

GSMOL worked with a professional website consultant, Trevor Hunt, to do the technical set up, but it was up to volunteers to provide Trevor with the content. One of the first steps was to analyze the former website to identify important items to keep, and decide which pieces to remove. Next, we developed the Tabs and sub-tabs and each committee member took responsibility for organizing specific ones.

Explore the **Contact Tab** to see how easy it is for anyone to find their Regional Officers and communicate with them! We used the concept of the **NEWS Tab** on the original website and made it much broader; you now will get *Breaking News!*,

*News around the State, Chapter News, a Calendar* (which we hope to keep current) and a *Gallery* of major GSMOL events! The *Breaking News!* will have a RED BANNER on the Home page when there is an urgent news bulletin to read. Under the **Resources Tab**, all of the state and county links have been updated and added to this larger component of the website, including the CA List of Jurisdictions with RCO's (under the *Ordinances* sub- tab). Anne is beginning to develop a *Chapter Resources* sub-tab as well as a *Getting Organized* sub-tab under the **Getting Involved Tab**.

Another special Tab we are very proud of is our **En Espanol Tab** on which all the basic tools are available in Spanish. We have found three very special people (Martha Vasquez, Ricardo Teodocio and Jose Luis Villalobos), who are willing to take calls in Spanish in Southern CA, Central CA and Northern CA to assist residents who are more comfortable speaking in Spanish. We had the 2015 bills translated. Major service organizations who accommodate Spanish speakers are links on the **En Espanol Tab**. The MRL, FAQs and other state links plus GSMOL documents available in Spanish are also listed.

Anne Anderson and Katie Coleman are the administrators for this new website. Watch for information on this in future editions of *The Californian*. and to learn more about the website...and watch online for new information and materials! ■

“One of the first steps was to analyze the former website to identify important items to keep, and decide which pieces to remove.”

# Manufactured Home Lending: An Interview With Mark And Graham Barlow

Mark Barlow's career began in 1985. He started Mobile Magic in 2000 and specialized in making manufactured home loans in California (see [mobilemagicloans.com](http://mobilemagicloans.com)). Mark's son Graham was involved in the business since 2003. After receiving a Business Administration degree in 2011, Graham began working as a mortgage broker. Both Barlow's obtained mortgage lending (NMLS) licenses after passing rigorous Federal and California tests.

*What's the mortgage lending business like?*

**Graham Barlow** - Few brokers specialize in manufactured home financing. It takes a lot of work and there's not much money. There's greater risk involved. More people are willing to walk away from a \$60,000 loan versus a \$600,000 loan.

*What changes occurred in lending in recent years?*

**Graham Barlow** - The 2010 Dodd-Frank Act set up the Federal Consumer Financial Protection Bureau. The Bureau's loan standards apply to lenders. For instance, lenders can only finance legal citizens with government identifications. Brokers cannot negotiate with clients as in the past. Brokers must have NMLS licenses. Manufactured home dealers and park owners cannot originate loans. Many lenders dropped out or cut back their financing programs.

*What's the future look like?*

**Graham Barlow** - The future is in limbo. Senate Republicans introduced the Financial Regulatory Improvement Act of 2015. If approved, it would roll back Dodd-Frank reforms. Large companies have huge shares of the manufactured home lending market. For instance, 21st Century Mortgage, a Berkshire-Hathaway (Warren Buffet) Company, lends millions of dollars each month. If they quit making loans, this could devastate manufactured home financing.

*How are manufactured home loans different than real estate mortgages?*

**Mark and Graham Barlow** - Manufactured homes are personal property instead of real property. A manufactured home loan is like a car loan. The loan term is usually 20 years versus 30 years for a typical real estate mortgage. Interest rates are higher. The lower the space rent, the more loan that a buyer can qualify for. Manufactured home buyers receive a home registration instead of a deed of trust.

Owners of homes installed before 1980 may pay vehicle license fees instead of property taxes.

*What kinds of loans are available?*

**Mark and Graham Barlow** - There's the standard fixed rate, 20 year loan. Interest rates range from 4½ percent to 11 percent. Interest rates hinge on the year of the home, your credit score, and down payment. Clients can buy down interest rates. Some lenders finance fees. Adjustable rate loans are available. There are step rate loans where the interest rate may be low for the first five years. Owners of double-wide manufactured homes installed after 1994 can obtain cash-out loans. Manufactured homes on leased spaces do not qualify for reverse mortgages. Some local governments offer down payment assistance loans for manufactured homes.

*What's it like working with a mortgage broker?*

**Mark and Graham Barlow** - Mortgage brokers work with many financial institutions. They look for the best lending deal for their clients. Part of the job is finding banks that will make manufactured housing loans. Another part of the job is to thoroughly inform clients about potential loans.

*What about loan information on the Internet?*

**Mark and Graham Barlow** - On-line information is not always accurate. Most home search web sites offer terms and loan rates for real estate mortgages, which do not reflect manufactured home loans. Estimates of monthly payments are always off.

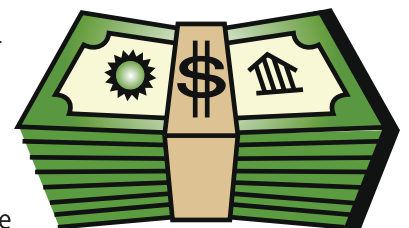
*What tips can you give consumers so they get the best loan deal?*

**Mark and Graham Barlow** - Be honest. Tell your broker about your income, monies that you have, and past financial difficulties. Let the agent represent you. Clients should shop loan terms and rates among lenders.

*Can a lower income consumer with a lower credit rating get a loan?*

**Mark and Graham Barlow** - Generally we find loans for clients with credit scores of 610 or better. If a client has a lower credit score, the lender might require a large down payment. We find loans for clients with credit issues including foreclosures, repossessions, bankruptcies, short sales, tax liens, and high debt to income ratios. Households should give it a try. ■

“ ABOUT THE  
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Home  
Parks. Every  
manufactured  
home owner  
should own this  
book. For the first  
time, here's an  
inexpensive guide  
that covers all the  
most important  
issues. ”





# The Gas Danger in the Upcoming Earthquake is Real

## Emergency Preparedness is more than just a Escape Plan

by:  
Joseph Krueger

Joseph Krueger lives in The Meadows MHP in Irvine. He is also the CEO and Sr. Consultant of [EmergencyPlanGuide.org](http://EmergencyPlanGuide.org)

**What happens in an emergency like a fire, earthquakes, or gas leaks from poorly maintained utility lines?** Who is responsible for and with the authority for turning gas off. Each park has to work with their city to authorize the Fire Dept to shut off gas in an emergency.

**Is Your Mobile Home Community at Risk From Gas Line Breaks, Explosions and Fire Following a Major Earthquake?**

The earthquake that struck San Francisco in 1906 is an icon in the annals of catastrophic events. Yes, the old buildings weren't built to withstand even a 7.0, much less the 8.1 that took many of them down. The real destruction of the City, though, was caused by the fire that ensued . . . a fire fueled in large part by escaping natural gas.

Massive Gas Leaks From Broken Pipes Fueled Conflagration at Northridge Mobile Home Park. And in 1994, albeit on a smaller scale, history repeated itself in the Northridge earthquake. One mobile home park experienced multiple breaks in their underground gas line infrastructure. The park managers, witnessing the gas seeping up through cracks in the streets and catching fire (mostly from catalytic converters under cars attempting to evacuate), attempted to shut off the gas, but the shutoff valve was securely locked! The park was subsequently destroyed.

**Does Your Fire Department Know How and Where to Shut Off Gas Mains?** What we are discovering is that in some communities the local fire department doesn't even know where a shutoff valve for the community is located. Certainly, there are exceptions. But, we have found local officials to be oblivious to the issue!

**Who's Really in Charge?** Does your Fire Department know where the gas main shut-offs are located? Do your Managers know how to shut off the gas main to your community? Would they be willing to do it?

Your city's Public Works and the local Gas Company are also involved in this decision, and neither of them is enthusiastic about anyone meddling with their pipes or protocols. (Note: It took PG&E 90 minutes to shut off the gas mains in the 2010 San Bruno explosion and fire.) In fact I venture to say that many multiple housing communities – certainly most older mobile home communities – have privately-owned and maintained utilities. This means you are at the mercy of the people who manage the community and the private contractor they hire to maintain the utilities.

**What Can You Do About It?** The first step is to establish who owns what and who is responsible for maintaining the system. Where is the gas shutoff for the community and what is the protocol for shutting it down if there are major leaks following an emergency? And, most of all, make sure your fire station personnel – all three shifts, and at the back-up station as well – know how and where to shut off the gas to your community in an emergency. (If your water supply system is private, make sure they realize they may have to bring their own water to fight a fire. Multiple breaks are likely in a big earthquake.)

### What Role Can Residents Play?

Your best defense is to educate residents to inspect their living area and learn how to turn off their own gas at the meter if they smell leaks after a major earthquake. If you have CERT-trained volunteers, a hand-held "combustible gas sniffer" can help pinpoint sources of gas leaks. (See blog entries and reviews at [www.EmergencyPlanGuide.org](http://www.EmergencyPlanGuide.org).)

The gas mains, however, remain under the jurisdiction of "officialdom." Is your community at risk? If so, do your best to make sure you have communicated to all of the public officials your concern about this important safety issue. ■

“ Does Your Fire Department Know How and Where to Shut Off Gas Mains? ”

# NOTICE

## Do You Support A Change in the Convention Election Procedure?

At the 2014 GSMOL Convention, delegates asked the Board of Directors to draft possible amendments to the GSMOL Bylaws, which would replace the current Convention delegate voting system with a "One Member One Vote" mail ballot system, enabling all GSMOL members to vote for Board candidates and Bylaw amendments on a regular basis. The delegate system would be eliminated. During the past several months, the GSMOL Board and two different Committees have been hard at work drafting a format for implementing such a voting system and proposed amendments to the Bylaws required to implement the system, as well as researching estimated costs of conducting a "vote by mail" election process. The Board intends to survey the 2014 convention delegates, as well as GSMOL members in the field to determine whether the delegate system

should be eliminated and replaced by a proposed "One Member One Vote" procedure and whether the proposed changes should be voted on by delegates at the next convention or by a Special Election of all members.

The next issue of the *Californian* will outline the proposed changes, include answers to questions that have been raised, along with statements of support and opposition to the proposal. There will be a means of members registering their opinions, perhaps through an online survey. We will welcome your input on this issue.

“ The delegate system would be eliminated. ”



## Education Fund Looking for a Few Good Men and Women

As you may know, **Golden State Manufactured Home Owners Education Fund (Ed Fund)** is a tax exempt 501(c)(3) nonprofit corporation dedicated to the protection and preservation of mobile/manufactured home communities as an affordable and enjoyable lifestyle. It was established over two years ago and works closely with GSMOL (a 501(c)(4)) to achieve those goals, but is a completely independent entity from GSMOL (CALIFORNIAN article, Jan/Feb 2013 issue). It consists of a volunteer Board of Directors comprised of MH owners and dedicated professionals/advisors, but has no membership at large. Its funding depends upon grants and/or tax-deductible contributions from foundations, corporations and individual benefactors.

The Ed Fund Board is currently looking for two or three new members to help it achieve its goals, determine its long-range plans, and shape its future. It is looking for persons who have some knowledge of the problems associated with MH park living, and is especially interested in persons with financial planning, fund-raising or data analysis experience. They do not

have to be a GSMOL member to be an Ed Fund Board member.

The Ed Fund Board's anticipated outreach will involve education of MH owners and advocates, through development of email networks, website, informational databases and educational seminars. In addition, the Ed Fund will support local ordinances, monitor court cases, and work with other affordable housing groups.

**All Ed Fund Board meetings are conducted via a telephone conference call system, and are currently held every other month. No traveling is required. An E-mail address is needed for communication purposes.**

If you are interested in becoming a member of the Ed Fund Board or know someone who might be, E-mail Board President, Jerry Bowles, at [jerry.edfund@charter.net](mailto:jerry.edfund@charter.net). If you know of people willing to make tax-deductible contributions to support the work of the Ed Fund as part of their charitable giving, use the same E-mail address to receive details.

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# "Buying Your Park - 3 Keys To Success"

“ I believe there are 3 keys to achieving ownership of your park. In every successful conversion I've seen, these 3 elements were in place... ”

A friend of mine described a resident park purchase as being like a supertanker heading out to sea. If you've never seen a supertanker, they're huge. The largest ones are 1,200 feet long (that's 4 football fields). Each can hold millions of barrels of oil.

When a supertanker starts, its huge propellers churn and churn and churn. And it goes nowhere. It takes enormous effort for there to be any movement. Then, ever so slowly, it starts to move forward. Once it's moving, a supertanker needs careful guidance from tugboats and harbor pilots to make it out into the open ocean.

At sea, a supertanker is pretty fast (up to 15 knots) and has massive amounts of momentum. And once it's going, it's very difficult to stop and even more difficult to turn.

When you and your neighbors decide you want to buy the MH park where you live, think about a supertanker.

Simply put, you will work long and hard before there is any movement. And you need to know your destination in advance (meaning, have a plan), because once you've started, changing course is rarely an option.

I believe there are 3 keys to achieving ownership of your park. In every successful conversion I've seen, these 3 elements were in place:

**(1) A park owner willing to sell his park,** at a price you and your neighbors can afford. Think of this goal as your destination, and how to get there as your plan.

Realistically, your park owner probably doesn't consider your resident group to be worth his time. You need to educate him that your resident group is an attractive buyer. In fact, you can be the most attractive buyer. Your park owner just doesn't know it yet.

Your efforts to educate the owner are similar to the supertanker's churning propellers. You will work long and hard, keep reminding the owner, being persistent. Don't send an aggressive neighbor to meet with the owner or his representatives. You won't make any headway if the park owner thinks you are unprofessional.

**(2) Resident leaders.** These are people in your park who are willing to work toward the goal. Ideally, this is a group of 5-10 residents who represent all

factions in the park, have the knowledge and life skills to lead the process, and have the trust of the resident group.

Often, things start with two or three like-minded folks sitting around a kitchen table, lamenting problems about the park owner or management. What they really want is quiet enjoyment of their lifestyle. They would like to see their rents stabilize, their home values increase and their park built into a better community. They would like to take control of their futures. And they decide to work toward these goals, rather than just talk about them.

**(3) An experienced consultant.** Think of this person as your harbor pilot (or tugboat, whatever). These projects need guidance, financing, organization, cheer leading, and lots of hand holding. You're not likely to succeed without the help of an experienced consultant. The consultant

- Figures out if the deal can work (it must work for most of the park residents and for the park seller, or it will fail);
- Joins with the resident leaders to negotiate with the park seller and keep the deal moving forward;
- Knows how to put the financing together (find mortgage money);
- Has a track record of success. The consultant's past successes give your resident group credibility with the park seller.
- Is only paid if your resident group succeeds in buying your park (the consultant's interests are aligned with yours).

There are almost 5,000 mobile home parks in California. The first California park to become resident-owned did so in the mid-1970's, about 40 years ago. As of today, only about 200 of California's MH parks have become resident-owned. Why so few? Because these deals are hard to do and can get off-track easily.

Your odds of someday owning your park improve greatly if you understand and use the 3 keys discussed above.

Your FIRST STEP: Contact me for the materials you can use to reach out to your park owner and GET STARTED. ■

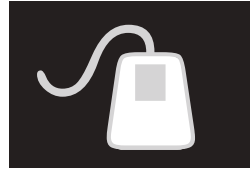




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## Attention Chapter Leaders: We Need Your Email Address!

Don't miss out on important communications from GSMOL. In order to streamline our communication with chapters and their members we are encouraging every chapter to provide an email address for at least one chapter officer.

We will only use this for official GSMOL communications. If we don't yet have an email address for at least one officer in your chapter, send it to our membership co-chair Anne Anderson at [a.bushnell.anderson@gmail.com](mailto:a.bushnell.anderson@gmail.com).

*As always, you can call the home office  
at 1-800-888-1727.*



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“As we each move forward in our local endeavors, we are increasingly able to help others facing the same challenges.”

of Commerce and hosting an inspiring educational program, “Know Your Rights” seminar, conducted by Zone A-1 leadership.

Rancho de Sonoma, a park in the City of Sonoma was the site of a failed Condo Conversion in 2009 leaving morale at an all-time low. Homeowner and Sonoma Valley Chapter VP Gary Hermes reunited the park with their first homeowner meeting in recent memory, and VP Membership, Joyce Murphy, was on hand to give away a free membership.

Zone A-1 VP Terri Pohrman has been instrumental in the success of our first year in operation, including establishing the first ever Spanish-speaking chapter in Northern CA, right in Sonoma Valley. Jose Luis Villalobos Reyes, in charge of the Latino chapter, is the newest board member of the super-chapter.

Bob Neumann, our Associate Manager, has been working hard on all our behalf in Sonoma Valley; and, in his own park Rancho Vista (a Rutherford property), mobilizing the homeowners there, many of whom are monolingual Spanish speaking residents, living with 25 year leases forced on them by management.

Throughout our county there is a prevalent theme -

Rent Stabilization Ordinances. Many of our RSO's were written a decade or more ago, and - with all we have learned in recent years - it is time for many of us to revise and upgrade them.

As we each move forward in our local endeavors, we are increasingly able to help others facing the same challenges.

Len Carlson, Bob Fleak & Miss Terri Pohrman went to Eagle City MH Park in Oakley, and helped residents to form a GSMOL chapter there. A team from Zone A-1 will soon visit Lazy J MH Park in Humboldt County, where residents need support with rent stabilization.

Managers of Zone A-1 have thus far presented our “Know Your Rights” seminars at 8 parks, each of which hosted a number of parks around it. After summer break, these events will resume.

To request a ‘Know Your Rights’ Seminar anywhere in Zone A-1, Email:gsmolnorth@comcast.net

## ZONE - B

Jean Crowder, Region 12 Manager

**Sunnyside Mobile Estates in Fresno, is the newest reactivated chapter in Zone B.** In late March concerned residents reached out to GSMOL for guidance in combating several issues the residents are enduring because of irresponsible actions of the owner of the park. Ron Hulsey and Jean Crowder met with several of the residents on April 11th and they quickly organized. We want to congratulate their officers: Bob Davis, President; Billy Greer, V-President; Irma Alfonso, Secretary and Shaun Bohling, Treasurer. The small 94-unit park has 59 new GSMOL members at the present time with a goal of getting all residents involved. Mr. Davis and Mr. Greer spearheaded the organization of residents knowing that they must be united in order to get back what is rightfully theirs — the ability to live in their homes without the fear of losing utility service, garbage service and use of the pool and clubhouse due to the fact the park owner does not pay the bills. We can't report what actions they have taken so far in fear of jeopardizing favorable results; but we will report their success as they achieve their goals.

I am writing again in this issue to report that Ron Hulsey is having some very serious health issues. We are all saddened by this and hope that our Zone B leaders and members will contact either Jean Crowder, Regional Manager in Region 12, or Linda Nye, Regional Manager in Region 13 when you need help, until the time comes when we can announce that Ron's situation has improved. Please include Ron and Debbie in your thoughts and prayers while he endures and fights through these problems.

## ZONE B-1

Jill Martinez, Zone B-1 Associate Manager  
Cyndi Brockett, Zone B-1 Associate Manager

### Cultural Diversity in our Parks

In our communities, racism and prejudice can lead to misunderstandings and sometimes, confrontation. In our mobile home parks, the result is more subtle, but, it is just as hurtful. There are many ways to bridge the gaps that

See Zone Reports on page 14 ➤

divide us; awareness of the issue and becoming educated are key.

Rev. Jill Martinez of the Presbyterian Church (U.S.A.) is the President of the GSMOL chapter in the Buenaventura Mobile Home Park in Ventura. She has shared some of her research on multiculturalism in different parks and before a coalition of representatives of Parks in the City of Ventura. The residents' response was promising for better acceptance of each other's opinions, beliefs and ideas. We must begin to see ourselves as small parts of a larger whole, learning to work together towards common goals.

Jill used a Values Grid to begin the conversation about the different cultural values we have. Those are the values that have been formed over time; and solidified by our families and communities. The grid includes values like family, time, life, power, success, religion and communication. With differences exposed, we learn to accept diverse experiences, backgrounds and cultural values; understanding that who WE really are and "THEY" are no longer separate.

One of the most striking reactions to Jill's presentation were the responses that came from those in attendance, who had never before addressed these concerns in this form. They were confronted for the first time with their own limited cultural values as compared to others', and they were not afraid to become engaged and discuss solutions.

Prejudice is typically based on ignorance and false perceptions. Becoming aware is step one; then, education will move us closer to healing the divisiveness. GSMOL wants to become a more inclusive organization and for that to happen, cultural differences must be recognized, discussed, understood and valued.

## Zone C Report

Mary Jo Baretich, Region 5 Manager

### GSMOL Chapters fight massive rent increases

On April 25th, during a meeting of our Zone C Leaders, Joe Diaz, Associate Manager for Region 6 received a call that his home at Lamplighter-Chino was on fire. It was a total loss. For these weeks since that terrible incident, Joe has been arranging for demolishing his home and

securing a replacement. Many wonderful people have donated money to help him survive. We thank you all who have generously given money to help one of our GSMOL Leaders. He lost everything in the home. Sadly, one of his cats was not able to escape, but the other four were safe.

Joe contacted the city of Chino to see if he would qualify for a loan towards a new home. The city will be assisting him to finance a new home through their Disaster Relief Loan Program. He has also received offers of support to help furnish his new home, once it is in place, from City Council Members and the Chino Police Department, many of whom he went to high school with. It appears everything is progressing fine now. It is tragic to lose everything, but having a compassionate support by your city and friends during this crisis helps you to keep strong.

If anyone wishes to help with a donation of any kind, please contact Ray Downing or Mary Jo Baretich.

On another note, two of our park owners in Orange County here in Zone C have sent out notices of SERIOUS rent increases.

At the Park Royale Mobile Estates in the city of Orange, the park owner sent out notices that their rents would go up \$200 per month. The GSMOL Chapter/HOA President, Bobbie Magnusson, immediately got in touch with Ray Downing, Zone Vice President, and Mary Jo Baretich, Region 5 Manager to set up a meeting with the President of J&H Asset Property Management to work out negotiations with the park owners. Orange does not have a Rent Stabilization Ordinance in place.

The second park to receive a 90-day notice of a huge rent increase is El Nido Mobile Estates in San Juan Capistrano, the only city in Orange County with a Rent Stabilization Ordinance in place. Their increase notice was for \$641 per month, effectively doubling monthly rents. The GSMOL Chapter/HOA contacted Ray and Mary Jo, and are now working out a plan with the homeowners and the city.

“With differences exposed, we learn to accept diverse experiences, backgrounds and cultural values; understanding that who WE really are and “THEY” are no longer separate.”

See Zone Reports on page 15 ➤



“Many of the homeowners have enjoyed Ordinance protection for years, but because they live somewhere else during much of the year, they are in a vulnerable position.”

## Zone D Report

Tim Sheahan, Zone VP

### Region Seven:

On May 22, I attended a court hearing in the case of Wise v. City of Escondido, in which several residents of Sundance MHC sued the City of Escondido over a \$ 120 rent increase its Rent Review Commission granted the Sundance park owner in 2013. What made this case unique is that the Commission arbitrarily started using a higher “Maintenance of Net Operating Income” (MNOI) index than it had used historically and it failed to follow Ordinance guidelines in reviewing evidence in determining a just and reasonable rent increase.

While the Judge tentatively ruled in favor of the City, after hearing comments of the homeowners’ attorney, Bruce Stanton, he elected to study the issues in more detail and render a final decision at a later date. A key point made by Stanton was that in the 1990s, the same Court had ruled against Escondido in Berger v City of Escondido for not considering all of the factors and arbitrarily deciding the rent increase amount. In the Sundance rent review, the City had reverted to its previous reckless approach in some key ways, which exposed it to challenge and which should be of concern for all residents of manufactured home communities in Escondido.

The Sundance case is merely the most recent disappointment arising from a lack of support of MH owners by the City of Escondido, which for decades had been one of the most supportive jurisdictions in the state. In fact, Escondido won a landmark victory helping preserve rent stabilization ordinances in the case of Yee v. City of Escondido. In its 1992 decision, the United States Supreme Court ruled unanimously in support of Escondido’s right to have a rent ordinance to limit annual rent increases and increases when home ownership is transferred. GSMOL provided support through much of the “Yee” process, including legal expertise, amicus briefs and even a contribution of \$50,000 to help defray some of the Escondido’s legal expenses. Ironically, while Escondido continues to limit annual rent increases for those MH spaces subject to the Ordinance, there is no limit on rent increases when MHs are sold in Escondido.

### Region Nine:

Residents of Vista Grande MHC in the Desert Hot Springs area are in the process of challenging an action taken by their community owners and property management to deny County rent protections for those homeowners who are not full-time residents of the community. Many of the homeowners have enjoyed Ordinance protection for years, but because they live somewhere else during much of the year, they are in a vulnerable position. Mobilehome Residency Law (MRL) section 798.21 deals with those who have second homes and which circumstances allow them to continue to have rent protections. Additionally, MRL section 798.74.5 requires that prospective purchasers of MHs be given a written disclosure by management, prior to purchasing the MH, to alert them that if their MH is not their principal residence, they might not receive rent protections under a local rent ordinance. Apparently, the required disclosures had not been made at Vista Grande, which should certainly help their chances to successfully challenge the action of the Park.

Also in the Desert Hot Springs area, residents of some communities have reported that County inspectors have cited several homeowners for having made home alterations without proper County permits. Initially, some homeowners were informed they would have to pay nearly \$3,000 in order to keep their “California Rooms” or other modifications but the County agreed to lower the amounts after homeowners protested and after realizing many current homeowners were not the ones who performed the modifications.

Homeowners should check with local government regarding required permits prior to construction projects but it certainly seems that community managers and park rules should also make homeowners aware of their responsibilities. Typically, work done outside your home might require a permit from your local jurisdiction, whereas modifications to the home itself or even replacement of fixed appliances in the home, such as a gas stove or water heater, could require a permit from the Department of Housing and Community Development (HCD). ■



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# GSMOL "Who's Who"

• Leaders in Your Area - Refer to Map on Page 19 for Zones and Regions

## ZONE A

### REGION 4

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

### REGION MANAGER

**Anne Rucker**  
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Chico, CA 95928  
Phone: (530) 343-3904  
[karucker@sbcglobal.net](mailto:karucker@sbcglobal.net)

### REGION 11

COUNTIES: Amador, El Dorado, Lassen, Modoc, Nevada, Placer, Plumas and Sierra

### VACANT

*If you would like to volunteer, please contact Zone VP*

### REGION 14

COUNTIES: Colusa, Sutter, Sacramento, Yolo and Yuba

### VACANT

*If you would like to volunteer, please contact Zone VP*

## 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  
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### REGION 2

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

### REGION MANAGER

**Diane McPherson**  
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Santa Rosa, CA 95401  
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## ZONE B

### REGION 12

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

### REGION MANAGER

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### ASSOCIATE MANAGER

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720 E. Worth Ave #221  
Porterville, CA 93257  
Phone: (559) 784-4986

### REGION 13

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

### REGION MANAGER

**Linda Larsen**  
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Stockton, CA 95210  
Phone: (209) 507-4541  
[linda4947@att.net](mailto:linda4947@att.net)

## ZONE B-1

### REGION 8

COUNTIES: San Luis Obispo, Santa Barbara and Ventura

### REGION MANAGER

**Marie Pounders**  
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### REGION 10

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## ZONE C

### REGION 3

Los Angeles County

### REGION MANAGER

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### REGION 5

Orange County

### REGION MANAGER

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## REGION 6

San Bernardino County

### REGION MANAGER

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## ZONE D

### REGION 7

COUNTIES: San Diego and Imperial

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## REGION 9

Riverside County

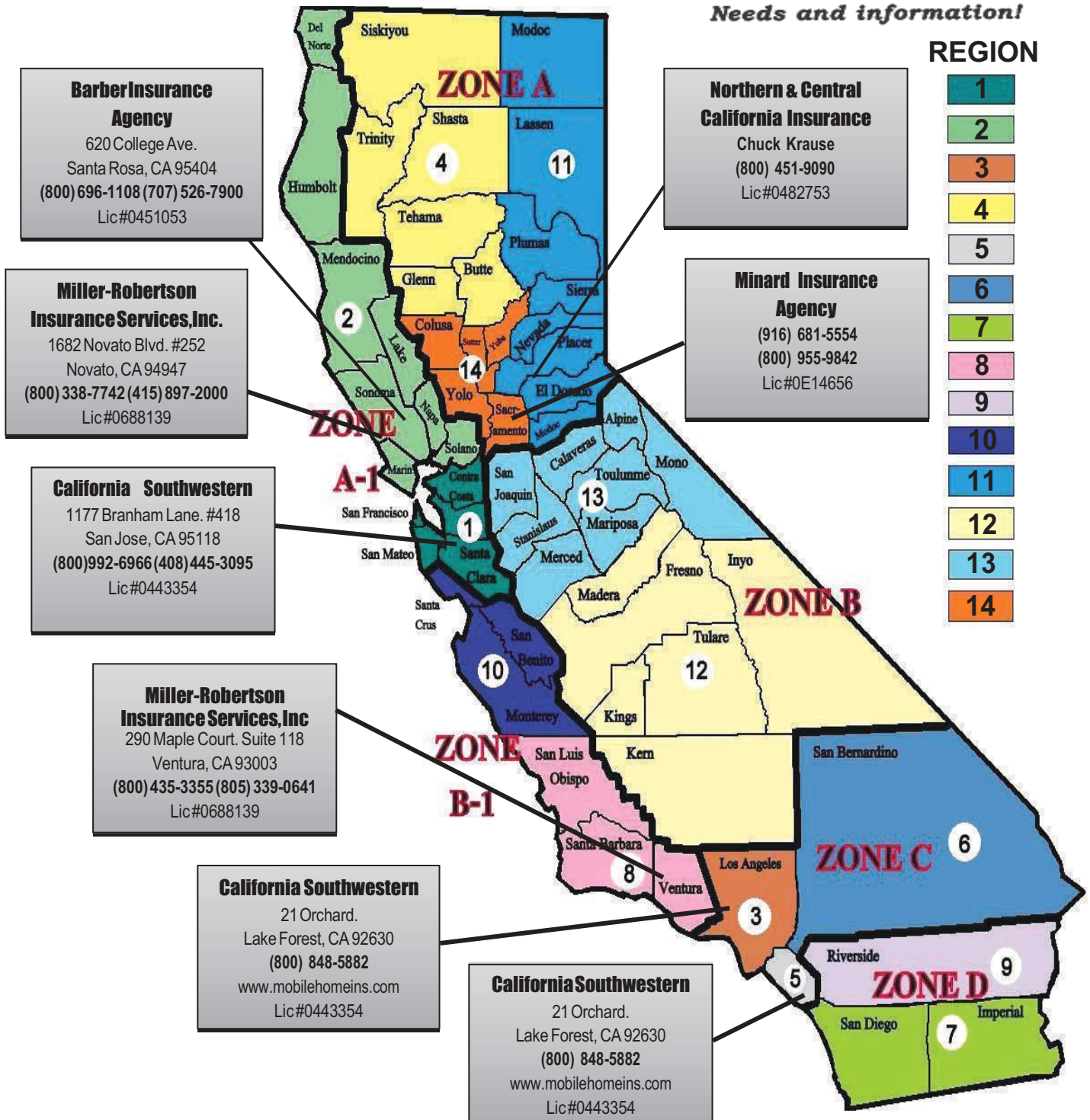
### Robert Snyder

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# THE CALIFORNIAN

GOLDEN STATE MANUFACTURED-HOME OWNERS LEAGUE

6101 Ball Road Suite 202 • Cypress, CA 90630

## 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 THE APPLICATION BELOW 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 Spousal/Partner Voting Membership for \$10 More
- ☐ 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 _____	<input type="checkbox"/> New Member
	Spouse/Second Occupant _____	<input type="checkbox"/> Renewing Member
	Park Name _____	GSMOL Chapter # _____
	Street Address _____ Space # _____	Check # _____ / CASH
	City _____ State _____ Zip _____	You can also contribute to any of the following GSMOL dedicated fund
	Day Phone _____ Alternate # _____	Legal Defense Fund \$ _____
	Email Address _____	Disaster Relief Fund \$ _____
Signature _____ Membership Recruiter _____ (If Applicable)	Political Action Committee (PAC) \$ _____	

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

Detach And Keep for Your Records Thank you!



Form 100  
Rev 7/14

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