

MHOAA Across America

www.mhoa.us

June 2012 Edition

603/520-0955

Letter from the MHOAA President Lois Parris: It is that time again when our secretary reminds me that we need to get a newsletter out to our members and friends.

Our Executive Director Ishbel Dickens and some of our board of directors are to be congratulated for all of the time and effort that has been put into making our National Association recognized as a group of Manufactured Home Owners who deserve to be recognized as "Home Owners" deserving the same rights and protections as any other home owner.

This is not an easy task, since so many of us still call our homes trailers or mobile homes. The manufacturers of our style of homes, otherwise known as "the industry", call our homes Manufactured Homes, so why don't we??? WE ARE IN NEED OF SOME SERIOUS BRANDING FOR OUR HOMES AND OUR COMMUNITIES. Please take the extra time to help educate ourselves, our families, neighbors, elected officials, and the MEDIA.

Over the past two years, MHOAA, along with our partners like the National Consumer Law Center and the Corporation for Enterprise Development, have been involved as observers on a very important piece of titling law - - - -The Uniform Manufactured housing Act.

The Uniform Law Commission will be voting on Saturday, July 14th in Nashville Tn. on the "Uniform Manufactured Housing Act." The main goal is to give people the opportunity to purchase manufactured homes as "real property" instead of "chattel" which will open the door for mortgage financing and all the protections that go along with a mortgage.

For more information on the Uniform Manufactured Housing Act visit the CFED web site at www.cfed.org To find your state commissioners, visit the Uniform Law Commission website www.uniformlaws.org/commissioners.aspx and pull up "membership" to find your commissioners. PLEASE CONTACT YOUR COMMISSIONERS AND ASK THEM TO VOTE "YES". THEIR VOTES ARE EXTREMLY IMPORTANT!

From Where I Sit – MHOAA Executive Director Ishbel Dickens

This is a very exciting time to be part of the MHOAA Team. Not only are board and non-board members actively participating in the work of MHOAA - the Legislative, Bylaws, Development, Membership, and Convention Committees are up and running and the committee members are coming up with some great, innovative ideas that will result in an even stronger MHOAA going forward, but MHOAA is also being invited to participate more fully in issues that impact manufactured home owners all across the country.

Two examples of MHOAA's involvement are 1) our work reviewing and commenting on the Uniform Law Commission's (ULC) draft proposal regarding the titling of all manufactured homes as real property. Lois Parris, MHOAA Board President, has attended several ULC committee meetings as an observer and along with our national partners, MHOAA has stayed abreast of the committee proposals and reached out to some of the ULC commissioners to ensure they are well educated about how "immobile" manufactured homes really are, and how having homes titled as real property would provide purchasers of manufactured homes with a range of financing options currently not available to them; and 2) MHOAA's work with the Center for Community Change, as together, with manufactured home owner leaders from across the country, we challenged the business practices of Equity Lifestyle Properties (ELS) at its annual shareholder meeting in Chicago on May 8. We also highlighted the fact that ELS Chairman, Mr. Sam Zell uses some of his personal wealth to advocate for the decimation of retirement social security at the same time as rents in ELS-owned properties continue to rise to the point where some seniors are being economically evicted from their homes.

Read a more detailed article about the Chicago/ELS event elsewhere in this newsletter.

You too can be part of the growth in MHOAA. Please be sure to be current in your individual membership (\$15/annum – see end of newsletter for an application form or download it at: www.mhoa.us) and encourage others to join MHOAA as well. One of the benefits of being a member of MHOAA is the

opportunity to attend MHOAA's Annual Convention every year. See more details about the convention elsewhere in this newsletter.

As always, please keep in touch and feel free to email me: ishbel@mhoa.us or call me: 1.206.851.6385 if you have suggestions, thoughts, concerns related to manufactured home living or if you would like to volunteer to be on one of the committees listed at the beginning of this article.

Representatives from “Networking for Progress” go to Chicago - Networking for Progress is a grass roots organization that has been in existence for four years. Networking for Progress began when we realized there were common themes (problems) in Equity Lifestyle Properties (ELS) communities and it would help to meet, discuss them and figure out solutions.

There are about 250 HOA (Home Owner Association) representatives from 74 age qualified communities owned by ELS in Florida. Florida represents about 38% of the core properties of ELS.

When we were asked to go to Chicago for the ELS annual shareholder meeting it was a given - "We're going". We knew our issues didn't just exist in Florida; they are rampant in every state where ELS owns properties and there are more issues than what we face in Florida. Having contacted talk show hosts Lou Dobbs, Bill Maher, Michael Moore and many more with no results, we were finally going to get a chance to get our message out nationwide.

We were swept up by the moment, literally by the euphoria of being part of this movement. What we found when we got to Chicago was a group of home owners with diverse backgrounds from California to Maine and from Florida to New Hampshire. Most have seen the effects of living in an ELS-owned community - ever increasing rent, the lack of maintenance, the sometimes unhealthy circumstances, including standing water, month after month in a climate where breeding mosquitoes are a problem. In some communities home owners throw their house keys and the titles to their homes onto the desk of the community manager and leave because all hope appears to be gone. All these problems and more, fall on the deaf ears of ELS staff at every level of the corporation.

The home owners who came to Chicago were brought to focus by Ishbel Dickens, the Director of MHOAA and by Kevin Borden, senior organizer at the Center for Community Change ably assisted by Sarah Jane Knoy from the Granite State Organizing Project and we spent Monday training and putting together a plan to get the attention of the Board Members at the ELS stockholders' meeting. We were on our way!

The day of the stockholders' meeting was exciting, prepared as we were, but traffic was heavy and it took two hours to get to our destination. It seemed like the longest two hours ever with bumper to bumper traffic, worrying every mile of the way that we were going to be late and not get to the meeting.

Finally, we arrived half an hour before the meeting was to start. Part of our plan was foiled when we learned that where we intended to pass out flyers inside a walking mall was actually private property. Not to be deterred, we simply moved that portion of the action to the sidewalk. Three of the home owners present have shares in ELS and they went into the meeting while the rest stayed with their signs and flyers and talked to reporters.

ELS staff refused to let Ishbel Dickens into the meeting purportedly due to a problem with the proxy that had been provided to her. Those who were able to get into the meeting faced the same stonewalling that exists in almost every situation between ELS staff and home owners. The ELS scripted meeting did not allow for questions and answers but the home owner shareholders persevered and ultimately were able to talk with Tom Heneghan, CEO of ELS, at the end of the shareholder meeting. When Mr. Heneghan heard Pam Bournival say we wanted Sam Zell to meet with Ishbel Dickens so things could be dealt with at the national level, his response was "We already met with you; you just don't want to hear what we have to say". (ELS regional staff do take part in an annual meeting with Networking for Progress.)

Basically the ELS board implied that all we wanted was to be disruptive. It is hard for us to understand why a company would not be interested in hearing what the shareholders have to say and is not concerned that something isn't as it should be. They know very well what the problems are and simply do not care. Our signs said "*People Over Profits*".

Would we do it again? Absolutely! We are already planning to be there next year.

If MHOAA is willing to support our cause, all residents living in manufactured homes need to support

MHOAA. By Jan McMeans and Pam Bournival

Here are 2 great photos from the MHOAA/CCC event that was held in Chicago.

<https://www.dropbox.com/sh/38dc3dfjzoncd0t/xPBH42fm0b/The%20group%20gathered%202.JPG>

<https://www.dropbox.com/sh/38dc3dfjzoncd0t/Q7xcoglAAI/The%20Group%20saying%20goodbye%20at%20the%20Hotel.JPG>

MHOAA Annual Convention SAVE THE DATE!

Greetings MHOAA members and friends! Mark your calendars! MHOAA's Annual Convention will be held from Thursday evening November 8 until the afternoon of Saturday November 10, 2012.

We have arranged group room rates at the Holiday Inn, Crystal City, VA - \$119/night includes hot buffet breakfast, with an additional \$10 for the room rate if you are sharing the room (i.e. \$129/night for 2 people).

We chose this hotel since it provides transportation to and from the airport and is still within easy reach of Metro should we want to pay visits to our legislators on the Hill.

If you want to get a jump start on your planning for the Convention, then you can call the hotel directly at: 1-800-Holiday (1-800-465-4329) or on-line at:

<http://www.holidayinn.com/redirect?path=hd&brandCode=hi&localeCode=en®ionCode=1&hotelCode=WASDC& PMID=99801505&GPC=MHO>

Let them know that you are part of the MHOAA Convention and ask for the special group rate.

MHOAA's Convention Committee is working to bring you yet another exciting and informative convention and we hope that we will be able to offer scholarships/stipends to help as many people as possible to attend. More details about the Convention will be available in the near future so look for specific emails about the Convention as well as updates in MHOAA's monthly Eblasts.

If you have any particular workshops or presenters you would like us to consider, please email me at: ishbel@mhoa.us See you in Crystal City!

Why Does MHOAA Need My Email Address - There are many times that we have an Alert message to get to you. Recently, **Corporation for Enterprise Development** (CFED) was asking you to tell your story about buying your home. Another time we needed your support on a Petition for the residents in ELS Communities owned by Sam Zell. For some, we were not able to contact them quickly. **If you change email addresses or start using one, please let us know that so we can keep in touch with you.** You can do that by using the Contact Form on the MHOAA web site www.mhoa.us or by mailing it to the address listed on the Application for Membership Form. Thank you!!

Ohio Passes HB 487! At last! Congratulations Ohio! They have been working on this for a long time. This transfers regulatory authority related to manufactured home parks from the Department of Health and the Public Health Council to the Manufactured Homes Commission.

Some highlights are:

- Adopt rules governing the review of plans, issuance of flood plain management permits, and issuance of licenses for manufactured home parks, as well as the location, layout, density, construction, drainage, sanitation, safety, and operation of those parks, and notices of flood events concerning, and flood protection at, those parks;
- Inspect the installation, blocking, tie-down, foundation, and base support systems of manufactured housing in a park;
- License persons who operate a park; Inspect each park for compliance with the Manufactured Home Park Law.

The bill also revises who may inspect the installation, blocking, tie-down, foundation, and base support systems of manufactured housing in a manufactured home park. Under the bill, the person must be certified by the Commission pursuant to rules the Commission adopts. Under current law, the person must have completed an installation training course approved by the Commission.

To view the complete bill, go to www.ohio.gov Under the Legislation tab insert the bill number.

News Items? Please pass on items for this newsletter that may be of interest to other readers to Russ at r.pherson@sbcglobal.net All items will be considered.

MHOAA Strives to Have Newsworthy Items in the MHOAA Across America

We are confident you want the same. In your neighborhood there are many who do not receive this newsletter. When you are through reading this newsletter, please pass it on to someone else who lives in your community or make a few copies to pass out to them. They need to know about MHOAA.

MHOAA is Speaking and Voicing Thoughts for You - To as many as will listen and as often as we can get a listening ear, MHOAA's voice is speaking out for you. MHOAA alone can and will be stronger with your voice and membership. We need your state manufactured organization, your local home owner association, your individual membership and your donations. All MHOAA officers serve at their own expense. Please consider supporting MHOAA regularly.

Mardi's Story – A Cautionary Tale - The following was sent to MHOAA contacts via email asking their help. Please read Mardi's story and then click on the link below to sign an on-line petition to register your support for Mardi and thousands of other manufactured home owners across the country who are victims of corporate greed.

PLEASE FORWARD THIS EMAIL TO EVERYONE YOU KNOW AND ASK THEM TO SIGN THE PETITION AND FORWARD IT TO EVERYONE THEY KNOW TOO!

When I retired in 1995, my husband, from New Mexico, and I, born in Nevada, wanted to spend our retirement years near the ocean. We found a nice comfortable 1972 home on the cliff overlooking Monterey Bay. Although the home was in a Senior Manufactured Home Park ("DeAnza Manufactured Home Park", Santa Cruz) it was covered by a local rent control ordinance so we felt assured that we would be able to afford the monthly rent for the property the home stood on.

I consider all my neighbors in this 200 space community to be my close friends. Besides being very active and involved they are all professional people who have contributed, and are still contributing, to the larger community of Santa Cruz by volunteering their services to many worthy causes. In 1996 the home owners tried to buy the community when the owner put it up for sale but we were unsuccessful and the community was purchased by Equity Life Style (ELS) a corporation based in Chicago.

Each year since ELS has owned DeAnza life has become less tenable. ELS sued the City of Santa Cruz several times to try to get the City Council to rescind the Rent Control Ordinance. The City prevailed in court every time but had to pay large litigation costs. Finally, in 2003, after paying \$700,000 in court fees, the City Council felt it could no longer afford the cost of supporting Rent Control for 200 families in DeAnza. Instead, the Council signed an agreement which granted current home owners a 34 year lease at current rents. However the Council also granted ELS the ability to define fair market rent for any future purchasers of our homes.

In recent years, many of the original home owners have died or gone to nursing homes. The "fair market rents" established by ELS range from \$1,700/month to \$5,000/month for the homes closest to the ocean. This has resulted in a complete loss of equity for the home owners. When I die my daughter will have to pay \$5,000 a month rent until she can sell the home. Potential buyers will not buy one of our homes when they realize they will have to pay \$60,000 a year rent on top of the asking price of the home.

In the past eight years more than 25 families have lost all the equity in homes that some purchased for \$300,000. A few homes have sold for \$25,000. Others, after not being able to sell, have had to walk away from their home after signing over their home to ELS for \$1.00.

The mood in the Park has changed from one of the joy of people living in a delightful retirement community to one of people living in a beleaguered situation. We had invested in our future by buying a home that would hold its value and be a legacy for our heirs. Now we feel instead that we are leaving them a burden.

The Chairman of ELS is reportedly worth \$4.9 billion. Due to the loss of Rent Control for Manufactured Home Parks in Santa Cruz and the inability to build equity in our homes, our conservative estimate is a loss of more than \$17 million for the seniors and disabled home owners at DeAnza. Talk about the comparison of one man's billions versus the assets of 200 senior households.

Here at DeAnza things get worse daily. Many homes have been removed and there are maintenance problems with vacant properties. ELS's latest decision is to market the homes they have acquired as "Vacation Rentals" renting them out for 3 days to a week at a time. Needless to say, the longtime residents are extremely upset at the prospect of the quiet enjoyment of our homes being lost with the noise and traffic which a Vacation Rental next door would bring.

Although we do not have proof, it is rumored that the owner of ELS is contributing to the campaigns of elected representatives who want to end Social Security, Medicare and Medicaid. That is adding Insult to Injury! He has succeeded in robbing us of our economic security and now he has decided to rob us of our health care as well. This is happening to a group of senior citizens who worked hard to be able to have a comfortable end of life. We are holding onto the firm conviction that in the near future we will be able to remedy these injustices. Please help us by signing the on-line petition.

Click here to sign the petition: <http://bit.ly/IWGgB5> Thank you for your support!!

Intimidation by the Owner and Manager. A Double Set of Rules and Regulations. Fines Given for Petty Things. Streets Badly in Need of Repair. Preferential Treatment. Sewage Problems.

Does that Sound Familiar? Some residents in a manufactured home park in a Cleveland suburb were tired of all of those issues and others not even mentioned above. A resident called AMHRO last year to share her story. She felt the burden of many of the residents. Her attempts to communicate with the owners often lead to a shouting match. Eviction notices were being served.

AMHRO officers (who are not attorneys) contacted the Cleveland Tenant Organization (CTO) for their support. Many meetings were set up with the residents and the CTO President. It was explained that the residents could follow the rules for putting their rent in escrow to encourage the owner to make the improvements needed. The Township Trustee Chair was contacted for her help. Legal Aid was contacted. All organizations worked together as a team. AMHRO representatives were present at all meetings. The residents decided to put their rent in escrow in a local court.

At last a date was set for a hearing. After that, the Legal Aid Attorneys and the plaintiff attorney worked out the settlement. The roads will be repaired by the park owner who will choose the contractor who must be approved by the magistrate. A lease will be extended to all residents within 14 days.

For the record, it is believed that Columbia Park in Olmsted Township, OH was the largest park to put their rent money (825 participants) in escrow. They did that in 2001.

Lessons learned if you are required to attend a court hearing:

- Be prepared to spend the whole day in court.
- Arrive early. Be very much awake and with a clear mind! Do not daydream! Turn your phone off!
- Be sure you have ALL documents that might be requested. Take a pen or pencil and paper to take notes.
- Be sure you listen to every word when being questioned. Some may try to trick you into saying something that is incorrect.
- If you don't understand the question, ask them to clarify it or reword it. Understand the question before you answer it.
- When possible, answer with "Yes" or "No." By using "I think," "maybe," "I Thought" may lead to more questions or explanations. Be specific and accurate with your answer.
- Once you make a statement, they may ask you to clarify your statement or give further explanation.
- Only answer the question being asked---nothing more! If they need to know more, they will ask.
- Be mannerly to all. This is not a place for a "get even" attitude.
- The results may not be all you hoped for so be thankful for the judgment you receive.

By Russ McPherson

MHOAA

Manufactured Home Owners Association of America
United We stand Strength In Numbers

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All Parks Alliance for Change

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MHOAA Membership Form

New Membership **Renewal**

Company/Organization _____

Name _____

Address _____

City _____

State _____ Zip _____

Phone Number _____

Cell Phone _____

E-mail Address _____

Web site <http://> _____

Membership (check one):

\$150 for State Membership

\$75 for first-time State Membership

Annual Subscription (check one):

\$15 for Individual/Family Membership

\$100 for an Associate Membership

\$35 for Local Home Owners Association

Amount Enclosed \$ _____ Check Number _____

Make Checks Payable to MHOAA. Mail to Above Address.

PLEASE NOTE: MHOAA is a 501(c)(3) organization

Your membership and donations are tax deductible

Involvement:

I/We want to become involved with MHOAA by:

Putting a link to MHOAA on our web site.

Becoming involved in a MHOAA Committee.

Promoting MHOAA in my state.

Receiving alerts on issues that affect home owners.

Making an additional contribution.

Application Approved /Accepted Date: _____ Initials: _____

Revised 1/6/12