

AAMHO CONNECTION



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WATER DAMAGE – AAMHO OFFICE

On Monday morning March 27th, Office Manager Connie Hancock went into our office at 2334 S. McClintock Dr., Tempe, AZ to find the entire suite floor flooded with exterior water. She immediately turned off the water to the suite and contacted President Eileen Green, Secretary Carl Cross and Foremost Insurance Group. With the approval of the insurance company, ServPro was contacted to do the water extraction, and test for asbestos and mold.

The insurance company contacted a plumber to find out where the problem was and make repairs. The leak proved to be the water valve to the irrigation system that had stayed open for many hours which he reported to Foremost. Plans were made to repair the irrigation system and reconstruct the office interior.



A storage container was placed on the property and most of the furniture and equipment ended up unavailable until April 21st. ServPro removed the carpet and wall board that

was damaged and set up machines to dry out each of the offices. During this time, the office was closed and Connie and the Executive Board worked out of their homes.

The AAMHO Board of Directors had been made aware a month earlier that termites had been found and the building needed to be treated. They were going to have to rip up the carpet around the walls in order to drill into the cement slab. So, while the carpeting was gone, the company was able to apply the treatment before the new flooring was laid.

Finally, on March 31st, Connie was able to work a few hours each day in the office. She only had access to her phone and computer, but no internet connection, and used her home computer to process all of the internet work.

The painting and flooring was completed on April 21 and the furniture and equipment was moved back into the office. Cox Communications came and restored the phone and internet lines, making sure our network connection was also working properly.

During the initial evaluation of damages, mold was discovered under the kitchen sink. So, once the office was back in operation, the kitchen cabinets and sink were replaced, as well as work that was needed in the bathroom.

Restoration work is expensive and there is a \$5,000 deductible on the policy. Over the years, the accountant has had us do a depreciation on the building each year—resulting in the insurance being limited to the building's current value.

Because of this vast expense, AAMHO is looking for ways to do fund raisers to pay for it. Suggestions have been made for Parks and the Districts to possibly have dinners, bake sales, and sell



50/50 raffles at large events with proceeds going to AAMHO office rehabilitation. Also, any personal or park donations are welcome. All donations should be designated for the Flood Fund.

If you would like one of the District Officers or one of the Executive Board members to attend and help with fund raisers we would be happy to do so. Your support would be deeply appreciated.

AN INVITATION



After being closed for a month, members are encouraged to stop by when they are in the area and see the refurbished office. We are very proud of what we were able to accomplish while keeping the costs down. A separate fund has been established for donations to help defray these costs.

PREVENTING MOLD IN YOUR HOME

We all know that mold thrives in a damp, moist environment and can cause problems with the respiratory tract when one inhales the mold spores. Because of the nature of its assembly-line, off-site construction, manufactured homes face moisture-control issues different from that of on-site, frame construction.

Manufactured home sections that are not properly weatherproofed during transportation to the home site and that are assembled quickly could lead to "condensation-induced structural damage," as noted by the Manufacturing Housing Research Alliance. There are precautions manufacturers and installers can take to minimize the risk of mold formation in manufactured homes.

If you are purchasing the home to move to a site, make sure to check out these precautions:

- ✓ Make sure to place the home on a properly graded lot allowing for water to drain away from the home.
- ✓ Protect the ground with a vapor barrier to keep moisture from seeping into the home from the ground.
- ✓ To assure a tight seal along the inside of the edge, place a non-porous gasket.
- ✓ Always cover metal surfaces when ducts that crossover are installed. Make certain that all ducts and metal boxes are insulated and set off the ground tightly sealed.
- ✓ Dryer exhaust duct should have proper support and slope downhill insuring moisture stays out of the home.

After you are living in the home, it is also important to keep following procedures to insure mold stays out of the home. Always keep fixtures free of leaks near plumbing, windows, doors and appliances. Whenever you are cooking make sure to have a ventilating fan. Humidifiers play a big part in keeping moisture from building up in the home. Did you know that 50% of most mold growth is due to moisture? Check your humidity levels with an electronic hygrometer. You can purchase one in a hardware store.

Keeping your thermostat at 75 degrees in the summer will help prevent water condensation within the walls. Keep fans on to help circulate the air. Keeping curtains closed helps reduce sun exposure which cuts down on mold growth. Air-conditioner

filters should be changed often to allow the system to remove moisture from the air efficiently. Keep condensation off windows which will help prevent water running down the windows and off other surfaces.

If you suspect mold, get experienced help from a professional. They can test the air and assist in mold removal. Don't use bleach to treat mold. This is an old wives' tale.

MEMBERSHIP

Pat Schoneck – Membership Director
pschoneck@juno.com

We need more membership, talk to your neighbors and friends. Well folks this is what you call preaching to the choir. Everyone reading this article is a member. I appreciate each and every member we have, whether you are a new member or have belonged for a few years and some of you several years. Obviously you understand the importance of numbers when we are dealing with Legislators and Park Owners.

Renewals are not coming in like they should and I am not sure if the letters are being laid aside, or members think AAMHO hasn't done anything for them. Well I can assure you that the officers have worked extremely hard this past year with Legislation, Education, an informative annual meeting and answering many calls a day. Officers have attended many Park meetings, held District meetings and met with individuals to answer their questions.

So as a new approach I am trying to contact someone from each park in the state so that I have some type of contact with your park. If you do not have meetings in your park let me know and I will send you information, newsletters to share or come to visit at a coffee hour, or any type of informal meeting.



Emails are welcome pschoneck@juno.com or a phone call 520-404-4539. I am willing to work with every person and park in the state, so please contact me.

AAMHO is the Organization who works with the Park Owners and Park Managers to enable the use of the Landlord Tenant Act to provide you with a quality of life style. You are important.

PRESIDENT'S PERCEPTION

Eileen Green – President
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New and Improved AAMHO Direction



At various times in our lives we are like children [again]. We find ourselves in a new or unfamiliar situation or environment. We suddenly realize we have more questions than answers – especially when we realize that we

don't know – what we don't know! Then in our quest for immediate answers we may get partial answers or even incorrect answers – and maybe we didn't even know the right question to ask!

Sadly, some children grow up thinking that we *only* get our food from the grocery store, with no concept of farmers, ranchers, bird & bee keepers, biologists, food scientists, etc., – then there are all the folks who harvest, process, package, refrigerate, and transport our food to the store.

Well, seeds of knowledge start out that way too, with a stray thought or two, questions here and there, and we soon realize that we need to know the *How* and *Why* and *Where* we need to go to get the FACTS... – of a body of protective laws for our hybrid type of property rights and obligations in Arizona called the “*Arizona Mobile Home Parks Residential Landlord and Tenant Act*” also the “*Arizona Long-Term RV and Park Model Act*”.

This is where the new-and-improved AAMHO direction is taking us. You may have heard or seen the catch-phrase, “*None of us is as smart as All of us*”. We launched a new education program just over two years ago with the tireless, diligent efforts of several of the AAMHO Board members. Taking baby-steps, procedures manuals were devised and revised; those then led to a complete revision of the AAMHO educational curricula!

First out of the chute was the “Handbook for Park Officers”; “LTA-101” Workshop (Landlord/ Tenant) soon followed, and then the text for the “Park Managers Certification” class rolled out. Mind you that each of these texts was either new or completely revised, with current statutory citations, and was then introduced around the state via classes! Then we realized that each one revealed another level of need: more texts, and more classes. We can move mountains, metaphorically, one rock at a time. We build our teams one person at a time.

Please don't think for a minute that this is overwhelming – these steps (texts and classes) were built around workable, attainable goals. Our bodies are no longer built for 8-hour classes– neither for the trainers nor the trainees! (However, by law, the “Managers Certification” class is six-hours every two years.) Most of the other classes are 2-3 hours, with breaks, of course. The emphasis shifts from class to class, however all navigating around and through the same body of laws in the Arizona Revised Statutes, affectionately known as the LTA's, or Arizona Mobile Home Parks Residential Landlord and Tenant Act for mobile homeowners in parks.

The laws in our LTA were and are a protective set of laws by and for the benefit of both the Resident Tenants and the Land Owners. We have corresponding rights and obligations, attainable through respect and cooperation, without confrontation.

Sow your Seeds of Knowledge! Call the AAMHO office or one of the Officers, and ask for the “LTA-101” Workshop (whether you're new in the park or not) and/or, the “Park Officer Handbook” if you are thinking about becoming an AAMHO Chapter Officer in your park (or already are one!) and get acquainted with the basics, those seeds, and learn where and how plant them! Grow your knowledge base in easy steps, avoid unrealistic expectations and/or unnecessary disappointments.

Knowledge is power, BUT too little knowledge is and can be hurtful or harmful!



Gonna pack up all your meds and go somewhere fun on your vacation?

MYTHS ABOUT MANUFACTURED HOMES

Do you know what Pamela Anderson, Matthew McConaughey, and Minnie Driver have in common with 20+ million Americans?

Millions of Americans and many cities are struggling to find more affordable housing that the manufactured home industry uniquely offers. The fact of affordability with dignity ought to be a cause for celebration! That fact ought to be a wake-up call for those who do not yet understand or appreciate the durability, quality, affordability and appeal of manufactured homes today.

Myth: Manufactured homes are more vulnerable to storm or fire damage than traditional site-built homes.

Fact: Manufactured homes sold after 1994 are built to the same HUD standards for construction, strength, fire resistance and wind resistance that are applied to site-built homes. A report published by the state of Florida indicates that no manufactured home built to these standards received any major damage during the severe 2004-2005 hurricane season. Additionally, a study published by Foremost Insurance Company found that manufactured homes are less likely to catch fire than site-built homes.

Myth: Manufactured homes are poorly constructed, use inferior materials or are not suitable for long-term housing.

Fact: Manufactured homes are built with the same materials and, in some cases, are more durable ones, because they're reinforced for transportation by road to home sites. Manufactured homes must pass thorough inspections approved by HUD and the National Conference of States on Building Codes and Standards before being sold.

Myth: Manufactured homes are all alike.

Fact: While many manufactured homes are similar in shape and size, the same could be said of traditional ranch-style houses and cookie-cutter homes common in many new subdivisions. Manufactured homes provide consumers with a wide range of interior and exterior options. Some manufacturers even produce luxury models with hardwood floors, whirlpool baths, stonework fireplaces and walk-in closets.

Myth: Only low-income people live in manufactured homes.

Fact: Some people who could afford site-built homes choose manufactured homes instead. It's not unusual to find larger and luxury manufactured homes priced at \$130,000 or more. Meaning, a new manufactured home on a private lot may prove less expensive than a new stick-built home in a similar area, depending on the neighborhood.

When you can serve the rich and famous, middle class and poor alike with homes and lifestyle for every taste and budget, the time to lay to rest old stereotypes in favor of modern facts today is at hand.

As a former American president once said:
"THERE IS NO DIGNITY QUITE SO IMPRESSIVE, AND NO ONE INDEPENDENCE QUITE SO IMPORTANT, AS LIVING WITHIN YOUR MEANS." – Calvin Coolidge.

So what do actors Pamela Anderson, Matthew McConaughey and Minnie Driver have in common with 20+ million Americans? They all were smart enough to get the most home for their housing dollars by living in manufactured homes.

HOTEL TAX

Jerry Shumate – District 6 Director
d6director@aamho.org

The Arizona State Department of Revenue said that the tax is on the books as Transient Occupancy Tax. It can be collected in RV Parks for stays of less than 30 days. In order to collect this tax the RV Park has to have an Arizona Transaction Privilege Tax license and the city or county has to be collecting this tax from the park. You have the right to see the license.

This is the result of my research into the hotel tax being collected in District 6 by RV Parks. The RV Parks said it was the law they had to collect this tax.

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.

Call the AAMHO office to request an application form.



Kelly Yielding – Legislative Director
legislativedirector@aamho.org

After taking HB 2176 through the legislative process, the governor signed the Bill on March 29, 2017 and 90 days after the close of the Legislative session the Bill becomes effective.

This Bill increases the Relocation Fund distribution to owners of homes who may need to move from their park to a new location due to closure of the park; change of use (becoming a family park that was once a 55+ park or vice-versa); or rent increases of more than 10% plus the CPI.

What does that mean to us as homeowners? If any of the above scenarios would affect you, the reimbursement of relocating your home will increase in this manner: single-wide homes will have \$7,500 and double-wide homes will have \$12,500, to assist in moving. Park models that until this year had no reimbursement will now be eligible for \$4,000 assistance. There is an extra \$2500 for homes that are ground set.

The Bill will become effective in August, but you won't see it in the AZ LTA until November. In order to help with those who would like to read the addition at <http://www.azleg.gov/legtext/53Leg/1R/laws/0091.pdf>.

The portions of the LTA that will be affected by this new Bill include: amending sections 33-1476.01, 33-1476.02 and 33-2122, Arizona Revised Statutes; amending title 33, chapter 19, article 4, Arizona Revised Statutes, by adding sections 33-2149, 33-2150 and 33-2151; relating to mobile homes and recreational vehicles. Remember this Bill has passed, and is now the law, but the effective date, as with all Bills has to wait till the session closes.

As the year progresses, it is the goal of AAMHO to look at other issues that might be a consideration for next year's session. We would appreciate any input from our membership. Interested in getting in on the ground floor with a gathering for idea sharing, feel free to contact either the AAMHO office or send me an email.

"Success doesn't come to you? You go to it."
Marva Collins

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.

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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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.

HOLD LANDLORDS RESPONSIBLE

Emily Bregel – Arizona Daily Star

(12/25/2016)

Substandard housing is too often the standard in Arizona's mobile home parks, housing advocates say. State and local officials are trying to improve the parks and hold irresponsible landlords accountable, without inadvertently putting more low-income residents in the streets.

"Some cities and towns are getting more restrictive on these parks," said Val Iverson, executive director of the Arizona Housing Alliance, a nonprofit working to expand access to affordable housing.

The Arizona Housing Alliance has launched a mobile home "working group" – including advocates like AAMHO, local governments and owners of mobile home parks – focused on improving the state's aging mobile homes, which comprised about 10 percent of occupied housing in Arizona as of the 2010 Census.

The mobile home working group's initial recommendations, compiled in a September 2016 report, include:

- ❖ Start tracking problematic mobile home park properties, and help fund county assessors' offices to electronically store data collected through the rental property registration law, which requires landlords to register their rental properties.
- ❖ Offer displaced mobile home park residents the same type of housing counseling and financial assistance provided to those who lost homes to foreclosure.
- ❖ When a park shuts down, owners should seek out other mobile home parks with vacant spaces where displaced residents could go.
- ❖ Increase access to the state Relocation Fund, which provides safety-net funding to poor tenants displaced when a park shuts down. The fund currently only helps people who own their trailer and rent the space below it; it doesn't apply to those who rent both the trailer and the space.
- ❖ Create a consumer guide, in English and Spanish, to help landlords and tenants better understand mobile home law.
- ❖ Boost the number of mobile home parks owned cooperatively by park residents.

While some municipalities are cracking down on trailer parks, advocates for the poor in Tucson say

code enforcement is still too weak here. This allows problems to persist in aging mobile home parks.

Pima County has intentionally adopted a limited set of property maintenance codes to avoid the cost of enforcing the code inside occupied residential properties. That means renters living in unsafe or uninhabitable units can't just call up a county inspector to force repairs of hazardous conditions inside their homes – they would have to take their landlords to court.

"Low-income vulnerable tenants can't afford the expense, are afraid of retaliation or don't know their rights as tenants, and so they tend to keep quiet," said Beverly Parker, attorney for Southern Arizona Legal Aid.

Vulnerable mobile home buyers need more support in ensuring the trailer they've purchased or rented is decent and safe, said Marcos Ysmael, program manager for the Pima County Housing Center. The center is part of the Arizona Housing Alliance's mobile home working group and will help implement the group's recommendations locally.

Pima County Development Services is trying to crack down on people who are relocating trailers built before 1976 – before HUD construction standards were established – without proper paperwork. The older, and potentially dangerous, trailers require permits to move and an inspection to prove they've been brought up to livable standards. The requirement aims to stop landlords from moving decrepit trailers from a defunct park to another location where they can continue to rent or sell them.

Some unscrupulous trailer park owners run "rent-to-own" scams, offering tenants the option to pay extra each month toward purchasing their trailer. But before the trailer is paid off, the sellers find a pretext to evict the tenant, in order to re-sell the trailer and make more money on it.

In other cases, tenants pay off the trailer, only to find the seller never actually held title to it because it was abandoned by the previous owner.

Among the Arizona Housing Alliance's recommendations: Make it easier for new buyers to immediately acquire proper title to their trailer, so unscrupulous sellers can't find a way to take them back, and impose penalties on sellers who deal in mobile homes without titles.

In Arizona, "the vast majority of the parks are well-run," said Susan Brenton, executive director of Manufactured Housing Communities of Arizona. "Everyone has to realize, we are the most affordable type of living that's unsubsidized."



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CO-OPERATION NOT CONFRONTATION

GREAT TRUTHS ABOUT GROWING OLD

1. Growing old is mandatory; growing up is optional.
2. Forget the health food. I need all the preservatives I can get.
3. When you fall down, you wonder what else you can do while you're down there.
4. You're getting old when you get the same sensation from a rocking chair that you once got from a roller coaster.
5. It's frustrating when you know all the answers but nobody bothers to ask you the questions.
6. It's frustrating when you know all the answers but nobody bothers to ask you the questions.
7. Time may be a great healer, but it's a lousy beautician.
8. When growing up, my childhood punishments were: going to bed early, not leaving the house, and not going to a party. They have become my adult goals.
9. Nothing makes me feel so old as having to scroll down to find my year of birth.



MEETINGS AND CLASSES SCHEDULED IN JUNE & JULY

Thursday, June	15	11:30	District 2 Meeting	Palmas Del Sol East, Apache Junction
Friday, July	14	9:00	Manager Certification Class	AAMHO Office, Tempe

We are very pleased to have Kai McKinstry from Southwest Fair Housing Council join our team for the certification classes. This gives the managers two certificates that are required for their position.

START NOW TO PLAN FOR YOUR LTA 101 CLASSES FOR NEXT FALL.

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