

# AAMHO CONNECTION



AAMHO Website: [www.AAMHO.org](http://www.AAMHO.org) | Email: [info@aamho.org](mailto:info@aamho.org) | Editor: Carl J Cross [secretary@aamho.org](mailto:secretary@aamho.org)

## MEMBERSHIP

Pat Schoneck – Membership Director  
[pschoneck@juno.com](mailto:pschoneck@juno.com)



The summer is quickly closing in on us and it will soon be time for the snowbirds to return and everyone should be working on membership. Membership is the backbone of our organization. When we work on issues with park owners we need to have a very strong support from the

home owners to make them understand that we are strong and want to be treated with respect. We want the Legislators to understand we are strong and want to protect our rights.

Too many members have felt the \$40 per year is too much, but when you figure it out it is only about 10 cents a day. It is the cheapest insurance you can get to protect your rights. In fact AAMHO is the only group who can do anything to protect your rights through the Legislature keeping the *Landlord Tenant Act* up to date without losing any of the rights you now have and creating new laws for your benefit.

Please contact me at [pschoneck@juno.com](mailto:pschoneck@juno.com) or 507-404-4539 and set a date that I can come to your park and talk to members and residents. I don't care if it is a morning coffee hour or an evening meeting, just set a time and date.

As quoted by Shadow Mountain Village's Membership Representative Ms. Gratia:

*Most of us are of an age to remember old adages like "A stitch in time saves nine" and "A penny saved is a penny earned." They have lasted and been used because there is so much truth in them. It is also true for "Better late than never" as in the fact we haven't kept good contact with you.*

*The purpose of AAMHO is to protect, preserve and improve welfare, rights and benefits of our members and to educate and enlighten the public about these purposes.*

## PRESIDENT'S PERCEPTION

Eileen Green – President  
[president@aamho.org](mailto:president@aamho.org)



This newsletter is called "Connection" for many good reasons...

Perhaps as a child your father was an electrical safety inspector, or something similar. You would have heard about ions bumping into each other, then electricity happens; circuits opening and closing; connectivity. That too, is all about "connection" of a slightly different sort. But there are similar causes and effects!

So when "you hit a nerve..." the electrical impulses in your body send messages to your brain. The focus at AAMHO is all about communication with and for our connections as human "ions"- bumping into one another at various times and places for various reasons!

Rumor control may be running out-of-control—overflowing a park's circuits. The "unknowns" could be shocking to everyone and, as "the cactus wireless" if left alone – there could soon be some lightning strikes!! Oh my goodness!

Kody Newland, "Mr. USA Insurance" and long-time AAMHO historian/supporter/promoter, recently met with a Park Manager, myself in addition to another AAMHO representative, and 184 residents to dispel fears sparked by rumors resulting in unnecessary panic over the purchase of their park. This meeting happened because a resident in their park had contacted our AAMHO Office.

Hoorah! We gathered a bunch of new members who, like you, realize the strength and value of a well-informed member association. We look forward to another exciting LTA class in the near future. **Education is the connection** that provides electrifying results.

## LANDLORD TENANT ACT: WHERE DID IT COME FROM

Don Bremer – Vice President  
[vicepresident@aamho.org](mailto:vicepresident@aamho.org)

I compared the *Arizona Mobile Home Parks Residential Landlord and Tenant Act* to the *Uniform Residential Landlord Tenant Act* drafted by the National Conference of Commissioners on Uniform State Laws approved and recommended for enactment in all states at its annual conference meeting in August 1972. The Act was also approved by the American Bar Association in February 1974.

The *Uniform Residential Landlord Tenant Act* (URLTA) concerns landlord and tenant relationships under rental agreements for residential purposes. The act does not apply to any purpose other than residential. The underlying purposes of this act are to simplify, clarify, modernize, and revise the laws governing the rights and obligations of landlords and tenants to encourage landlords and tenants to improve the quality of housing and to make uniform the law with respect to the subject of this act among those states which enact it. The URLTA is a sample law governing residential landlord and tenant interactions.

Forty Five years ago, the federal government and the American Bar Association had concerns about landlord and tenant relations. Arizona also had concerns and in 1975, the Legislature passed the *Arizona Mobile Home Parks Residential Landlord Tenant Act* (LTA). AAMHO, through its lobbyist, continues to work with the Legislature to add new laws to the Act as new concerns arise.

AAMHO is proud of the *Landlord Tenant Act* and helps keep managers and tenants informed of the laws. A six-hour Manager Certification Class is offered bi-monthly, and LTA 101 classes for residents are scheduled throughout the year in each district.

The complete *Uniform Residential Landlord Tenant Act* can be viewed on the internet:

[http://www.uniformlaws.org/shared/docs/residential\\_landlord\\_and\\_tenant/urlta\\_1974.pdf](http://www.uniformlaws.org/shared/docs/residential_landlord_and_tenant/urlta_1974.pdf)

The *Arizona Mobile Home Parks Residential Landlord and Tenant Act* can be viewed on the AAMHO web site:

<http://aamho.org/laws/>

## KEYS TO BUYING MANUFACTURED HOUSING INSURANCE

Standard Direct Insurance Agency

### Stability

Make sure your insurance company has an A- (Excellent) or better financial rating from the A.M. Best Corporations by calling (908) 439-2200 or you may visit their website at [AMBEST.com](http://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!

## 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
<b>Premium Per Year</b>	<b>\$281</b>	<b>\$317</b>	<b>\$351</b>	<b>\$432</b>

### 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



Your Manufactured Housing  
Insurance Specialist

**800-522-0146**

[www.stdins.com](http://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.

# HOUSING DISCRIMINATION AFFECTING DISABLED PERSONS REQUIRING CAREGIVERS

*Fair Housing Advocates, Inc.*  
[www.fairhousingact.org](http://www.fairhousingact.org)

Housing providers must provide reasonable accommodations to disabled persons who require live-in aides and caregivers under the fair housing act.

A lot of misunderstanding surrounds the need for a caregiver and the rights a disabled person has to access a caregiver as it relates to housing rights under the Fair Housing Act.

“Live-in aide” means a person who resides with one or more elderly persons, or near-elderly persons, or persons with disabilities, and who: (1) Is determined to be essential to the care and well-being of the persons; (2) Is not obligated for the support of the persons; and (3) Would not be living in the unit except to provide the necessary supportive services.

A caregiver, however, does not always have to live with the disabled person, so there are those caregivers who are sometimes referred to as a “visiting-aid”, “visiting caregiver”, or even “care attendant”.

What’s important to know is that a live-in caregiver is “essential to the care and wellbeing” of the disabled person, and without the caregiver the disabled person might not survive, or their well-being would suffer because they would not be able to perform some of their daily life activities without the caregiver.

For a housing provider, it’s about boundaries which seem to blur when a disabled resident requires another person to live with them in the unit, or a visiting caregiver makes daily visits and short stays in the disabled person’s unit but is not subjected to the same scrutiny the residents are.

The housing provider must recognize the need for a caregiver and provide any reasonable accommodation in their rules, policies, procedures, and services so the disabled person can enjoy the same housing rights non-disabled persons take for granted every day. And though a caregiver might not be a resident, how a housing provider treats a caregiver may have an effect upon the disabled person’s well-being and their housing rights.

## 10 Most Common Forms of Housing Discrimination Affecting Disabled Persons Requiring Live-In-Aides and Visiting Caregivers

A housing provider charges more for a disabled person who will be requiring a visiting or live-in caregiver

A caregiver is prohibited access to the laundry facility to do laundry on the disabled tenant’s behalf, or prohibited from accessing other facilities on the disabled person’s behalf

A live-in caregiver is required to sign a lease as a lessee instead of an occupant

A housing provider requires the disabled person to list the details of a person’s disability and the supportive services the caregiver would be providing, or requires the caregiver to provide a list of supportive services to be provided to the disabled person

Prohibiting a caregiver, either as a live-in or visiting aide, from assisting the disabled resident just because the housing is not an “Assisted Living Facility” when the assistance is necessary

A housing provider wants the right to choose a disabled resident’s caregiver, or requires the disabled person to choose from a list of “approved” caregiver organizations

A housing provider refuses to permit a disabled resident, who has an immediate need for a caregiver, to hire the caregiver because the housing provider requires screening prior to any hiring

A housing provider requires screening of visiting caregivers when there is no such screening for visiting workers of the other residents in the community

A lease agreement requires that a tenant must move if they cannot live “independently” or need help with their daily living activities

An ad marketing an “Independent Living facility” for “Active Seniors” would not consider an application from a disabled person requiring a caregiver, a wheelchair, or because they were not ambulatory

*If you are disabled, or know someone who is disabled, and require a caregiver and believe you have been subjected to housing discrimination, contact Southwest Fair Housing Council, serving all Arizona communities at 888-624-4611 or [swfhc.com](http://swfhc.com)*

Arizona Association of Manufactured  
Homes and RV Owners



2334 S. McClintock Drive  
Tempe, AZ 85282-2674  
480-966-9566 ~ 800-221-6955

## CO-OPERATION NOT CONFRONTATION



### TREASURER NEEDED



AAMHO is in need of a person with a bookkeeping background, familiar with Intuit QuickBooks to volunteer their time. For more information and an application form, contact Connie Hancock, Office Manager, [connie@aamho.org](mailto:connie@aamho.org) or 480-966-9566 .

### 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.



### MEETINGS AND CLASSES SCHEDULED IN AUGUST & SEPTEMBER

Thursday, September	14	9:00	Board of Directors Meeting	AAMHO Office, Tempe
Friday, September	15	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](http://www.aamho.org)