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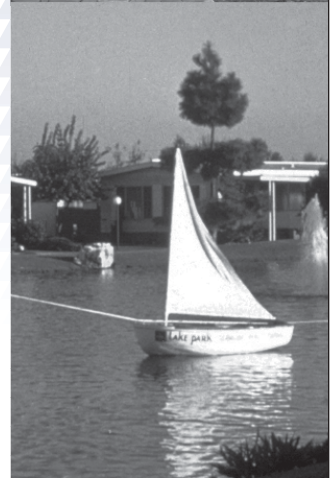


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Editor's Letter

This isn't just another issue of WMA's *Reporter* magazine, it's the May membership issue! If you haven't read our magazine before, I hope you enjoy learning what membership in WMA can bring you and your business. Our nonprofit organization works hard every day for the benefit of the manufactured housing industry, and has been since 1945. Whether you need landlord-tenant forms, industry referrals, low-cost, or educational opportunities, our association is here for you.

I hope you find the articles this month informative. We've got something for everyone. In a world that's constantly changing at what seems like the speed of light, it's hard to keep up with new regulations, news, and management strategies. I hope you read on to see why WMA is really the best of the best!

-Maureen

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WMA—REPRESENTING OWNERS OF MANUFACTURED HOME COMMUNITIES SINCE 1945

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Counsel's Corner



Sheila S. Dey is WMA's Executive Director and can be reached at 455 Capitol Mall, Suite 800, Sacramento, CA 95814; 916.448.7002 phone; 916.448.7085 fax; and email: sheila@wma.org.

Why become a WMA Member?

One of the chief reasons every parkowner in California should be a member of WMA is representation at the state and local levels of government. Our industry is a highly regulated one and navigating all the laws and regulations requires highly trained and dedicated lobbyists to represent you. At the state level we have Catherine Borg, our WMA Legislative Representative. We also have Andrew Govenar, Principle with the contract lobbying firm of Governmental Advocates. At the local level we have Senior Regional Representative, Doug Johnson, who represents Northern California. Regional Representative Jarryd Gonzales represents Los Angeles County and Central California. Regional Representative Julie Paule represents Orange County, Riverside County, San Bernardino County, San Diego County and Imperial County. All of WMA's lobbyist have years of experience in governmental affairs and work hard every day to represent and protect this industry. We need

all community owners to support their efforts by joining WMA and contributing to the WMA PAC.

Electric and Gas Pilot Program Update

On March 20-21 the California Public Utilities Commission (CPUC) held a workshop on the Rulemaking to evaluate the mobilehome park pilot program and to adopt programmatic modifications. The main focus of the rulemaking is to consider cost containment. Further clarification on cost containment and cost recovery comments are requested on responsibility for specific costs including environmental, cultural, cancellation and discontinuance of the legacy system. WMA attended the workshop and provided a presentation on electrification and why it will not be feasible for this proceeding. The State of California has adopted state goals on reducing greenhouse gas emissions. AB 3232 (Friedman) requires the California Energy Commission to produce plans with the (CPUC) to reduce buildings emissions by 40%

by 2030. SB 350 (DeLeon) requires 50% which requires retail sellers and publicly owned utilities to procure 50 percent of their electricity from eligible renewable energy resources by 2030. In addition, Governor Brown signed an Executive Order to decarbonize all electricity by 2015, which includes the elimination of natural gas.

As a result of these goals and requirements, the CPUC is considering modifying the MHP pilot program to eliminate gas systems and require it to be an all-electric program. WMA pointed out that most mobilehomes were originally constructed for 30 to 50 AMP service and that most mobilehomes rely on gas for water and space heating, clothes drying and cooking to reduce electric load for the mobilehome. Pre-HUD code homes built prior to 1976 (24CFR 3280.801(e)) use lower-load aluminum wiring, lack attic space for access to replace wiring and compose about 35% of homes in California. The currently converted mobilehome parks in the pilot program were converted to 100 amp service. If the pilot program required all electric appliances in all mobilehomes, the main panels would have to be replaced and all the wiring would have to be replaced. The service for the parks would have to be increased to 200 amp service. Adding a 200 AMP panel would cost between \$1,500 to \$3,000 per home. Replacing existing appliances to all electric appliances are estimated to be:

Electric stove -\$320 to \$500 for conventional, \$1,000-1,500 for induction/convection

Water heater -\$350-\$450 for resistance, \$2,000-3,000 for heat pump

Furnace -\$500-\$1,000 for resistance, \$5,000-\$8,000 for heat pump (with AC)

Conventional and resistance heating appliances much more expensive to operate than gas

Rewiring HUD compliant home for 200 AMP: \$12,000

Replacing pre-HUD home (35% of mobilehomes): more than \$60,000 for single-wide, more than \$110,000 for double wide

WMA pointed out that homeowners composed of lower-income households cannot afford these expenses without full subsidies. WMA recommended that the Commission should approve to continue the conversion program as currently designed since the Commission has not decided on appropriate policies

on this issue. Recently, the Commission stated that the role of renewable energy and existing natural gas pipelines in California's 100% renewable energy future is a complex question that should be considered in a dedicated proceeding. At this time, insufficient evidence has been presented to conclude that renewable natural gas and/or existing California pipelines will have no future role in California's energy systems. WMA recommended that mobilehome electrification should be considered after policies are developed for other energy uses and not in this proceeding.

WMA will provide comments requested by the Commission on the Workshop #2 presentations by May 6, 2019. ■



Manufactured Housing Group



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CAPITOL UPDATE

Catherine Borg | Legislative Advocate



Catherine Borg is WMA's legislative advocate and can be reached at 455 Capitol Mall, Suite 800, Sacramento, CA 95814; 916.448.7002 phone; 916.448.7085 fax; and email: catherine@wma.org.

A Glimpse at Some of the Best (and Worst) Legislation Through the Years

This month's issue is devoted to membership. In a way, every legislative article is devoted to membership. From the bills that we champion or oppose, to the many hearings and meetings we attend, we do our best to represent you, our members, and your business interests.

We thought it would be worthwhile to reflect on WMA's legislative accomplishments over the years. Of course, there are far too many to mention, but here are just a few examples, chosen at random, ripped straight from our articles and headlines:

2014 – *"Had they become law, Assembly Bill 2587 (Hernandez) would have effectively enacted statewide rent control where any long term lease is in effect, while Assembly Bill 2026 (Stone) contained an alarming number of harmful provisions that restricted park management's ability to deny a resident tenancy."*

2015 – *"We are especially proud of these legislative achievements. Take, for example, Assembly Bill 682 by Das Williams. AB 682 has already*

gone into effect in order to give homeowners the opportunity to take advantage of the utility transfer pilot program that started earlier this year...This bill streamlines the process and allows owners and residents alike to benefit from a program that was years in the making and is a real boon to the industry.

Sponsored by WMA, SB 244 (Vidak) extends a provision of law that allows parkowners to utilize injunctions as a means of enforcing park rules and regulations in an unlimited jurisdiction court similar to unlawful detainers. WMA's sponsored measure Assembly Bill 999...makes changes to the law where outstanding taxes are due on mobilehomes."

2016 – *"WMA scores big victory, AB 2351 (Hernandez) fails passage in Assembly Housing Committee...AB 2351 was defeated in the Assembly Housing Committee on April 27. AB 2351 sought to repeal Civil Code Section 798.17 providing for long term leases exempt from rent control."*

2017 – *"The successful defeat of AB 1269 (Stone) is the hallmark of this*

legislative session for WMA and a significant industry-wide victory.

Had it been signed into law, AB 1269 would have created a state program under the control of the Department of Fair Employment and Housing (DFEH) for the administrative investigation and enforcement of complaints alleging violations of the Mobilehome Residency Law. Not only would AB 1269 have granted DFEH unprecedented authority over mobilehome parks, the bill lacked a critical component: the necessary funding."

2018 – "We are pleased to report that Governor Brown vetoed Assembly Bill 2588 by Assemblymember Kansen Chu. From the beginning, WMA had repeatedly voiced its opposition and concern regarding certain provisions in the bill which would have created new requirements regarding the use of smoke alarms and the dis-

tribution of emergency preparedness plans in multiple languages in manufactured homes."

2019 – To be determined.

It's too soon to tell how we will fare this year. The current political climate certainly poses its own unique set of challenges, especially when it comes to the disparate number of Democrats who outnumber Republicans in both houses.

We will continue to work hard to defend your property rights against bills such as Assembly Bill 705 (Stone), which places stringent and impossible requirements regarding a change of use.

WMA is also committed to partnering with various organizations and agencies to promote the overall safety and betterment of our communities. We've partnered with the Department of Housing and Com-

munity Development (HCD) to raise awareness and recognize the importance of HCD's "Register Your Mobilehome" program, which is currently set to expire at the end of this year.

WMA will also be promoting the American Red Cross' "Sound the Alarm" campaign in an upcoming *Reporter* issue. Currently, the Red Cross conducts outreach with communities whereby homeowners agree to participate in the Red Cross' educational forum and, as part of that participation, the Red Cross will then install smoke alarms in their homes free of charge.

We will continue to be your voice at the State Capitol in 2019 and beyond. Thank you for your membership with WMA! ■



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2019 INDUSTRY LEGISLATION

LEGISLATION SPONSORED BY WMA		STATUS
<u>AB 1528</u> Mobilehomes. (Bigelow)	AB 1528 would require homeowners to first go through the newly created Mobilehome Residency Law Protection Program, created by AB 3066 (Statutes of 2018, Chapter 774), prior to filing a Failure to Maintain lawsuit. The MRLPP will provide homeowners the results they desire and lessen the need for litigation. AB 1528 offers a solution to ensure that residents get the fixes they need by guaranteeing detailed requests to parkowners and the right to cure the problem before legal action can commence. <i>Position: Sponsored</i>	Assembly Housing and Community Development
LEGISLATION OPPOSED BY WMA		STATUS
<u>AB 36</u> Residential tenancies: rent control. (Bloom)	This bill expresses the Legislature's intent to enact legislation in order to stabilize rental prices and increase the availability of affordable rental housing. Sponsored by the author <i>Position: Oppose</i>	Assembly Housing and Community Development
<u>AB 338</u> Manufactured housing: smoke alarms: emergency preparedness. (Chu)	Requires all used mobilehomes owned or rented to install smoke alarms. Requires park emergency plans to be produced in any language requested by a homeowner. Sponsored by the author <i>Position: Oppose_Unless_Amended</i>	Assembly Appropriations
<u>AB 519</u> Mobilehome parks: sale. (Voepel)	This bill would provide that a resident organization of a mobilehome park has a right of first refusal to purchase a mobilehome park if the mobilehome park owner decides to sell or receives a formal offer from a 3rd party to purchase the park. Sponsored by the author <i>Position: Oppose</i>	Assembly Housing and Community Development
<u>AB 705</u> Mobilehome parks: change of use. (Stone, Mark)	Would require the management to give homeowners at least 60 days' written notice that the management will be appearing before a local governmental board, commission, or body to obtain local approval for the intended change of use of the mobilehome park and comply with other specified provisions. The bill would also require the local government to first make a finding that the approval of the closure of the mobilehome park and of its conversion into its intended new use will not result in, or materially contribute to, a shortage of housing opportunities and choices within the local jurisdiction for low-and moderate-income households. Sponsored by GSMOL, California Rural Legal Assistance Foundation <i>Position: Oppose</i>	Assembly Housing and Community Development

SB 329

Discrimination: housing: source of income.
(Mitchell)

Current law defines the term “source of income” for purposes of the provisions relating to discrimination in housing accommodations as specified, to mean lawful, verifiable income paid directly to a tenant or paid to a representative of a tenant. This bill would instead define the term for purposes of those provisions, to mean verifiable income paid directly to a tenant, or paid to a housing owner or landlord on behalf of a tenant, including federal, state, or local public assistance and housing subsidies.

Position: Oppose

Senate Judiciary

LEGISLATION SUPPORTED BY WMA

STATUS
SB 160

Emergency services: cultural competence.
(Jackson)

Would require a county to integrate cultural competence into its emergency plan, upon the next update to its emergency plan. The bill would also require a county to provide a forum for community engagement in geographically diverse locations in order to engage with culturally diverse communities within its jurisdiction. WMA is supporting the bill as an alternative to the translation requirements in AB 338 (Chau).

Position: Support

Senate Appropriations

SCA 1

Public housing projects.
(Allen)

The California Constitution prohibits the development, construction, or acquisition of a low-rent housing project in any manner by any state public body until a majority of the qualified electors of the city, town, or county in which the development, construction, or acquisition of the low-rent housing project is proposed approve the project by voting in favor at an election. This measure would repeal these provisions.

Position: Support

Senate Housing

ADDITIONAL INDUSTRY LEGISLATION

STATUS
AB 53

Rental housing discrimination: applications: criminal records.
(Jones-Sawyer)

The bill would prohibit the owner of a rental housing accommodation from inquiring about, or requiring an applicant for rental housing accommodation to disclose, a criminal record during the initial application assessment phase.

Position: Watch

Assembly Housing and Community Development

AB 1006

Manufactured or prefabricated housing units: statewide standards.
(Grayson)

This bill would prohibit a local agency from imposing additional building standards for projects that are constructed using prefabricated and manufactured units, beyond those set forth in the California Building Standards Code.

Position: Watch

Assembly Housing and Community Development

AB 1110

Rent increases: noticing.
(Friedman)

Would require 90 days' notice if a landlord of a residential dwelling with a month-to-month tenancy increases the rent by more than 10%, but no more than 15%, of the amount of the rent charged to a tenant annually. This bill would require 120 days' notice if a landlord of a residential dwelling with a month-to-month tenancy increases the rent by more than 15% of the amount of the rent charged to a tenant annually.

Position: Watch

Assembly Judiciary

AB 1484

Mitigation Fee Act: housing
developments.
(Grayson)

Would prohibit a local agency from imposing a fee on a housing development project unless the type and amount of the exaction is specifically identified on the local agency's internet website at the time the application for the development project is submitted to the local agency.

Position: Watch

Assembly Local Government

AB 1596

Hazardous substances:
contaminated property: fentanyl
cleanup.
(Committee on Environmental
Safety and Toxic Materials)

Would enact the Fentanyl or Other Illicit Drug Contaminated Property Posting Act of 2019, which would require a local health officer to post a written notice containing specified information on property that is potentially contaminated by a fentanyl or other illicit drug laboratory activity.

Position: Watch

Assembly Appropriations

SB 252

Income taxation: exclusions:
mobilehome park sales.
(Leyva)

The Personal Income Tax Law imposes a tax on the taxable income of a resident taxpayer, provides for specified treatment of the income of nonresidents, defines various terms for the purposes of that law, and specifies that those definitions govern the construction of that law. This bill would make a nonsubstantive change to that law.

Position: Watch

Senate Housing

SB 508

Residential property insurance.
(Leyva)

This bill would require an insurer, prior to issuing or renewing those policies described above for a tenant, mobilehome, renter, or condominium unit, to provide a copy of the California Residential Property Insurance Bill of Rights to the named insured.

Position: Watch

Senate Insurance

SB 529

Tenant associations: eviction for
cause: withholding payment of
rent.
(Durazo)

Current law prohibits a lessor from retaliating against a lessee because the lessee has lawfully organized or participated in a lessees' association or an organization advocating lessees' rights or has lawfully and peaceably exercised any rights under the law by increasing rent, decreasing services, causing a lessee to quit involuntarily, bringing an action to recover possession, or from threatening to do any of those acts. This bill would declare that tenants have the right to form, join, and participate in the activities of a tenant association, subject to any restrictions as may be imposed by law, or to refuse to join or participate in the activities of a tenant association. Mobilehomes covered under the MRL are specifically exempted.

Position: Watch

Senate Judiciary

AB 133

Property tax postponement:
eligibility: income level.
(Quirk-Silva)

This bill would revise the income limitations in the Property Tax Postponement Law to provide that a claimant's household income cannot exceed \$45,000 or the "low income" limit for a two-person household in the county in which the household is located, as published annually by the Department of Housing and Community Development, whichever is greater.

Position: Neutral

Assembly Appr. Suspense File

AB 173

Mobilehomes: payments:
nonpayment or late payments.
(Chau)

This bill extends, by three years, a tax abatement program, the "Register Your Mobilehome," for mobilehome owners who cannot transfer title into their names due to delinquent taxes and fees that may have been incurred by prior owners.

Sponsored by GSMOL

Position: Neutral

Assembly Appropriations

SB 274

Mobilehome parks: tenancies
(Dodd)

The Mobilehome Residency Law requires that the management of a mobilehome park comply with noticing and other specified requirements in order to terminate a tenancy in a mobilehome park because of a change of use of the mobilehome park. This bill would require management to offer the previous homeowner a right of first refusal to a renewed tenancy in the park on the same terms at the time of the natural disaster, if the park is destroyed due to a fire or other natural disaster and management elects to rebuild the park in the same location.

Sponsored by the author

Position: Amend

Senate Judiciary

Alston, Alston & Diebold

Attorneys at Law



*Representing owners and operators of
manufactured home communities in California.*

Alston, Alston & Diebold is a law firm specializing in mobilehome park law and general business litigation. We have extensive experience in evictions, failure-to-maintain actions, discrimination, rent control, park closures, leases and rules. Other areas of emphasis include: corporate and LLC formation, real estate, business, and employment law.

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REGIONAL FOCUS

Julie Paule | Regional Representative



Julie Paule is WMA's regional representative for the San Diego, Orange, Imperial and Riverside areas. She can be reached at 40335 Winchester Road, E-165, Temecula, CA 92591; 951.704.2427 phone; 951.926.8770 fax; and email: julie@pauleconsulting.com.

Long-Term Leases Continue to Give Cities with Rent Control Concern

Last fall, the City of Ventura amended its rent control ordinance to address a perceived problem in its regulated mobilehome parks: Too many residents were signing long-term leases exempting them from the city's ordinance. The city already limits annual rent increases to not exceed the Consumer Price Index (CPI). It also prohibits the park owner from increasing rent for new residents, commonly referred to as vacancy control.

Unfortunately, the city still does not see this as enough protections because it continues to concern itself with tenants who choose not to have the government involved in their agreements with their landlords. The city amended its ordinance to make redundant notifications and disclosure, but now from the sellers of mobilehomes. It included the disclosure of the local ordinance, which isn't unusual in local rent control ordinances and is already required by state law, that signing a long-term lease would render the

space unregulated by the city's ordinance. The city's strategy seems to be that if the first disclosure didn't stop the execution of a long-term lease, it would just require it to be disclosed again. It is nonsensical.

Ventura even took it a step further, requiring that the seller of the mobilehome also disclose a park contact or homeowners' association representative to consult with to determine if a long-term lease is in their best interest. They also required the park owner to add additional signage at the entrance of the park with a notice to potential buyers.

Once this item was noticed on the Ventura City Council's agenda, residents took issue with the city's approach and delayed the discussion. They seemed to believe that the disclosure proposal "took management off the hook." City staff took the time to educate the residents that they can't make requirements for park management, who aren't party

to the transaction. What passed the city council was this compromise.

The City of Riverside has the same redundant disclosure requirement, and it is still looking at tactics to stop long-term leases. In discussions with city staff, they have indicated that they don't understand how any resident would sign a lease if proper disclosure was made of the existence of a local rent control ordinance. One staff member asked how a long-term lease with higher allowable annual increases was signed if proper disclosure was made about the rent control ordinance. She concluded that the resident must clearly have been duped. An explanation about the difference between a resident and a potential resident and how state law treats them differently didn't seem to satisfy Riverside's housing staff.

This continued to trouble city staff, and they are reviewing the entire ordinance to ensure it is the most up-to-date model to protect tenants. Six months later, park owners are still waiting for this review process to begin.

A few years back, a bill was introduced to prohibit these leases from being exempt from local rent control ordinances. It was swiftly killed in committee and failed to get any real legislative traction. Recently, our political environment seems to have adjusted rather quickly in California, and what was untenable a few years ago can be a just idea worthy of consideration. In March, legislators introduced an entire package of new rent control laws. This is just four months after Proposition 10 was soundly defeated statewide by

California's voters. There is no question of their intent last fall. Yet just a few months later, Sacramento wants to continue the debate on behalf of tenants. It is difficult to remember an instance when a special interest group was defeated so handily at the ballot box and instantly became so powerful politically.

Currently, the best defense parkowners have against rent control is long-term leases. There have been many instances when a city or local jurisdiction has a high percentage of long-term leases and it drops its effort to pass rent control because an ordinance, essentially, affects so few tenants. Since rent control isn't going anywhere anytime soon, these leases are a good tool to use in today's business and political climate.

■

Consumer Price Index

Percent Change - March 2019

All Urban Consumers	12 Months Ending		One Month Ending
	February 2019	March 2019	March 2019
U.S. City Average	1.5	1.9	0.6
Los Angeles/Long Beach/Anaheim	2.5	2.7	0.6

Bimonthly Data	December 2018	February 2019	Two Months Ended February 2019
San Francisco, Oakland, Hayward	4.5	3.5	0.6

Urban Wage Earners and Clerical Workers	12 Months Ending		One Month Ended
	February 2019	March 2019	March 2019
U.S. City Average	1.3	1.8	0.4
Los Angeles/Long Beach/Anaheim	2.6	2.7	0.6

Bimonthly Data	December 2018	February 2019	Two Months Ended February 2019
San Francisco, Oakland, Hayward	4.4	3.3	0.5

Updated 4/10/2019. For the latest data, visit <http://www.bls.gov/regions/west/cpi-summary/home.htm>

FEATURE ARTICLE

Cindi Avlidrez



Cindi Avlidrez is the Director of Membership and Education at WMA. can be reached at 455 Capitol Mall, Suite 800, Sacramento, CA 95814; 916.448.7002 phone; 916.448.7085 fax; and email: cindi@wma.org.

Communication: Why it's Good for Your Bottom Line

When you get right down to it, we're all in the customer service business, and good communication skills are a key to our success. If we're weak in this area it's not possible to maximize our professional wellbeing or protect and enhance our assets (our mobilehome parks). Our industry is unique in that our customers are also our residents. As owners, managers and other stakeholders in the manufactured housing communities industry, we find ourselves in a position of having to communicate with a variety of individuals. Doing that in a way that's effective is essential to produce the results that we need to maintain a peaceful and safe environment for our customers, as well as a profitable business model.

The first component to effective communication is the ability to listen. "Listening" is defined as: To hear accurately what is being said and to understand the intended meaning without judging.

Listening is one of the most important communication skills we can have. How well a person listens has a major impact on job effectiveness, and on the quality of relationships

with others. As professional property owners and managers, it's necessary to navigate various interactions with residents, potential residents and vendors where listening, hearing and response can make a difference in the outcome of any situation.

Active Listening is a tool that can be used to enhance your listening skills. There are five key techniques to Active Listening. They are:

Pay attention:

- Give the speaker your undivided attention, and acknowledge the message. Recognize that non-verbal communication also speaks loudly.
- Look at the speaker directly
- Put aside distracting thoughts
- Don't mentally prepare a rebuttal (often hard for many of us!)
- Avoid being distracted by environmental factors, such as side conversations.
- Be mindful of the speaker's body language

Show that you're listening:

- Use your own body language and gestures to show that you are engaged.

- Nod occasionally
- Smile if appropriate
- Encourage the speaker to continue by using small verbal comments.

Provide Feedback

- Our personal filters, assumptions, judgments, and beliefs can distort what we hear. As a listener, your role is to understand what is being said. This may require you to reflect on what is being said and to ask questions.
 - Reflect on what is being said by paraphrasing, such as “what I’m hearing is...” or “sounds like what you’re saying is...” These are great ways to reflect back to the speaker what you’re hearing.

Defer Judgment:

- Interrupting is a waste of time. It frustrates the speaker and limits full understanding of the message.
 - Allow the speaker to finish each point before asking questions
 - Don’t interrupt with counter-arguments

Respond Appropriately:

- Active listening is designed to encourage respect and understanding. We are gaining information and perspective, and we gain nothing by attacking the speaker or otherwise putting them down.
- Be candid, open and honest in your response
- Assert your opinion respectfully

As busy professionals, we multi-task and manage our duties to the best of our abilities. We are expected to carry out our duties in a way that will reflect positively on our park, our owners and our industry. As the first point of contact with potential and current residents and vendors,

it’s imperative that we communicate professionally and appropriately. It can be difficult not to be distracted by constant text messages, email, and news alerts pinging our cellphones. It’s easy to lose perspective on appropriate communication skills when we have buffers such as our cell phones or our computers, where the tone of a conversation can easily be misconstrued. This brings us back to how good communication skills enhance our professional and personal relationships, starting with Active Listening.

Some of the many Active Listening benefits include:

- Reduces friction and resolves conflict productively (enhances your ability to de-escalate tense situations)
- Alerts you to opportunities to hear people who need your help
- Helps you develop insights into understanding people
- Cements relationships with colleagues, family and friends
- Removes blocks and filters that get in the way of productive communication
- Ensures positive progress in planning
- Asserts your confidence, authority, and leadership better than words

- Informs when to act and what actions should be taken
- Bridges gaps in understanding and helps to avert crisis
- Gives greater flexibility for resolution of issues
- Gives the person speaking the feeling that they are being heard, leading to more openness to positive relationship building
- Keeps communication channels open to explore alternative solutions
- Develops a clear understanding of issues for all parties involved

In summary, when practicing Active Listening listen not only for words, but also the feeling and tone behind them. Try to understand the other person’s point of view to gain a frame of reference, and don’t insist on having the last word.

Practice Active Listening when talking to residents and colleagues. People respond to those who truly listen to what they have to say. Focus on listening more than talking and you’ll quickly become known as someone who can be trusted to work collaboratively to solve an issue while maintaining respectful and professional relationships. ■

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FEATURE ARTICLE

Marilyn Green

Mobilehome Rental Assistance Program — Available to all California Mobilehome Parks



Marilyn Green is the current president of WMA. She is one of the owners of Meadows Management Company, LLC.

Responsible community owners care about their residents. This can be shown in many ways, such as by providing good management, maintaining the physical community, providing nice amenities and listening to the concerns of their residents. Most residents understand that the rent will go up every year, but some may face financial hardships that could force them to consider moving out of the community. As a way to help residents stay longer, our company decided decades ago to develop our own Rental Assistance Program. We offer it to residents that have lived in the community for at least five years and meet certain low-income qualifications.

If you believe that offering a Rental Assistance Program in your community is a good idea, but don't know how to go about it nor have the time or staff required to administer it, there is a Rental Assistance Program available through the Manufactured Housing Educational Trust (MHET). Their program has been operating successfully since 1988. As a result, hundreds of qual-

ified low-income mobilehome park residents have received temporary rental assistance from this private program paid for by mobilehome park owners.

In order to participate, the park enrolls in the program and pays an annual administration fee (waived for MHET members). There is also a small fee for each processed application. MHET provides you with a credible, experienced and objective third-party review and approval process. Once the application passes the program criteria, the park owner is contacted to make the final approval or denial. If approved, the resident's rent is never reduced; a rent credit/subsidy is put on the monthly rent statement. MHET recommends that the credit be 10% of the space rent and limited to 10% of the community residents. However, if extenuating circumstances exist, the park owner may modify this requirement. There are annual reviews to verify continued eligibility and need.

As you all know, one of the biggest challenges that we face in the mo-

mobilehome/manufactured home community industry is the threat of rent control. Providing and maintaining affordable housing is a top priority to local governments today, not only in California but across the country. Unfortunately, this is a big problem and many of them are looking to us to help solve it - by restricting our rents. Many officials that state that they are “opposed to rent control,” make an exception when it comes to mobilehome parks! WMA and MHET along with many community owners work diligently to educate elected officials and their staff about our industry and how rent control is not the answer. It is very helpful for them to say that park owners often help low-income residents that really need the help. This is preferred over a rent control ordinance, that subsidizes everyone whether they need it or not. This is one of the reasons that MHET developed its Rental Assistance Program over thirty years ago and MHET believes that it has helped mobilehome community owners to distinguish themselves as caring about and helping their residents.

In summary — an effective, third-party administered rental subsidy program is an excellent answer to why rent control is not needed. And caring about your residents is the right thing to do!

For more information about MHET’s Rental Assistance Program, please call them at 949.380.3311, email vickie@mhnet.com or go to the WMA website, where we have placed a link under: Resource Center/Useful Info & Documents/Rental Assistance Program Offered by MHET. ■



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Mobile Home Rental Assistance Program (RAP)

What is the Rental Assistance Program (“MHET RAP”)?

The Rental Assistance Program provides monthly rent subsidies to qualified mobile home park residents. It has been serving low-income mobile home owners for over thirty years. The program was designed to provide temporary assistance for qualified mobile home owners who are on the waiting list for the Section 8 government rent subsidy program. This program has been a tremendous success as a completely privately funded and supported program.

Who administers the program?

The program is administered by the Manufactured Housing Educational Trust (MHET), a non-profit trade association. Applications are reviewed and approved based on established criteria with annual reviews to verify continued eligibility and need.

How does the program work?

Once an applicant is approved, a “rent credit” in the amount of the rent subsidy is given each month on the recipient’s monthly rent statement. Subsidies are 10% of the rent, however in some cases where the need exists, mobile home park owners approve higher subsidies.

How long does it take to be approved for the program?

Applications are generally processed within 4-6 weeks with the subsidy beginning within one to two months after receipt of the application.

Who pays the monthly rent subsidy?

The owner of the mobile home park community where the applicant lives pays the subsidy.

Does the rent subsidy have to be refunded or paid back?

No. The subsidy is a gift that does not have to be paid back.

Why was this program established?

MHET established this program because the waiting list for government rent subsidy programs (Section 8) was typically several years long. Since many mobile home park owners were already helping their residents on an informal basis while they waited for Section 8, MHET decided to formalize a park owner funded program and make rental assistance available to qualified mobile home owners.

Who do I contact for more information?

Call MHET RAP at (949) 380-3311.

Revised 2019



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PROPERTY MANAGEMENT

Martinez & Associates, Inc. has over 10 years of experience managing small and large mobile home parks. If you are in need of management services, or currently employ a management company that is not fulfilling your property's needs, please

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The sole mission at Martinez & Associates, Inc. is to continuously analyze their clients' real estate portfolios, maximize revenue, and seek out additional income streams by increasing real estate holdings and overall wealth.

Current Listings

Shadow Hills RV Park
Indio, CA

- 135 Spaces - All Age Community
- +/- 9.25 AC
- Fully Amenitized

Calabasas Village
Calabasas, CA

- 211 Spaces - All Age Community
- 100% Occupied
- +/- 45 Acres

HoneyLake Campground
Milford, CA

- 44 Spaces
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- Irreplaceable Location

Ponderosa MHP
Clearlake, CA

- 27 Spaces - All Age Community
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Vista Grove MHP
Vista, CA

- 28 Spaces - All Age Community
- 100% Occupancy
- All Utilities Sub-metered

Iron Horse MHP
Victorville, CA

- 52 Spaces- All Age Community
- +/- 5.69 Acres
- New Gas & Electric Systems

Sandev MHP
San Leandro, CA

- 72 Spaces- 100% Occupied
- +/- 6.82 Acres
- Thriving Rental Market



SALES & BROKERAGE

Martinez & Associates, Inc. is an advisory commercial real estate brokerage firm specializing in the investment sales of Mobile Home Parks and Self Storage Centers. For over 17 years, Martinez & Associates, Inc. has represented both buyers and

sellers in the acquisition & disposition of manufactured home communities and continues to be the preeminent commercial brokerage firm within the California industry. According to CoStar Group, in the last 10 years Martinez & Associates, Inc. has sold more mobile home parks in California than any other broker or firm. With over 200+ closed transactions and a total market valuation exceeding \$700,000,000 over the past 17 years, Martinez & Associates, Inc. has a proven track record of success that begins with a thorough understanding of individual clients' personal goals and real estate needs. With access to the latest technology and tools, Martinez & Associates, Inc. offers a complete real estate experience that few firms can emulate.



If you are curious about the current value of your mobile home park or other commercial property, have questions regarding other properties in your area, or would like rental or sales comparisons, Martinez & Associates, Inc. would be happy to provide this information to you

and the family/ownership group. Martinez & Associates, Inc. offers a comprehensive financial analysis and market information at no cost or

Current Escrows/Recent Sales

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Hanford, CA

88 Spaces

\$ 3,800,000

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Hidden Oasis MHP

Riverside, CA

32 Units

\$ 1,400,000

CLOSED

Gerken's MHC

San Pablo, CA

62 Spaces

\$ 5,100,000

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Cherokee MHP

Lodi, CA

43 Spaces

\$ 2,000,000

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4N MHP

Oakdale, CA

31 Spaces

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Active Storage

Mohave Valley, AZ

6.45 AC

\$ 2,950,000

IN ESCROW

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Pollock Pines, CA

23 Spaces

\$950,000

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Affordable Mini Storage

Pomona, CA

755 Units

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WMA's Oldest Member:

Paramount Mobile Village

OLDEST
MEMBER



According to our records, Paramount Mobile Village joined in 1947, and has been a WMA member park ever since. Paramount Mobile Village is our longest running park member. Marquel King Moore & Keith Moore are the managers at Paramount Mobile Village, and I asked Marquel a few questions about the park:

- *Do you think the park benefits from being a WMA member?*

I definitely think Paramount MHP benefits being a WMA Member. We have attended WMA seminars.

- *How many spaces does the park have?*

We have 118 spaces, and we are a community for those aged 55 and over

- *What kind of atmosphere does the park have? (is there a strong sense of community, or an aesthetic that the park presents?)*

We have quite a few long time residents that have been here for over 15 years. One of our residents has lived here for 30 years. We are a strong community.

We have a Holiday dinner at the end of the year, annual yard sales, and beginning this year we will have an annual BBQ in July. There is also a group

of residents that have game night every Wednesday, and the group is growing.

- *What kind of amenities do you have at Paramount?*

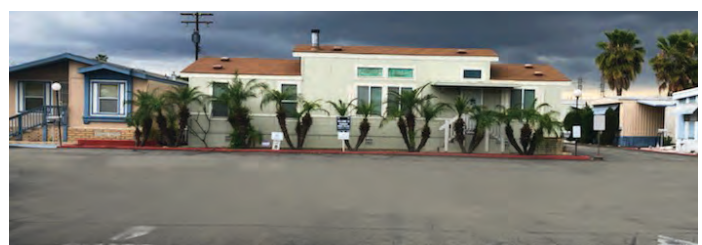
We have a lovely pool and patio area where residents are able to sit with family and friends. We also have a clubhouse with a pool table and a full kitchen with a stove, a flat grill as well as a refrigerator and microwave. Our residents are able to reserve the clubhouse for any type of activities or gatherings and parties that they would like. We also have a laundry room that's in the middle of our park for our residents to use.

- *Do you have any secrets or philosophies regarding community management?*

No secrets, just communication, respect, and compassion. Helping residents is my key to success.

Thank you Marquel for speaking with us. We hope that Paramount Mobile Village will have another 72 years of membership with WMA!

-Maureen



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¹Note: Rank excludes banks with high non-loan asset concentrations: Goldman Sachs, Morgan Stanley, BONY, State Street, Charles Schwab. Ranks as of 9/30/2018. Based upon total gross loans and total aggregated domestic deposits for bank holding company. Sources: SNL, FDIC, company reports.

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You won't be able to find coverage this in-depth on issues involving the mobilehome industry anywhere else. WMA's award-winning monthly magazine, *The Reporter*, is second to none in delivering the facts and analyses needed to survive and prosper in this business. *The Reporter* features articles written by industry experts, supplying you with valuable and timely information. WMA also publishes *Newsline* to provide members with up-to-the-minute data on industry trends.

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As a WMA member, you may receive fifteen minutes of free legal advice per year from our list of participating industry attorneys.

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FEATURE ARTICLE

Marko Mlikotin

A Website Says a lot About a Park's Lifestyle and Quality of Life



Marko Mlikotin is President of River City Communications, a public affairs and government relations firm based in California's Capital city area of Sacramento, representing a broad spectrum of business and political interests. He may be reached through his website: rivercitycomm.com

Today, there are over 290 million internet users in the United States and over 40% of them use the internet to make purchases several times a month. These Americans are your tenants, underscoring the importance of mobilehome parks having a website.

How a restaurant appears from the street and how clean it is from within says a lot about the quality of service and food. Likewise, a park's website says a lot about a mobilehome park's quality of life and its management. If the website includes compelling graphics, pictures and content, it signals prospective tenants this could be their future home. This is what experienced Realtors instinctively know and have practiced for years, and why so many sales in a hot real estate market are largely secured before the prospective homebuyer sets foot in the house.

A website serves as a portal for the community. If a park's mission is to provide their tenants an exceptional quality of life, its website is the ideal platform to convey this commitment to prospective and current residents.

Let's begin by dispelling a common misconception that websites are expensive and difficult to maintain today. Nothing could be further

from the truth. Today, websites are designed to be extremely affordable and user friendly. If you can navigate your mobile phone, you can update a website. Moreover, it is a powerful management tool that will save you time and money in the long-run. Hosting a website just requires commitment and some creativity.

The first step to building out a website is determining who is your audience and what do you want to communicate to them, and how will art, pictures and the narrative help you achieve this goal. Serious consideration must be given to making the page attractive. Just like a home for sale, a website has curb appeal. If your website's homepage is not attractive, it will not maintain a visitor's attention, much less encourage them to find out more.

Second, what tools and features you choose to offer on your website page largely depends on the amenities and services your park provides, and how it will be used as a communication and management tool.

Marketing/Listing of Homes

The web is the primary and most cost effective means of marketing for many businesses, both large and small. If you don't have a website, you'll never know how many prospective tenants bypassed your park

and chose to visit your competitor. If you are convinced that when a prospective resident visits your park they will stay, websites are a powerful marketing tool, especially when Google and other search engines are the primary means to connect businesses with customers. If there is any doubt, ask yourself when was the last time you used a phone book directory to find a product or service.

Design/Messaging

Your website should reflect your park's lifestyle and quality of life. This commitment should be reflected in the graphics, pictures and narrative. As an example, if your park promotes an active lifestyle for seniors, the website should post activity calendars and pictures of active seniors enjoying the park's amenities or social events.

Also, look for ways to give visitors a reason to visit your website frequently. Strategies and tactics that increase website traffic is important. This can be achieved by updating the website's homepage with fresh content on a regular basis, such as newsletters, park updates and community events.

It is also important to note that the emphasis on written narrative is declining and being replaced by compelling pictures and video. A video tour of your park and testimonials from current residents is an outstanding way to market your park and its lifestyle, and to remind your tenants why they chose your park as their home.

Management Tool

If providing the best service is a top priority, a park website is a powerful tool to underscore this mission. It is cost effective by eliminating printing costs and time distributing communications door to door. What's more, if pertinent information is easily available to tenants, it reassures them that their park is properly managed, a critical com-



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ponent for renters when they assess the value of staying or even paying higher rents.

Common pages or features for mobilehome park websites;

- Description and mission/values of park
- Photo gallery of the park and/or virtual video tour
- Tenant testimonials
- Amenities (clubhouse, social events, programs, etc.)
- Activity calendar
- Area attractions, such as links to neighboring shops, restaurants, and tourist destinations
- Listing of homes for sale
- Park directory (resident contact secured by password)
- Online newsletter (park updates, activities, neighborhood watch, etc.)

- Suggestion box
- Staff directory and contact information
- Park policies/maintenance updates

In today's technological era of increasing internet usage, it does not serve the economic interests of the mobilehome industry to be absent

from the internet. If a prospective tenant can't find a park on the internet, it does not exist. If a current tenant can't find you online either, they could question a park's commitment to providing them the best services.

If your park is not online, it's time. ■

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FEATURE ARTICLE

Matthew Davies



Matthew Davies, founder of Harmony Communities, is an entrepreneur and real estate investor working to find solutions to the housing crisis in California and other states.

The Trouble with Rent Control: Why Rental Assistance is a Better Long-Term Solution

In California, affordable housing is a perennial problem. Not only is the state the nation's most populous — particularly in underserved populations like immigrants and the elderly — it is also the most expensive: The average median home price is north of \$600,000. There simply is not enough land in the state to provide more affordable housing options and, as such, the land that *is* available is in high demand.

Rent control is a mechanism sometimes used by state governments and local authorities, whereby limits and caps on increases in rental rates are imposed on landlords. What seems like a simple solution, though, has proven disastrous, for reasons detailed below. Fortunately, alternatives exist that are much better suited to addressing California's sky-high property values and unattainable rental costs.

In this article, we describe the three primary reasons rent control is a terrible solution to the affordable housing crisis and propose an alternative solution — rental assistance — that is much better suited to helping our low-income citizens

find safe, sustainable, long-term homes.

Rent Control: The Basics

Simply stated, rent control is a government-mandated form of price control that caps the frequency and amount by which landlords and property owners can raise the rent in residential units. In other words, it is a mandatory ceiling on what renters are required to pay.

Almost all U.S. states except for four — California, New York, New Jersey, and Maryland, plus D.C. — forbid their cities and counties from imposing rent control. Oregon just recently adopted statewide rent control for the first time. In California, many of our municipalities have endured rent control for generations, applying the regulation to apartments and mobilehome parks.

In California, there are ten cities that impose rent control for apartments, and 110 jurisdictions that impose rent controls for mobilehome parks. In general, mobilehome parks are the most regulated of all housing units in the state, due largely to their dual ownership scheme (residents own their homes and the park owners

own and manage the land on which the homes sit). Throughout the past few decades, the issue of dual ownership has been a primary catalyst for rent control legislation.

Why Rent Control is Not an Affordable, Sustainable Housing Solution

Rent control might seem to some like a good solution to housing woes, the strategy has major flaws, and can lead to more problems than solutions in our state. These include:

Rent control is a remedy that lacks nuance and applies too broadly.

When a city or county adopts rent control, the regulation is applied to everyone. The problem with this is that not everyone who lives in a given city or community is indigent, and not everyone requires government subsidies for their rental housing costs — but in rent-controlled communities, everyone is getting this taxpayer-supported subsidy.

This is unfair and can yield an absurd result: There are multimillion-dollar mobilehome parks in Malibu that are rent-controlled. Per data listed on the popular real estate website Trulia, the average price per square foot in Malibu is \$1,183. In places like Paradise Cove, a popular mobilehome park in Malibu, a three-bedroom modular home recently sold for a cool \$4 million. These mobilehomes are packed with expensive upgrades that indicate they are not housing the state's neediest populations. Simply put, in some areas, the government is subsidizing the homes of owners who can easily afford market rent, and as a result, local governments are losing funds that would be better spent serving those truly in need.

Rent control diverts funds from more pressing projects.

Rent control costs local governments tremendous amounts of money. California has spent millions of dollars

on rent control throughout the years, not just in subsidizing the properties themselves, but also by paying to implement and administer rent control, defend it in court, manage compliance, and more.

A notable example is the City of Carson. In 2015, a mobilehome park owner filed a \$70 million lawsuit against the City to recoup the income he allegedly lost due to rent control imposition. The park owner eventually dropped his lawsuit, but as with many other aggrieved park owners in the state, he considered closing his parks. It cost Carson taxpayers millions to litigate this one lawsuit.

This lawsuit is one of many and illustrates two major problems with rent control: First and foremost, local government budgets are finite; by having to defend rent control actions in court, among other expenses, local city councils have less to spend on infrastructure maintenance, hiring first responders, and other essentials. Second, park owners who find themselves financially frustrated may eventually shut their parks down, thus displacing thousands of residents in need of affordable housing. This leads us to our third point.

Rent control yields unintended consequences.

Affordable housing in California is virtually impossible to find, and alleviating this issue is a major focus for local governments. However, governments do not actually proffer properties, but rather, rely upon the cooperation and goodwill of private landlords who take on these properties. As such, recruiting and encouraging responsible ownership and maintenance of these properties should be a focus for local governments.

Rent control can have a significant impact on the maintenance of mo-

bilehome parks, reducing the monies available for upkeep and upgrading. This can lead to park deterioration, increased crime, and blight. Not to mention, it can negatively impact the overall community. As noted above, it can also lead to complete park closure, removing viable affordable housing options for thousands. Governments may face very real backlash by park owners who choose to give up the fight and turn a property into more profitable investments, such as shopping malls or mixed-use, upscale communities. Eleven mobilehome parks closed in Orange County alone between 1996 and 2006, and many more have shut down since then as park owners find more affordable ways to utilize the land on which the parks sit. One California mobilehome park, for example, purchased prior to city-imposed rent control, is now for sale. The intention, as we understand, is to turn the land into a parking lot or convenience store, which will be more profitable and tenable for the eventual owner. The residents may thus face displacement.

Scenarios such as these have played out frequently in areas where rent control has been imposed. According to an informative article published by the National Multifamily Housing Council, rent control “reduces the profitability of rental housing, directing investment capital out of the rental market and into other more profitable markets.” The article goes on to state that “[c]onstruction declines and existing rental housing is converted to other uses.” To illustrate, the article shares statistics from a few representative communities in the United States. In a Massachusetts community, the number of rental units declined by 12% following the imposition of rent control. And in California, the total number dropped by 14% in Berke-

ley and 8% in Santa Monica between 1978 and 1990.

This data reveals that the ultimate consequence can be the opposite of what was intended: the loss of more and more affordable housing options.

An Alternative to Rent Control: Rental Assistance

Rental assistance programs can be a good solution to the affordable housing crisis. These programs have the benefit of being targeted to people who fit certain criteria and need them most.

Unfortunately, rental assistance programs are still costly. In recent years, the number of vouchers used has dropped as federal budget cuts enacted in 2013 resulted in less funding available to subsidize low-income housing. Nonetheless, rental assistance is still a preferable approach to rent control. Not only is it a more tailored, targeted approach focused

on helping only the neediest while forcing those who can afford the rent to pay market rates, but it has also already been successfully enacted in many counties and cities. According to one source, housing vouchers help 300,000 low-income Californians afford rent each year.

Rental assistance programs can work in a number of ways. Sometimes a resident will apply for need-based assistance from a park owner. If accepted into the program, the owner will agree to help the resident manage his monthly payments in a number of ways: through periodic rent credits, by implementing payment plans to help residents catch up on rent, and more.

Some cities have adopted more formal programs. Many jurisdictions have implemented rental assistance programs that collect and donate funds to help struggling families meet payments each month. Other

jurisdictions will implement a hybrid solution: Park owners and local governments will work together to contribute equally to a fund and provide monthly rent credits to qualifying residents, and residents must re-qualify each year.

Conclusion

Our country has always regarded the right to private property ownership as sacrosanct. Our laws staunchly protect this right. Unless and until local governments offer comprehensive, fully subsidized housing options to their citizens, the ideal solution to the housing crisis will continue to be cooperation between public and private entities — i.e. landlords and local governments — collaborating to address and increase options for affordable housing for all citizens. ■

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Date: April 26, 2019
Contact: Tressa Mattingly
916.263.7463
tressa.mattingly@hcd.ca.gov

**Department of Housing and Community Development, Yolo County
Secure Settlement Funds for California Mobile Home Owners**

*Former mobile home dealer and salespeople operating in Davis, Tustin, and Covina, California
agree to pay reimbursements*

SACRAMENTO — More than two dozen mobile home owners in California will be reimbursed for the costs of their homes thanks to settlement reached following a joint investigation by the California Department of Housing and Community Development (HCD) and Yolo County into the fraudulent practices of a former licensed mobile home dealer and salesperson in Davis, Tustin, and Covina.

As part of the settlement, Western Ventures LP, Abraham Arrigotti, and Svetlana Drita Bronkey agreed to pay \$175,000 in restitution. Most of the money, \$100,000, will be distributed to all affected homeowners. The remaining \$75,000 will go to reimburse the costs of the investigation and legal costs incurred by HCD.

The affected homeowners were sold below-standard homes without notification about the homes' defects, later resulting in homeowners facing fees and penalties, violation notices, and/or eviction for not repairing their homes in a timely manner. In addition, many victims never obtained title and ownership of their homes after the sale, while others fought for years before titles were transferred into their names.

"Mobile homes and manufactured homes are often the only affordable choice for many Californians," said HCD Director Ben Metcalf. "HCD's authority to hold licensed mobile home dealers and salespeople accountable is part of the bigger picture to ensure every Californian has access to a safe, affordable home."

HCD's occupational licensing investigators and Legal Affairs Division thoroughly investigated and prosecuted the case with the assistance of Yolo County governmental offices, including the District Attorney's Office and the Office of Yolo County Supervisor Jim Provenza, who helped set up a task force with the County Sheriff and provided translators for affected homeowners who filed claims.

The California Department of Housing and Community Development is dedicated to the preservation and expansion of safe and affordable housing, so more Californians have a place to call home. Our team works to ensure an adequate supply of housing for Californians and promotes the growth of strong communities through its leadership, policy and program development. For more information, please visit www.hcd.ca.gov and follow us on Twitter, @California_HCD; Facebook, @CaliforniaHCD; and LinkedIn.

###

FEATURE ARTICLE

John Riegel

GoPro vs. County of San Bernardino

John Riegel is a WMA Member and an owner of Holiday Homes, a manufactured housing community in Barstow, California.

“We want you to drain the swimming pool, jack hammer the plaster around the bottom drains, and show us the piping for the split drains, then you can open the pool.” I was speechless!

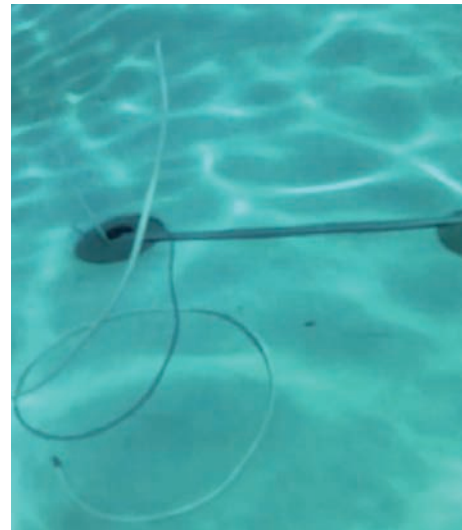
How did we get to this? Over the winter of 2018, we replaced our swimming pool solar heating panels at our park, Holiday Homes. In so doing, we pulled a replacement permit with HCD and the County of San Bernardino. HCD approved our work, but the county Public Health inspector did not. They were focused on compliance with Virginia Graeme Baker Pool and Spa Safety Act (VGB).

As the inspector and I discussed what it would take to pass inspection, a split drain was suggested. I pointed to the bottom of the pool and indicated we have a split drain. The inspector countered, “not according to our records”. It turns out that when the pool was re-plastered in 2012 the split drain was installed. HCD inspected and approved the work but we did not get a permit from SB County Public Health for the drain. So, their solution was drain and dig up to prove.

Yes, there are other solutions that would satisfy the VGB requirements. The Stingl (an electronic switch that turns off the pool pumps when the pump suction pressure hits a given point) we have been using was very sensitive, and when we operated our solar heating system the Stingl would turn off the system. The best solution was to get the split drain approved and then remove the Stingl. How could we obtain approval without draining and dig up the pipes? Additionally, we were about two weeks from our planned pool opening for the summer season. Enter the GoPro camera.

If you are not familiar with GoPro cameras, they are relatively new, reasonably priced, very small, and quite rugged. They can take both still pictures and video, with date, time and GPS stamps on each. Lastly, they can function is as much as 33 feet of water. Thus, I could SCUBA dive in the pool and take pictures and videos, with each one having the GPS location, date and time marked.

I presented the idea to the County, to use my SCUBA tanks with a GoPro camera to film the split drains working. I would show the suction



was equal with one drain blocked, then the other drain blocked. Additionally, I suggested removing the covers and taking still pictures to show the piping and the distance between the two drains. After a few conversations with leaders of the SB County Public Health, they agreed to look at my pictures and video.

Off to the pool I went. I donned my SCUBA gear and took the various pictures and videos, then went home to compile and edit all of my work. Two days later, I met with a manager and presented my pictures and video. After an additional two days, the inspector called me to notify I was “approved” for both the split drain and to open the pool.

The inspector told me this was the first time someone had used underwater photography in this manner. We need to keep looking for solutions like using GoPro’s rather than the “drain and dig” alternative.

The lesson I learned was that “thinking outside the box” can and does work. ■

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Lights, Camera, Community!

Has your manufactured housing community ever considered hosting resident movies? Movies represent a simple and extremely affordable source of high quality entertainment that all communities can offer. Sounds great, right? Here are a few ways to leverage community spaces for exciting resident movie events.

Flick N' Float

Does your community have a pool? Consider a "dive-in" poolside movie. Encourage residents to bring their own floatation devices and screen a classic like *Jaws*. Just keep the popcorn dry!

Screen on the Green

For communities with a little green space, follow a resident picnic with a movie under the stars. A captivating drama like *The Great Gatsby* is the perfect movie for a twilight screening.

BYOC: Bring Your Own Chair

If your community doesn't have green space or a pool you can still enjoy outdoor movies — just ask residents to BYOC! Turn a parking lot or paved area into an outdoor screening room. A scary thriller like *A Quiet Place* can complement community Halloween activities this fall.

Indoor Movies

Coordinating a resident movie is easy for communities that already have a TV and a DVD player or smart device in their clubhouse. It's so easy that residents or guests utilizing the clubhouse may already be watching movies on their own. This distinction leads us to the most important part of a successful community movie screening: make sure you have a public performance license.

According to the US Copyright Act, Title 17 of the United States Code, copyrighted movies, TV programs, and other content that are available for rental or purchase in any legal format, including but not limited to DVDs, streams, and downloads, are intended for personal, private use only. Shared areas within residential communities, like a clubhouse, outdoor space, or gym, are considered "public," and showing movies in these spaces requires a public performance license. A license is required whether management, residents, or guests press "play."

Many WMA members are familiar with public performance licensing. For over 20 years, WMA has worked with Motion Picture Licensing Corporation (MPLC) to provide a WMA member discount on the Umbrella License®. The MPLC Umbrella License is an affordable way to ensure resident movies are copyright compliant.

The Umbrella License provides unlimited copyright coverage for nearly 750 rightsholders. In addition to major Hollywood studios like Fox, Paramount, Universal, and Warner Bros., the license covers many children's, family friendly, and international producers. Best of all, WMA members save over 20% on the cost of an annual Umbrella License!

If you have not considered showing movies in the past, now is the time. Movies are an easy way to bring residents together with little overhead cost. A public performance license is essential to protect communities from copyright infringement related fines. With a WMA member discount available, public performance licensing is even more affordable. For assistance with pricing, questions, and additional information about the Umbrella License, please contact MPLC directly at (800) 462-8855 or online at mplc.com.



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317	Title 25 Tabbed Version	_____	\$100	\$ _____
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Community Membership Categories

- ☐ **Community Membership:** Consists of mobilehome/manufactured housing communities, including communities that rent spaces to recreational vehicles.
- ☐ **501c3 Community:** Consists of mobilehome/manufactured housing communities that are a nonprofit corporation.
- ☐ **Resident Owned Community:** Consists of mobilehome/manufactured housing communities that are resident owned.

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COMMUNITY _____ NO. OF SPACES _____

COMMUNITY ADDRESS _____ COUNTY _____

MAILING ADDRESS _____

CITY _____ STATE _____ ZIP _____

PHONE _____ EMAIL _____

DOES THIS COMMUNITY RECEIVE MAIL DELIVERY? ☐ YES ☐ NO

IF YES, INCLUDE IN MAIL LIST? ☐ YES ☐ NO

Do you have operational fire hydrants? ☐ Yes ☐ No

Do you have long-term leases? ☐ Yes ☐ No

Do you permit subleasing? ☐ Yes ☐ No

What are the age rules?
☐ All Age ☐ 55 ☐ 62

Do you provide master-meter utility services?

Electric: ☐ Yes ☐ No Gas: ☐ Yes ☐ No

Propane: ☐ Yes ☐ No Water: ☐ Yes ☐ No

Utility District: ☐ PG&E ☐ SoCal Gas ☐ SoCal Edison ☐ SDG&E

Other: _____

OWNER INFORMATION

NAME _____

MAILING ADDRESS _____

CITY _____ STATE _____ ZIP _____

PHONE _____ EMAIL _____

SEND BILLS TO: ☐ OWNER ☐ MANAGEMENT COMPANY (IF MANAGEMENT COMPANY, PLEASE COMPLETE INFORMATION BELOW):

MANAGEMENT COMPANY (if applicable)

FIRM _____ CONTACT _____

MAILING ADDRESS _____

CITY _____ STATE _____ ZIP _____

PHONE _____ EMAIL _____

MEMBERSHIP INVESTMENT

Total No. of Spaces @ \$10.35 per space _____

Minimum Annual Dues — \$400 (40 spaces or less)

\$900 for 501c3 or Resident Owned Communities

Voluntary Candidate PAC Contribution @ \$4.00 per space _____

Voluntary Anti-Rent Control/Issues PAC Contribution @ \$2.00 per space _____

Amount of Check Enclosed _____

\$ _____

☐ Visa ☐ MasterCard ☐ American Express ☐ Check Enclosed

\$ _____

CREDIT CARD NUMBER

EXPIRATION DATE

\$ _____

BILLING ADDRESS AND ZIP CODE

\$ _____

CARD HOLDER'S NAME

Community Members maintaining a controlling interest in more than one community must secure a separate membership for each community under his or her control. In the case of limited partnership or ownership syndications, the General Partners shall be considered to have a controlling interest for purposes of this section. —WMA Bylaws, Article V, Section 2.

I certify that this application complies with the aforementioned bylaws requirement. Should ownership in any additional community not listed on this application be acquired, the association shall be notified and the appropriate application submitted. Applicant understands that dues are nonrefundable and agrees to uphold WMA Code of Ethics and to maintain membership in good standing. Dues payments to WMA, as well as contributions made to Political Action Committees, are not deductible as charitable contributions for federal income tax purposes. WMA dues may be deducted as an ordinary and necessary business expense. In compliance with the Omnibus Budget Reconciliation Act of 1993, 79% of your membership dues is deductible as a business expense. Further information on this law should be obtained from your tax advisor.

AUTHORIZED SIGNATURE _____ DATE _____

MAIL TO: WMA | 455 CAPITOL MALL, SUITE 800 | SACRAMENTO, CA 95814

QUESTIONS? CONTACT US AT PHONE: 916.448.7002 | FAX: 916.448.7085 | EMAIL: info@wma.org | VISIT OUR WEBSITE: wma.org

"WMA—Advancing and Protecting the Manufactured Housing Industry."



Western Manufactured Housing Communities Association (WMA) WMA Application for Service and Industry Membership

Service and Industry (S&I) Membership:

Consists of manufacturers of homes, sellers of homes, and suppliers of materials, products, or services related to the manufactured housing industry, or firms engaged in the business of management and marketing services on behalf of community owners. See the listing below to determine if your company falls within this membership category.

(Note: Firms owning mobilehome/manufactured housing communities must maintain Community Membership for each property.)

COMPANY INFORMATION

FIRM NAME _____

STREET ADDRESS _____

CITY _____ STATE _____ ZIP _____

PHONE _____ EMAIL _____

CONTACT NAME _____

CONTRACTOR'S, BROKER'S, ENGINEER'S, OR OTHER LICENSE # _____ STATE IN WHICH ISSUED _____

TITLE OF LICENCE _____ REGION SERVED _____

DESCRIPTION OF COMPANY SERVICES — Describe services(s) provided and/or types of products sold. This description will be included in your company's listing in WMA's S&I Directory, and the "Industry Services" section of our website. Limit is 40 words.

Listing Category (Select from the list below): _____

Accounting
ADA Compliance
Allied Associations
Appraisal Services
Asphalt Maintenance
Attorneys
Billing Services
Collection Services
Communications/Answering Services
Computer Services/Software

Construction and Materials
Consultants
Electrical Equipment and Contractors
Energy Conservation Services
Financial Lending
Gas Systems
Insurance Services
Management Services
Manufactured Home Builders
Manufactured Home Demolition

Manufactured Home Sales
Manufactured Home Supplies
Manufactured Housing Community
Closures/Conversions
Manufactured Housing Community Inspections
Real Estate
Residential Screening Services
Solar Power
Tree Care
Utilities

MEMBERSHIP INVESTMENT

ANNUAL DUES.....\$900 \$ _____

Voluntary Candidate PAC Contribution @ \$150..... \$ _____

Voluntary Anti-Rent Control/Issues PAC Contribution@ \$100..... \$ _____

Amount of Check Enclosed \$ _____

☐ Visa ☐ MasterCard ☐ American Express ☐ Check Enclosed

CREDIT CARD NUMBER _____ EXPIRATION DATE _____

BILLING ADDRESS AND ZIP CODE _____

CARD HOLDER'S NAME _____

Dues payments to WMA, as well as contributions made to Political Action Committees, are not deductible as charitable contributions for federal income tax purposes. WMA dues may be deducted as an ordinary and necessary business expense. In compliance with the Omnibus Budget Reconciliation Act of 1993, 79% of your membership dues is deductible as a business expense. Further information on this law should be obtained from your tax advisor.

I certify that neither this firm nor any of its principals own a mobilehome/manufactured housing community. Should ownership be acquired, the Association will be notified and the community membership application(s) will be submitted. Applicant understands that dues are nonrefundable and agrees to uphold WMA Code of Ethics and to maintain membership in good standing.

AUTHORIZED SIGNATURE _____ DATE _____

MAIL TO: WMA | 455 CAPITOL MALL, SUITE 800 | SACRAMENTO, CA 95814

QUESTIONS? CONTACT US AT PHONE: 916.448.7002 | FAX: 916.448.7085 | EMAIL: info@wma.org | VISIT OUR WEBSITE: wma.org

"WMA—Advancing and Protecting the Manufactured Housing Industry."

WMA ORDER FORM

Now members can place orders online! Login on wma.org and go to wma.org/shop-wma. OR you may want to subscribe to WMA Forms Online! Login and go to wma.org/forms-online.

FOR WMA MEMBERS



Western
Manufactured Housing Communities
Association

NCR forms sold in lots of 25; single forms sold in pads of 50. Asterisk (*) indicates single forms:

ITEM #	DESCRIPTION	QTY	PRICE	TOTAL
MANUALS				
316	Disaster Preparedness Manual		\$20	\$
302	Guide to Mobilehome Park Residency Forms & Documents		\$50	\$
317	Title 25 Tabbed Version		\$50	\$
310	WMA Guide: Mobilehome Park Statutes and Regulations (MRL, Mobilehome Parks Act and Title 25)		\$75	\$
312	California Mobilehome Laws (CML)		\$75	\$
FORMS FOR RESIDENT OWNED HOMES (MEMBERS ONLY)				
Prospective and New Residents				
202	PROSPECTIVE AND NEW RESIDENT PACKAGE		\$190\$	
<i>The above package includes the following forms:</i>				
172	Additional Occupant Agreement.....		\$8	\$
171	Application for Approval of Additional Occupant		\$8	\$
102*	Application for Residency		\$19	\$
107	Approved Animal Agreement and Rules		\$8	\$
177	Consent to Obtain Consumer Credit Report.....		\$8	\$
114	Information for Prospective Homeowners		\$8	\$
104	Mobilehome Park Rental Agreement Disclosure		\$12	\$
176*	Notice of Rights and Responsibilities		\$10	\$
113	Notice of Zoning or Use Permit Lease of Park		\$8	\$
154	Notice Regarding Negative Credit Information.....		\$8	\$
105	Notice to Homeowner.....		\$8	\$
115	Privacy Statement.....		\$8	\$
178	Prospective Purchaser Evaluation—Notice to Prospective Purchaser.....		\$15	\$
179	Prospective Purchaser Evaluation—Notice to Selling Homeowner.....		\$8	\$
109	Prospective Resident Receipt for Financial Report Fee		\$8	\$
159*	Registration File Card.....		\$16	\$
112	Statement Regarding Rental Agreement		\$12	\$
111*	Standard Twelve-Month Rental Agreement		\$19	\$
110*	Standard Rental Agreement for a Term of Less Than Twelve Months		\$19	\$
163	Swimming Pool and/or Spa Release Agreement.....		\$8	\$
183	Tenancy Information and Standards		\$8	\$
<i>(effective 07.01.2016)</i>				
Disclosure				
204	DISCLOSURE PACKAGE		\$45	\$
<i>The above package includes the following forms:</i>				
120	Manufactured Home and Mobilehome Transfer Disclosure Statement (<i>Lots of 10</i>)		\$20	\$
104	Mobilehome Park Rental Agreement Disclosure		\$12	\$
121	Natural Hazard Disclosure Statement.....		\$12	\$
122	Flood Hazard Disclosure Statement.....		\$8	\$
Rules and Regulations Violations				
206	RULES AND REGULATIONS VIOLATIONS PACKAGE		\$125\$	
<i>The above package includes the following forms:</i>				
125	7 Day Notice to Comply with Rules and Regulations ...		\$12	\$
126	14 Day Notice of Intent to Charge for Space Maintenance.....		\$12	\$
166	14 Day Notice of Intent to Remove Personal Property ..		\$12	\$
127*	Incident Report.....		\$10	\$
167	Inventory of Personal Property Removed.....		\$12	\$

ITEM #	DESCRIPTION	QTY	PRICE	TOTAL
Rules and Regulations Violations (continued)				
128	Just a Reminder		\$8	\$
164	Notice of Intent to Tow Vehicle.....		\$8	\$
129	Notice of Meeting Regarding Proposed Amendment to Park Rules and Regulations.....		\$8	\$
106	Notice to Occupant.....		\$8	\$
144	Proof of Service.....		\$19	\$
165	Proof of Service of Notice of Intent to Tow Vehicle.....		\$19	\$
130*	Resident Objection Form.....		\$10	\$
131	Vehicle Violation Notice		\$8	\$
Termination of Tenancy				
208	TERMINATION OF TENANCY PACKAGE		\$140\$	
<i>The above package includes the following forms:</i>				
140	3 Day Notice to Pay Rent or Quit and Sixty Day Notice to Terminate Possession		\$19	\$
141	3 Day Notice to Perform Covenants or Quit and Sixty Day Notice to Terminate Possession.....		\$19	\$
142	60 Day Notice to Terminate Possession for Nonpayment of Rent and/or Nonperformance of Covenants.....		\$19	\$
161	Mobilehome and Manufactured Home Sale or Transfer Repair/Improvement Notice		\$12	\$
151	Notice of Belief of Abandonment.....		\$19	\$
185*	Notice of Disposition of Abandoned Mobilehome		\$10	\$
184*	Notice of Intent to Dispose of Abandoned Mobilehome		\$10	\$
187*	Notice to County Tax Collector Regarding Disposal of Abandoned Mobilehome.....		\$10	\$
186*	Notice to County Tax Collector Regarding Disposal of Mobilehome Using Warehouse Lien.....		\$10	\$
143	Notice to Legal Owners, Junior Lienholders or Registered Owners.....		\$8	\$
144	Proof of Service.....		\$19	\$
160	Resident's Notice of Termination of Tenancy		\$8	\$
Miscellaneous Forms				
210	MISCELLANEOUS FORMS PACKAGE.....		\$125\$	
<i>The above package includes the following forms:</i>				
103	Acknowledgement for Third Party Payment of Rent		\$12	\$
150	Agreement with Heir, Joint Tenant or Personal Representative of the Estate		\$8	\$
170	Approval of Installation of Accommodation for Disabled Resident		\$8	\$
169	Master Meter System Public Awareness Message		\$8	\$
181	Notice of Application of Pesticide to Common Area Without Licensed Pest Control Operator		\$8	\$
182	Notice of Application of Pesticide to a Dwelling Unit Without a Licensed Pest Control Operator.....		\$8	\$
175*	Notice of Change to Mobilehome Residency Law.....		\$10	\$
168	Notice of Conditions Requiring Removal of Mobilehome on Resale		\$12	\$

Contents of Miscellaneous Forms Package continued on page two.

Subtotal Page One

\$

Go to page two for payment information.

Order Form for WMA Members — Page Two

Forms are available in packages for additional savings to you! 012019

ITEM #	DESCRIPTION	QTY	PRICE	TOTAL
210	MISCELLANEOUS FORMS PACKAGE — (Continued from page one)			
174	Notice of Emergency Preparedness and Evacuation Plan		\$8	\$
152	Notice of Interruption in Utility Service.....		\$8	\$
180*	Notice of Rent Increase		\$10	\$
176*	Notice of Rights and Responsibilities		\$10	\$
153	Notice of Utility Assistance to Low Income Persons.....		\$8	\$
155	Notice to Heir, Joint Tenant and Personal Representative of the Estate		\$8	\$
157	Notice to Resident.....		\$8	\$
158	Recreational Vehicle Storage Agreement		\$8	\$
173	Verification of Emergency Preparedness Plan (Includes one form with instructions and template)		\$5	\$

All forms sold in lots of 10:

FORMS FOR COMMUNITY OWNED RENTAL HOMES (STANDARD LANDLORD/TENANT LAWS)

502	COMPLETE PACKAGE OF FORMS		\$130	\$
Save 15% by purchasing the entire package. This also includes the Guide to Forms and Documents for Community Owned Rental Homes (a \$25 savings!)				
The above package contains the following forms:				
306	Guide to Forms & Documents for Community Owned Rental Homes		\$25	\$
402	3 Day Notice to Pay Rent or Quit		\$5	\$
403	3 Day Notice to Perform Conditions and/or Covenants or Quit		\$5	\$
404	30 Day Notice of Resident(s) Intent to Vacate		\$5	\$

Programs and publications by Western Manufactured Housing Communities Association (WMA) are intended to provide members with current and accurate information about the subjects covered. However, such information may not be sufficient in dealing with a member's particular problem, and WMA does not warrant or represent its suitability for such purpose. Members attending programs presented by WMA or using its publications do so with the understanding that WMA is not engaged in the practice of law and does not render legal or accounting services; and that the information published by WMA should not be relied upon as a substitute for independent research to original sources of authority.

Subtotal Page One	\$
Subtotal Page Two	\$
Total Both Pages	\$
Shipping Charges	\$
Taxable Subtotal	\$
Add 7.25% California Sales Tax (Except Sacramento and Yolo Counties—please use your local tax rate)	\$
Total Amount Due	\$

BILLING INFORMATION:

- ☐ Check enclosed (please make payable to WMA)
☐ Charge to: ☐ VISA ☐ MasterCard ☐ American Express

Name on Card

Account #

Sec Code

Expiration Date

Total \$ Charged

Billing Address

City, State & ZIP

Signature

ITEM #	DESCRIPTION	QTY	PRICE	TOTAL
FORMS FOR COMMUNITY OWNED RENTAL HOMES (STANDARD LANDLORD/TENANT LAWS) — (Continued)				
405	30 Day Notice of Termination of Tenancy		\$5	\$
406	60 Day Notice of Termination of Tenancy		\$5	\$
407	Application to Rent and Receipt for Deposit/Screening Fee		\$14	\$
408	Notice of Change in Terms of Tenancy		\$5	\$
409	Notice of Right to Reclaim Abandoned Personal Property (Exceeding Value of \$700)		\$5	\$
410	Notice of Right to Reclaim Abandoned Personal Property (Valued at Less Than \$700)		\$5	\$
411	Notice to Enter Dwelling		\$5	\$
412	Rental Agreement (includes 10 EPA Lead Information Booklets)		\$20	\$
413	Smoke Detector Agreement		\$5	\$
414	Statement of Condition (Move In/Move Out)		\$14	\$
415	Itemized Statement of Repairs or Cleaning Proposed by Landlord		\$5	\$
416	Notice of Right to Request Initial Inspection		\$5	\$
417	Refundable Security Deposit Agreement		\$5	\$
418	Disclosure of Information on Lead-Based Paint (Includes 10 EPA Lead Information Booklets).....		\$6	\$
419	Bed Bug Notification Addendum		\$14	\$
420	Bed Bug Notification		\$10	\$
421	Pest Control Notice Owner Application of Pesticides ...		\$10	\$

Subtotal Page Two

\$

Shipping Charges

Merchandise Subtotal

Up to \$50	\$12
\$ 51 - \$100	\$15
\$101 - \$150.....	\$20
\$151 and up	\$25

Complete this form and return to:

WMA

455 Capitol Mall, Suite 800, Sacramento, CA 95814

t 916.448.7002 | f 916.448.7085

SHIPPING INFORMATION:

Community Name

Street Address (No PO Boxes — Current Street Address Only)

City, State & ZIP

Phone Number

Membership Number

Email Address

National Utility Billing Services, a ManageAmerica company, offers online, intuitive, detailed and efficient utility billing software and services specializing in the manufactured housing industry.



National Utility Billing

Online Billing System & Services

National Utility Billing Services:

- *Offers a tablet-based mobile meter reader so meter reads may be conveniently entered at the site by your personnel or a third-party reader.*
- *Provides e-billing and multiple resident payment options including credit card, electronic fund transfer, check scanning and cash.*
- *Streamlines billing through online data delivery, rather than hard copies and facsimiles.*
- *Seamlessly and automatically integrates accounts receivable data into many general ledger systems.*

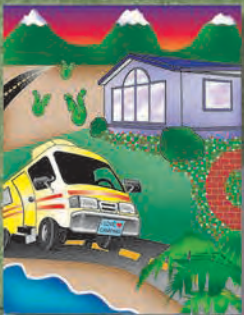
PARK BROKERAGE INC., AND JOHN GRANT:

The Expert for Manufactured Housing Community and RV Park Sales and Financing

- John Grant has sold 162 Manufactured Housing Communities and RV Parks in the last sixteen years with a total consideration in excess of \$441 million, and financed over 200!
- Park Brokerage Inc., is a licensed California, Arizona, and Nevada real estate broker. John Grant has been a licensed broker since 1981.
- Direct loan correspondent for the major manufactured housing community and RV park lenders nationwide. Most lenders are at "par" with Park Brokerage for loans of \$1 million+. Par means that the lender does not charge any loan cost or points when Park Brokerage originates a new loan with the lender. The borrower will typically only have a one point total loan fee plus the third party costs (appraisal, phase one, etc.).
- Park Brokerage Inc., has over 6,500 Manufactured Housing Communities and RV Parks in their California, Arizona, and Nevada database, and John Grant has physically visited over 85% of them!
- John Grant has ownership interests and professionally manages four manufactured housing communities and one RV park, so he knows the day-to-day problems affecting owners.

RECENT SALE

Coachland Mobile Home & RV Park, Truckee, CA
98 MH & 131 RV Sites
\$19.7 Million, 4.9% Capitalization Rate



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Phone: 800.987.3363 | Fax: 858.586.9400
Website: www.parkbrokerage.com
Email: john.grant11510@gmail.com

PARK BROKERAGE, INC.

To provide the best service, market access, and negotiating skills to buyers, sellers, and borrowers of manufactured housing communities and RV parks.



Western
Manufactured Housing Communities
Association



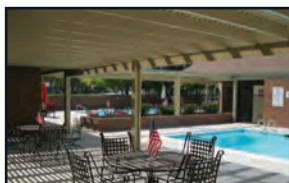


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40+ YEARS

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- Emergency Repairs
- Meter Installation
- Member of WMA



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to you so you can see our
billing services.

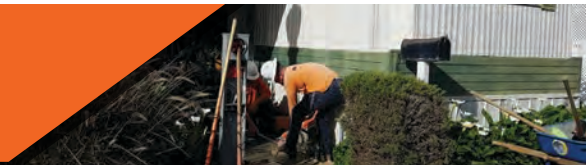
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We want to be your **UTILITY PARTNER**

The Boudreau Pipeline Team is considerate, careful and respectful to your residents while working on your park. They also have a serious case of a **CAN-DO Attitude!**

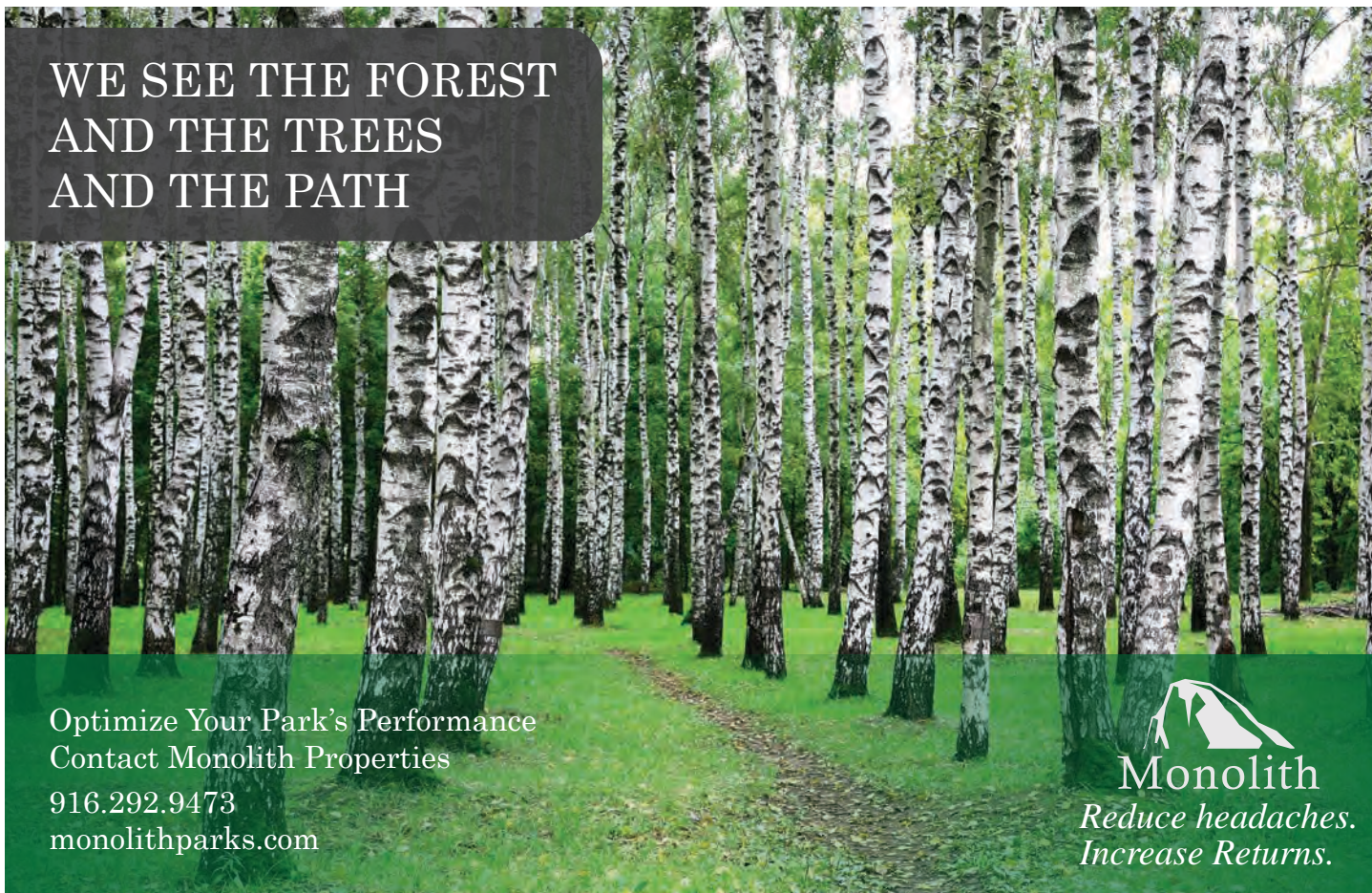
BTM work • Water repair & Replacement • Sewer repair & Replacement
• Park Expansions

Boudreau Pipeline has a strong team of 260 employees, large enough to assure that we can complete your job in the *safest* and *least invasive* manner to your residents! This team includes both field and office staff that will communicate with you, your residents and utility companies.

Consider adding Boudreau Pipeline to YOUR team to help make your park safer and up to date. Building a better life for community and family, we dig the future!

MHP@boudreaupipeline.com • (951) 493-6780 x 165
www.BoudreauPipeline.com/MHP • 463 N. Smith Ave Corona, CA 92880

WE SEE THE FOREST
AND THE TREES
AND THE PATH



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SHOREBREAKENERGY.COM
CLSB # A, C10-972616

A photograph of a worker in a blue shirt and jeans standing on a wooden ladder, working on the roof of a house. The ladder is leaning against the side of the house.

On the Edge with your **Workers' Comp** Policy?

Maximize your **WMA**
Membership by Taking
Advantage of the
Workers' Compensation
Program & **SAVE!**

The Program: Tailors to the needs of WMA community managers, management companies and owner operators. This workers' compensation program delivers coverage and service at a competitive price to protect the profitability of your community operation.

The Team: The Western Manufactured Housing Communities Association (WMA) has joined forces with regional insurance leader, Pan American Insurance Agency, Inc., to offer the most cost effective workers' comp program to WMA members underwritten by Preferred Employers Insurance Company.

The Savings: WMA members participating in the group program receive a 15% discount on their workers' compensation policy premium.

- Competitive Worker's Comp Rates
- Injury & Illness Prevention Program
- Toll Free 24 Hour Claims Reporting
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- Quarterly Safety Newsletters
- Providing Savings to WMA Members since 1997

Call Pan American Today!



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wmamember@ascensionins.com
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Western
Manufactured Housing Communities
Association