

AAMHO CONNECTION



AAMHO Website: www.AAMHO.org | Email: info@aamho.org | Editor: Carl J Cross secretary@aamho.org

PARK MODELS

Kelly Yielding – Legislative Director
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Over the past years, AAMHO, has been involved in research on the dilemma of Park Model homes and their ineligibility for relocation funding, hearing processes and timeframe guidelines regarding notices to move in the event of closure or change of use in a park. This year, AAMHO with the help of our Lobbyist, Dana Paschke and the sponsorship of Rep. Doug Coleman, a Bill was introduced.

Some of the history of the Park Models included in the research was the methods that these homes are listed under RV status with the Department of Transportation, the description under HUD guidelines as anything that is less than 400 square feet. Despite the fact that these homes can't be moved without licenses, permits, delivery and set up, require tie downs, utility hook ups, awnings and skirting and for many are year round living, Park Model homes are not included in the Manufactured Home protections. These units can usually contain more than 33% of an RV and cost between \$5,000 for an older model and \$50,000 for a new model. Many winter visitors live in Park Models as a second home in Arizona and maintain these homes to return to during colder weather in their home states.



Actual figures from the Department of Housing indicate the following Relocation Fund figures which show total homes using the fund, not actual number of homes affected per park.

Year	# of Parks	Rent Increase	Change In Use	Abandonment
2013	5	4	12	0
2014	6	2	21	13
2015	10	10	10	11
2016	9	49	49	101

It is important to note that although the money is available for relocation, many individuals can't afford the difference between the money available per home and the actual cost of the move. This is why it was so important to see HB 2176 pass. It is also important that Park Models have the same access for relocation funds.

When you were asked to call and speak for this Bill, just know that it made a difference for all home owners living in a park, renting a space. Our membership is so vital. In numbers we have strength. You called and let your representative hear from you.

On March 23, the amendments to HB 2176 were accepted and voted on 56-0. The Bill is now headed to the Governor for his signature. This legislation for relocation increases and Park Model assistance with the Relocation Fund will then become law.



HB 2176 offers these homes access to the Relocation Fund in the event the park they are located in either closes or has a change of use. The Bill also states that Park Models be entitled to a 180-day notice to move if there is a closure or change of use. This Bill includes an increase of the relocation according to facts gathered over the last 3 years about the actual cost of relocation.

ANNUAL MEETING REPORT

Carl J Cross – Secretary
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Thank you to all who attended the Annual Meeting in Mesa, AZ on February 11, 2017. We are pleased to announce that it was a great success with a total of 211 attendees from

around the state, representing 54 parks to celebrate our 30th anniversary.

President Eileen Green introduced Lifetime Members Fred Handy, Gary Hartt, Joe Scelza and Roni-Lee York; and Past President Richard Zettlemoyer.

The Nomination Committee, chaired by Valerie Shumate, presented the following slate of officers:

- Education Director, Jerry Shumate
- Membership Director, Pat Schoneck
- Legislative Director, Kelly Yielding
- President, Eileen Green

There being no nominations from the floor, each candidate was elected by acclamation.

Our Lobbyist, Dana Paschke, started working with AAMHO in 2007 making this her ninth session representing our organization. She works with the Board to craft pro-active legislation on which we could collaborate with other parties.

DISTINGUISHED SPEAKERS

We were very fortunate to have a number of special guest speakers come and grace our Annual Meeting. We would like to take this opportunity to thank them for their contributions and support.

Representative Douglas Coleman is a champion of our issues, having sponsored several bills affecting manufactured home owners. During the last Legislative session, he worked with our lobbyist on bills that passed and were signed by the Governor. He encouraged her to continue bringing him work that he can support.

Debra Blake, Deputy Director for the Office of Manufactured Housing, explained that after 40 years the Office was transferred to the Department of Housing. Her office is the protector of consumers who purchase manufactured homes or older mobile homes. They make sure it was built safe; that the buyer was treated fairly when buying their home; and that it was installed properly.

Debra then introduced special guest **Joni Cage** who processes all requests to utilize the Relocation Fund, and handles all the petitions for a hearing.

Tim Sheahan, President of the National Manufactured Home Owners Association (NMHOA) and a park owner, is well aware of the issues we face. He expressed concern about the big corporate owners buying out the privately owned parks. They are out to maximize profits with little regard for the individual residents. NMHOA is working on a National Bill of Rights for manufactured home owners. He stated that our goal should be to reach a level of mutual respect between homeowners and management.

Kody Newland, Regional Marketing Manager for Standard Casualty Company, has been working with our organization since 1984. In 1987, he was instrumental in getting a group located in Tucson to start working with CAMHOA that represented central Arizona and form AAMHO. Membership grew as people learned that this was the only association that was here to protect their rights. Kody encouraged everyone to take membership brochures and ask their neighbors to join.

David Williams, Attorney at Law, has been working with AAMHO for the past two years and is impressed with the elected leadership and their passion to give members a voice. He emphasized that it is necessary for this organization to be very powerful and have the backing of its members and to give them a voice both in the Legislature and also in dealing with management. David has represented members in hearings and is a consultant to our Legislative Committee. He stated, "If we have a bigger constituency that's being represented, people will listen."

Membership Director Pat Schoneck stressed the importance of membership and that having a great number of members is vital when working with our Legislators. We desperately need people to work at the district level. Besides directors, Pat would like to have a membership chairperson in every district.

Legislative Director Kelly Yielding is working with Dana to get the park model bill passed so those homeowners can be involved in the Relocation Fund. She then asked if anyone could explain how everything they'd heard about during the meeting is happening in this organization with such small numbers. Could they imagine what would happen if we had to go to the State capitol and could stand with 12,000 people behind us? We need to get people from all over the state involved.

AAMHO is very grateful to the Mesa Holiday Inn for its excellent conference facilities, accommodations, and dining services. Also, the Annual Meeting would not have progressed if not for our Office Manager, Connie Hancock and her volunteers.

FOCUS ON REPAIR

Emily Bregel – Arizona Daily Star (12/25//2016)
ebregel@tucson.com

Marylan Tran crouches next to a boarded-up trailer on a December afternoon, her hands moving quickly and confidently. Squatting in flip-flops, her bare toes and forearms streaked with mud, Tran wrangles with a leaky water pipe she dug up that morning amid the 50 homes a Su Casa Mobile Home Park.

Smearing pungent blue glue over a piece of PVC, Tran replaces the section of pipe within minutes. A stinky clogged sewer line is next on her list, and Tran is smiling as she rapidly shovels dirt over exposed pipe at the south-side trailer park, which she bought last year at a foreclosure sale.

Tackling substandard housing with her own two hands has become a passion for Tran, 45, and Southern Arizona has plenty of it.

Since 2013, Tran has partnered with friends to buy four of the most degraded parks she could find in Tucson and then set out to completely overhaul them: replacing old trailers that are beyond repair, upgrading the parks' utility infrastructure, insulating trailer walls and installing brand-new appliances.



In less than a year, Tran and her work crew replaced 27 trailer roofs at Su Casa. She's also committed to keeping rents low enough that low-income tenants can

afford to live there.

"The work is rewarding, it makes up for the exhaustion, financial stress and occasional bout of loneliness," said Tran, who moved here from Southern California and has no family in Tucson.

As a young woman, she spent 11 years as a nun in Los Angeles. As time passed, she realized how much good she could do outside the sisterhood. "Here you serve the people; you touch them and feel them every day."

After leaving the convent, Tran went to school for nursing and became a registered nurse. She bought a home in Westminster, California, began teaching herself how to remodel it and then sold it in 2015.

Tran started thinking about how to give back. She'd heard Arizona had a plethora of distressed mobile home parks, where she thought she could make a difference on multiple fronts: improving the quality of the housing and counseling the residents.

For 18 months she commuted between Tucson and San Diego where Tran worked three 12-hour nursing shifts. In late 2015, Tran quit nursing to focus on her mobile home parks.

Conditions were dire in the parks she bought. Neglected water leaks led to mold growth. Broken plumbing meant raw sewage piling up beneath the trailers. Shoddy electrical work led to fire hazards. Crime and drugs were rampant, as was despair among existing tenants.

Aging and neglected trailer parks can be the last resort for low-income residents who either can't afford another option or can't find a landlord who will rent to them due to bad credit, a criminal history or an eviction on their record. The threat of eviction can keep tenants quiet about deplorable housing conditions, and that fear allows the conditions to fester.

Tran makes a point to spend time with her tenants and her maintenance crew, sharing meals or hosting barbecues. She counsels tenants on their personal problems, blurring the lines between landlord, social worker and friend. She likes her tenants to see her on the roofs of trailers or crawling underneath them.

Tran invests heavily in her mobile home parks, spending upwards of \$10,000 on a trailer remodel. "Marylan amazes me," said James Guan, Tran's friend and business partner. "I was more profit-driven in the beginning. Tran saw it as a way to help the poor." Today, he sees the financial and moral benefits of being a responsive landlord. "A lot of park owners want to squeeze every penny out of tenants and not do repairs," he said. "We do it right the first time, even though it costs double or triple. You save money that way, and also your tenants are happier and stay longer."

One of Tran's tenants said she used to always keep her trailer door shut, fearing the squatters who were living in the park's abandoned trailer. "Within 48 hours of buying the park, the new owners had visited every tenant and asked for a list of their problems." Now the abandoned trailers are gone and she feels safe relaxing on a couch outside her trailer, with the door wide open.

Tran recently visited her old convent in L.A. and often wonders when will be the right time to return to the sisterhood, but she said she can't leave Tucson any time soon; her tenants are her new family, and there's too much work to do.

"The need here is more than the convent," she said. "My heart is here now."

MANAGER CERTIFICATION CLASS IN TUCSON

Mobile Home RV News
February 2017



Friendly Village Estates hosted a Manager Certification class in January. Managers need to have a current certificate as required by law every two years. In the

past, managers had to travel to the Phoenix area to attend class for certification. Holding a class in the Tucson area alleviated any added expense for managers and travel time. Managers represented parks in Tucson, Casa Grande, Wilcox, and Black Canyon City.

AAMHO President Eileen Green conducted the class and invited Rachel Beaty from the Southwest Fair Housing Council, to discuss just what fair housing encompassed. She focused on the RV and mobile home communities, highlighting three points: education, enforcement, and loan modification. She mentioned that disability is the number one complaint, and second were race and color, followed by religion, national origin, sex, and familial status.

Examples of a fair housing violation of the LTA would be negligent landlords or tenants; security and other types of deposits; evictions; increasing rents; late fees for rent and many more.

Both residents and owners/managers of RV and mobile home communities are required to abide by the Landlord Tenant Act. A class like this helps to inform managers what the current laws state and to help them to understand what rights they have under the law. Each attendee received a handbook containing copies of the PowerPoint slides; the latest LTA, the current RV Act, and a collection of fifteen examples of forms that they could use.

TREASURER NEEDED

AAMHO is in need of a person with a bookkeeping background, familiar with QuickBooks, and lives in the Tempe / East Valley area. To learn more, contact Kelly Yielding, legislativedirector@aamho.org or call her at (480) 984-3854 for more information. Training is available.



AFFORDABLE HOUSING

Manufactured homes are frequently misrepresented, stigmatized and overlooked as a source of affordable housing due to outdated stereotypes of “trailers” and “mobile homes,” yet manufactured housing that is well built and maintained can be attractive, more energy efficient than some site-built homes, grow in value and open the door to homeownership for millions of families.

Produced in one-fifth the time and at half the cost of site-built homes, manufactured homes assembled in controlled, factory environments use fewer materials and generate 35%-40% less waste than comparable site-built units.

Compared to a typical HUD Code manufactured home, an ENERGY STAR qualified manufactured home can save homeowners on average between \$190-\$246 a year in energy costs, or 24-29% of total heating and cooling costs.

By owning the land beneath their homes, manufactured homeowners increase the likelihood of price appreciation. In 2015, about 66% of new manufactured homes were placed on private property, while the remaining third were sited in land-lease communities. Overall, however, an estimated 2.9 million manufactured homes — or 43% of all occupied manufactured homes in the United States — are located in land-lease communities. In these “parks,” new ownership structures like resident-owned cooperatives and community land trusts offer homeowners enhanced stability and security.

The vast majority of “mobile” homes are never moved, and approximately two-thirds are sited on private property, not in communities. However, in 2015, 80% of new manufactured homes were titled as personal property like automobiles, rather than as real estate; we estimate that nearly 70% of new homes in the last 20 years are titled as personal property. Titling manufactured homes as personal property increases homeowners' difficulty in obtaining mortgage financing. With personal loans instead of mortgages, these owners lose out on many of the consumer protections afforded to buyers of site-built homes.

The life expectancy of modern manufactured homes is equivalent to comparable site-built homes. Properly-installed manufactured housing under HUD's new construction code is as safe and storm resistant as site-built homes.

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ARIZONA LEGISLATURE WEBSITE

Howard Fischer – Capitol Media Services

January 9, 2017

A website maintained by the Arizona Legislature lets you keep track of new bills, amendments and roll-call votes. You can even watch hearings and testify for or against measures from the comfort of your home.

At the main legislative web page – www.azleg.gov is a calendar of events. But the real detail starts under the **Bills** menu. New bills are listed by number, in batches of 50, divided between House and Senate.

Clicking on a specific bill presents several options, including an overview, the status of where it is in the process, and a documents button where you can see the introduced version and, as the session goes on, added amendments and changes. Not sure of the bill number? Enter a keyword in the search.

What if you have something to say? On the main legislative page is a pull-down menu for **Legislative Information**, with the first option being a **Request To Speak**.

You'll be asked to sign in, but don't worry if you don't have a username or password. They're easy to create using the menu on the left side to create a new request to speak. You will need to know the bill number, or, at the very least, the name of the committee where it is scheduled to be heard.

There is an option to simply sign in with a position but not request to speak. In any case, your name and position are shared with the legislators on the committee and become part of the record.

Having a number of people signed in remotely supporting or opposing a bill can have some influence. It's helpful to contact lawmakers ahead of any vote. Very often, by the time the committee actually meets, most legislators already have made up their minds.

On the prospect of contacting lawmakers directly, the main legislative page has office phone numbers and links to email under both the House and Senate member lists.

Legislators are likely to be far more responsive to inquiries and messages that come from their own constituents. If you're not sure who represents you, there's also a **Find My Legislator** button on both the House and Senate **Members** pages.

The Legislature maintains a toll-free number, (800) 352-8404 where an operator can always help you.

MEMBERSHIP RENEWALS

Pat Schoneck – Membership Director

pschoneck@juno.com

WHAT IS AAMHO DOING FOR ME?

This is a statement being passed around in many parks. Well you need to look at the whole picture of what AAMHO does. Every homeowner needs the House Bills put forward by Legislature, without them there would be no *Arizona Mobile Home Parks Residential and Landlord Tenant Act* which guarantees that the landlord gives you a copy of their Statement of Policy, Rental Agreement, and current Rules and Regulations. They must also provide you with the owners name and address; a Summary of the Landlord Tenant Act; 90-day notice of a rent increase; 180-day notice if the park is to be sold, including how to access the relocation fund. Also, landlords do not have the right to enter your home; and park managers are required to take an education class every two years.

If there were no AAMHO there would be no one to keep these provisions in place for your protection. Each year these could be changed by park owners if they had an issue they wanted to bring forth and there was no one to look it over. Before any Bill pertaining to manufactured homes and park models on rented land comes before the Legislature, our lobbyist informs AAMHO for its input before being voted on by our Legislature. Folks, we need all of the numbers we can get to show them how important it is to protect your rights.



I would be more than happy to attend your meetings and explain where your \$40.00 dues are spent and how important your membership is every year. We have picked up a lot of new members as we work with people, but renewals are down. Maybe they don't understand how much time AAMHO spends working on their behalf. Just because you have not had an issue does not mean that we aren't doing anything. Let us come to your park and have a one on one visit with your members. I would be happy to take an email or phone call from every member if necessary, to get your protection back in place. Call 520-404-4539 or email me at pschoneck@juno.com, or contact the AAMHO Office. Please contact me and let's get the people aware of all of the great changes in the past two years.

COMPARE AND SAVE!

We can insure any park model or manufactured home no matter age, value or location.

COVERAGE'S

Manufactured Home	\$40,000	\$50,000	\$60,000	\$80,000
Adjacent Structures	4,000	5,000	6,000	8,000
Personal Contents	20,000	25,000	30,000	40,000
Additional Living Expenses	8,000	10,000	12,000	16,000
Personal Liability	100,000	100,000	100,000	100,000
Medical Payments	1,000	1,000	1,000	1,000
Flood	Included	Included	Included	Included
Premium Per Year	\$281	\$317	\$351	\$432

Program Highlights:

- No Credit Check, No Hidden Fees
- Stated Value Policy
- Replacement Coverage For Home And Contents..... NO DEPRECIATION
- Standard Direct Only Represents Companies That Are Rated A- (Excellent) Or Better By AM Best For Financial Strength
- EFT, Credit Card And Monthly Payments Available



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www.stdins.com

This is a brief illustration of current rates that are subject to revision. The insurance company reserves the right to accept or reject applications for insurance upon review of all underwriting information. Rates may vary due to age of customer, age or location of home.

Standard Direct has underwritten the printing and mailing costs for this edition of the newsletter.

THREE KEYS TO BUYING MANUFACTURED HOUSING INSURANCE

Standard Direct Insurance Agency
www.stdins.com

Stability

Make sure your insurance company has an A- (Excellent) or better financial rating from the A.M. Best Corporations. You may do this by calling (908) 439-2200 or you may visit their website at AMBEST.com

Protection/Coverage

Make sure you have:

- Stated Value Policy covering your home. Make sure your policy pays you (in cash) the amount of insurance you have purchased if your home is destroyed. No depreciation!
- Replacement Cost coverage on your home and contents. All items are repaired or replaced. New for old... No depreciation!
- Flood (optional)

Service

Standard Direct Insurance Agency is the direct in house insurance agency for Standard Casualty Company, a wholly owned subsidiary of Cavco Industries. One of the USA's largest manufacturers of Park Model and Manufactured Homes. When you purchase a policy from Standard Direct you are buying your protection directly from Standard Casualty Company. You are dealing directly with your insurance company. No middle man!

**Standard Direct Insurance Agency –
Arizona's Manufactured Housing Insurance
Specialist – has underwritten the printing
and mailing costs for this newsletter.**

WEBSITE HELP NEEDED

Do you have WordPress experience and a little extra time to contribute to AAMHO to assist our Office Manager? We now have the latest version of WordPress and would appreciate your assistance.



Call the AAMHO office to volunteer or get further information.

PRESIDENT'S PERSPECTIVE

Eileen Green – President
president@aamho.org



Thank you to all who attended our 30th Anniversary Annual Meeting on February 11, 2017. How exciting it was to see the tables with so many talking among yourselves and truly enjoying yourself. We had a great turnout and want to say it was wonderful

to have you join us. A special thank you to those who volunteered. Your vote made it possible for me to continue to serve you as your President for the next two years.

Our new location at the Holiday Inn at US 60 and Country Club in Mesa provided a lovely atmosphere. Any new venture is a learning tool for the next Annual Meeting. Overall, it appeared to be a place where those who attended were afforded a meeting place, dining, and overnight accommodations.

A committee has already been established to begin our plans for our Annual Meeting next year. We hope you will join us in 2018.

As part of the Legislative Committee, we commit to serving you as Bills continue through the system.

SENIOR DISCOUNT

An elderly couple returned to a manufactured home dealer to find the salesman had just sold the home they were interested in to a beautiful, leggy, busty blonde.



“I thought you said you would hold that home until we raised the \$95,000 asking price,” said the man. “Yet I just heard you closed the deal for \$85,000 to that lovely young lady there. You insisted there could be no discount on this model.”

“Well, what can I tell you? She had the ready cash and just look at her, how could I resist?” replied the grinning salesman.

Just then the young woman approached the old folks and handed them the keys.

“There you go,” she said. “I told you I could get this joker to drop the price. See you later, Grandpa.”

Never mess with the elderly!

Arizona Association of Manufactured
Homes and RV Owners



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Tempe, AZ 85282-2674
480-966-9566 ~ 800-221-6955

CO-OPERATION NOT CONFRONTATION

FAIR HOUSING COUNCIL

<http://www.swfhc.com>



The Southwest Fair Housing Council (SWFHC) was established in 1986 as a non-profit, tax-exempt fair housing organization based in Tucson that provides services throughout Arizona. SWFHC advocates for and facilitates the enforcement of the Federal and State Fair Housing Acts in addition to the Non-discriminatory Ordinances of different Arizonan municipalities.

The SWFHC provides comprehensive services to achieve and preserve equal access to housing for all people. It is committed to eliminating all forms of illegal discrimination related to housing. Through their research, advocacy, enforcement, community outreach, passionate staff and diverse board, they help more people achieve equal access to housing and are recognized as one of the superior fair housing organizations in the nation.

AAMHO is collaborating with SWFHC to include their three-hour certification course on fair housing as part of AAMHO's Manager Certification Class. Attendees will earn both certifications.

MEETINGS AND CLASSES SCHEDULED IN APRIL & MAY

Monday, April	3	10:00	District 6 Meeting	Sunrise Mobile Estates, Yuma
Monday, April	10	10:00	LTA 101 Class	Sunrise Mobile Estates, Yuma
Thursday, April	13	9:00	Board of Directors Meeting	AAMHO Office, Tempe
Friday, April	21	11:00	Open Membership Meeting	Green Valley MHP, Camp Verde
Thursday, May	11	9:00	Board of Directors Meeting	AAMHO Office, Tempe
Friday, May	12	9:00	Manager Certification Class	AAMHO Office, Tempe

A current listing of all meetings and classes is available on our website: www.aamho.org