

2015 WMA CONVENTION & EXPO SEMINARS

An Insurance Broker's Perspective on Failure to Maintain (FTM)

Tuesday, October 13, 3:00 p.m. – 4:30 p.m.

There have been many discussions from the legal profession regarding FTM. We will present a different prospective regarding the many pitfalls and costs that are created by being an over aggressive property owner.



Bill Joseph began his insurance career with California Southwestern Insurance Agency (CSIA) in 1981. He was Vice President of the Northern California office from 1984 to 2014. He has served as President of CSIA since July 1, 2014. He has been insuring manufactured home communities since 1984. His clients own manufactured home communities located throughout the Western United States.



Al Reeder served as president and COO of California Southwestern Insurance Agency (CSIA). He now serves as CEO of CSIA, which relieves him of many administrative duties so he can spend more time doing the best possible job for his clients. Al and CSIA have been members of WMA since 1970. He is well known in the manufactured home and insurance industries as a go-to person with respect to insurance issues pertaining to manufactured home communities.

Disclosure on Failure to Maintain

Wednesday, October 14, 3:45 p.m. – 4:45 p.m.

This seminar is a discussion of various disclosures that need to be made to both current and prospective residents. Topics will include required annual disclosures and other disclosures. Lively discussion to explore the effectiveness of disclosures from an ideal (legal) perspective to the practical considerations.



Bill Hanks is Vice President of J & H Asset Property Management, Inc. founded in 1986 with Jim Joffe. Bill has been in the industry since 1979 and currently handles the day-to-day responsibilities for several communities, as well as administers and oversees the financial aspects of the company. He has been a WMA President, served on the Board, and has been a recipient of the Wallace E. Carr Award. He currently serves on the Legislative, Convention Planning and Political Action Committees. Bill graduated from California State University Fullerton with a bachelor's degree in business administration and is a licensed real estate broker and has earned the CPM designation through the Institute of Real Estate Management.



Julie H. Rubin is a Partner of Grebow & Rubin LLP, focusing her practice on the legal needs of manufactured housing owners, managers and management companies. Since 1989, Julie has represented hundreds of industry clients in high-stakes multi-party disputes involving failure to maintain litigation, evictions, discrimination, unfair competition and other manufactured housing claims. Julie also provides strategic advice on contracts, lease and land-use issues, insurance claims and employment matters. She regularly represents clients in mediation and arbitration. She also advises clients on their day-to-day operations, including how to avoid potential liability and how to comply with the myriad of state and local laws that impact communities.

Hire Slow—Fire Fast: The Do's and Don'ts of Hiring and Firing Employees

Tuesday, October 13, 3:00 p.m. – 4:30 p.m.

After years and years of experience, one of the best pieces of advice we can give to an employer when it comes to employees is, "Hire Slow—Fire Fast". In this seminar we will review how to hire right the first time to avoid the ugliness of workplace terminations and the expensive costs that come with high turnover. We'll also discuss why it is so important to nip small problems in the bud before they negatively impact your company culture and your budget.



Kim Parker is the President and CEO of the California Employers Association (CEA). CEA is a not for profit human resource association, established in 1937, that assists over 9000 businesses in California with human resource solutions. Kim is an experienced HR Generalist, a dynamic speaker and a proven leader who has been successfully leading CEA since 2002. Thoroughly immersed in human resources and operations for over 25 years, Kim has a variety of HR experience in retail, insurance and manufacturing environments. Kim exhibits her comprehensive bank of knowledge and crystal clear strategic guidance with CEA members and staff every day. Kim earned her BA degree in Business Administration, with a minor in Human Resources, at the University of Puget Sound.

How to Handle Water Issues in Your Community

Tuesday, October 13, 9:00 a.m. – 10:00 a.m.

This seminar will address protecting your water rights as a “small pumper”; dealing with your municipal or investor-owned water company; water conservation, fines, pass-through of fines, and rates for sub-metering—what you can and cannot do.



Robert S. Coldren's mainstay of law practice is RV park/manufactured housing. He represents clients in a broad range of mobilehome community/RV park related commercial and real estate issues, both transactional and litigation, contract, lessor/lessee transactions and disputes, water rights and utilities, homeowners association law, manufactured housing/RV trade secrets, unfair competition, intellectual property, brokerage issues, etc. He enjoys a special reputation in the area of property rights, land use, and regulatory “taking” issues. He provides a unique service for his clients by acting as their “outside in-house counsel” and monitors and manages all outside counsel to ensure cost effectiveness of their services, and provides the benefit of over 35 years of experience in our manufactured home community industry. Rob is also a parkowner.

Legal and Management Advice

As laws change and court decisions are handed down, it becomes necessary to adjust our business practices to keep pace with the changes. Two seminars will focus on recent developments in the industry and the adjustments owners need to make. These open forums will bring together leading industry attorneys and property managers to answer your questions and address your concerns.

TUESDAY PANEL

Tuesday, October 13, 9:00 a.m. – 11:15 a.m.



John Pentecost (Moderator) has been with Hart King since 1988 and is a leader in the firm's manufactured housing practice group. With over 30 years of experience dealing with manufactured housing communities, John has handled hundreds of trials and defended class actions ranging from lease disputes to state and federal discrimination issues, Americans with Disabilities Act (ADA) matters, easements and titles and failure to maintain lawsuits. John assists his clients in subdivision conversions and park closures, ground lease negotiations and litigation.



Elaine Alston has been partner in the firm of Alston, Alston & Diebold since its formation in December 2005. Elaine was formerly a partner in Alston & Gieser, LLP from 1998 through 2005. Elaine has been representing mobilehome park owners and their interests since becoming an associate with the law firm of Swanson and Dowdall in April of 1993.



Jim Joffe is the president and a principal of J & H Asset Property Management, Inc. which manages over 100 manufactured home communities and RV parks throughout California, Arizona and Nevada, ranging from 30 to 450 spaces, and includes Home Quest Manufactured Home Sales. Jim served as president of WMA 2008-2009; received the Busch, Carr, and McAdoo Award in 2011; served on the Legislative Committee; is a member of the Community Relations and Utilities Committees; and served on the Board of Directors. Jim represented parkowners with the cities of Rialto, La Verne, Moorpark, and Visalia. He is a frequent WMA, MHET, CMHI, and CMPA seminar presenter and frequent contributor to the *Reporter*.



Mike Mihelich has helped owners and property managers navigate the highly regulated and sometimes crazy legal world of manufactured housing communities since 1982. He has courtroom experience in 26 of California's 58 counties. “I find a great deal of satisfaction in helping property owners and managers keep their communities thriving, safe and wholesome places to live for their residents.” Mike's law practice is based in Riverside, CA. He is married with three outstanding adult children.



Mindy Parish is a regional manager with Hometown America, a privately held company that owns and operates manufactured housing communities across the United States. Mindy has been with Hometown America since 2003. She currently manages the day-to-day operations for 17 manufactured home communities in California and Arizona. She has been in the manufactured housing industry since 1996 and has extensive experience in expense management and reduction, revenue optimization, operations, acquisitions, budget preparation, variance reporting, process improvement and automation, performance measurement and improvement, employee recognition, administration, sales, leasing, lease administration, rent control, complex lease analysis and marketing resources.

Legal and Management Advice

WEDNESDAY PANEL

Wednesday, October 14, 9:00 a.m. – 11:15 a.m.



Greg Beam (Moderator) is a trial attorney who has been practicing law in the manufactured housing industry since 1984 throughout Southern California. Greg has represented community owners, operators and recreational vehicle parks and their owners in various matters, including preparation of residency documents, rent control and zoning issues, landlord/tenant disputes, evictions, warehousemans' liens, abandonments and foreclosures. He has conducted over 1,000 eviction trials including those based on substantial annoyance and rules violation issues. Greg is on the Convention Planning Committee, has written articles for the *Reporter* and other industry trade magazines, and has been a frequent speaker at various WMA seminars.



Dana Busch is the Operations Manager for St. Clair Property Management. St. Clair Property Management was established in 1965 by her father, Vernon St. Clair. She joined the family business, along with her sister, Sharon McDaniel, in 1985. St. Clair Property Management is a full service management company managing communities and RV parks throughout California. Dana is a licensed real estate broker and a member of WMA's PAC. She earned her BS degree at California State University, Long Beach. She lives in Yorba Linda with her husband Brian.



Erin S. Guzman is the principal of Guzman Law Firm, APC based out of San Diego County. Erin's law firm specializes in legal representation of mobilehome parkowners including Mobilehome Residency Law, Title 25, termination of tenancy, day-to-day, management, leases, rules and regulations, and other general civil litigation that arises at communities. She has been practicing real estate law, mobilehome park law, and landlord/tenant law since 2004. She received her Juris Doctorate from California Western School of Law in 2003. Erin represents clients throughout Southern California including San Diego, Riverside, Orange, Los Angeles, and San Bernardino Counties. Erin is an active member of WMA and is currently the President of the Inland Lakes Chapter.



Clint Lau currently serves on the WMA Board of Directors, and is also a past president of WMA (2003-2004). In addition, he is a member of the Committee to Save Property Rights (CSPR), and the Legislative Committee, and is chair of the WMA PAC. Clint lives in Hermosa Beach with his wife Melissa and has four children. He is the owner and president of Les Frame Management, Inc. and actively involved in the mobilehome industry since 1987. His interests include reading, writing, fishing and sports; particularly surfing and rugby.



Larry Weaver is a WMA-member attorney whose practice emphasizes the representation of manufactured home community owners and operators throughout California. He has specialized in representing community owners since 1983 and founded his own firm in 1985. Larry is a frequent speaker at industry seminars and conventions, has authored numerous articles in industry trade magazines, and has served as a judge pro tem in the Los Angeles County Courts. Larry received his bachelor's degree from UCLA, his law degree from Western State University College of Law and was admitted to the practice of law in California in 1980.

MCM: Animals—From Pets to Companions

Wednesday, October 14, 3:45 p.m. – 4:45 p.m.

This seminar is designed to enlighten managers on reasonable enforcement of pet rules, including companion animal rules, rules enforcement, and consistency of enforcement; dealing with aggressive pets and pet insurance; pet restrictions and general pet rules, including how to deal with feral pets.



Jim Murdock is the owner of La Cumbre Management Company, a Santa Barbara based property management company specializing in manufactured home communities. He has been involved in all aspects of the industry since 1971. After five years on WMA's Board of Directors (including one year as president), Jim has focused his recent efforts on the MCM accreditation program through participation in WMA's Western Manufactured Educational Group, of which he is currently chair. Jim is also chair of WMA's Legislative Committee and served on the Nominating Committee.



Tom Kroesche's areas of practice include real estate transactions, lending and commercial law, and business entity formation and structuring. He serves as general business and real estate counsel to companies located throughout the United States, has taught courses in business law and international business law on the graduate level, and has served on the advisory boards of several colleges and private foundations. Tom graduated with a Bachelor of Arts degree, holds a Masters of Business Administration (MBA) degree, law degree (JD) and a Masters of Tax Law (LLM) degree. He is admitted to the California, Utah and Texas State Bars; the U.S. District Court for the Central and Southern Districts of California and the District of Utah, and the U.S. tax court.

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MCM: HCD Updates

This seminar will cover a little bit of everything. As always, there will be plenty of Q&A time with Brad Harward!



Brad Harward is the Field Operations Manager for the Division of Codes and Standards within the Department of Housing and Community Development in Sacramento. He has been with the Department since 1999. He was the Mobilehome Parks Program Manager until 2010 and now oversees all field operations of HCD's Northern and Southern Area Field offices. Brad has a long history of dealing with manufactured homes and has been in the MH installation, construction and maintenance industry since 1975. Brad reorganized and rewrote the Mobilehome Parks and Installation regulations contained in Title 25, Chapter 2, of the California Code of Regulations in 2004, and was responsible for all amendments for the following ten years.

MCM: How to Diffuse a Violent or Difficult Encounter *Tuesday, October 13, 3:00 p.m. – 4:30 p.m.*

This seminar will focus on how to handle a violent or difficult situation; language in rules regarding aggressive behavior; how to evict for violent or aggressive behavior; injunctions and restraining orders (TROs); and proper immediate action (defusing a situation, course of action planning).



Tamara Cross is the founding attorney at The Cross Law Firm, APC, a law firm dedicated to representing the needs of property owners, management companies and businesses in San Diego County and throughout California. Tamara has represented manufactured housing community owners since 1999, providing a wide range of legal services, including day to day operations, evictions, notice preparation, lease review/development, employment disputes and business litigation.



Candace Holcombe is the Vice President of Operations for Newport Pacific Capital Company, Inc., a full service property management company, located in Irvine, CA, specializing in manufactured home and apartment communities. Candace has been in the manufactured housing industry since 1987 and has significant experience in property management, home sales, leasing, marketing, and community development for real estate assets owned by individuals, family partnerships, trusts, non-profit organizations and municipalities. A frequent industry speaker and instructor across the United States, she also contributes articles for industry magazines, and currently serves on WMA's Western Manufactured Educational Group and Convention Planning Committee.

MCM: Reasonable Rules and Enforcement *Wednesday, October 14, 9:00 a.m. – 11:15 a.m.*

What are reasonable rules and how do you enforce them? This seminar will focus on the development and enforcement of reasonable rules; avoiding discretionary behavior; addressing problem guests and resident family members; and people skills management.



Joseph W. Carroll is a trial lawyer specializing and representing manufactured housing communities in all issues throughout the State of California. Joe is currently serving on the Western Manufactured Housing Educational Group and is the president of the WMA's River City Chapter. Joe attended law school at the University of the Pacific's McGeorge School of Law and attended college at University of California at Davis where he was a member of the men's basketball team. Joe still plays in competitive basketball leagues throughout Sacramento.



Ruben Garcia is Vice President of Waterhouse Management Corporation (WMC), a full service property management company specializing in all aspects of manufactured housing community operations. Under Ruben's leadership, WMC has developed comprehensive forms, guidelines and operating procedures specific to the unique requirements of each individual community in their portfolio. He is directly responsible for the management of personnel, contracts, and the day-to-day operation of the company. Ruben also oversees the manufactured home dealership division of WMC. He is well versed in California Civil Code provisions, CCR Title 25, CPUC requirements, and Fair Housing guidelines. Ruben holds a BA in D.S. Human Services from California State University, Northridge.

OperNomics™: Achieving Balance Between Competing Forces of Operations and Economics

Tuesday, October 13, 3:00 p.m. – 4:30 p.m.

When issues arise and decisions are needed during the life of a MHC there is often an operational need that conflicts with an economic constraint. Not all owners and operators approach these issues and decisions with both an operational and financial perspective. This panel of operational and financial professionals will discuss scenarios germane to our business—such as acquisitions, inter-generational ownership transfers, capital improvements, deferred maintenance, financing, rent control, and more—and how to balance economic and operational challenges when there are no simple solutions. If you own a park, participate in capital markets, or are interested in a holistic approach to operating a MHC you will want to grab a seat and partake in this interactive discussion.



Andy Carey is President of SMC. He has an extensive background in real estate portfolio and asset management, strategic planning, and operations management. He led the real estate operations of California's largest contractor, Granite Construction (NYSE: GVA), including a \$175MM investment portfolio. He was Managing Partner of a boutique real estate investment partnership and Operations Manager of an elite custom homebuilder in Santa Monica. A licensed California real estate broker, Andy is also a mortgage loan originator, Oregon-licensed Property Manager, and member of WMA's Legislative Committee, Oregon's MHET, Nevada's MHET and CMPA. He holds a BBA from the University of Michigan's Ross School of Business.



Zachary Koucos has been a director in HFF's San Diego office since 2005. He is responsible for originating commercial real estate finance transactions throughout the United States. Zach has a specialized practice in manufactured home community financing. Prior to HFF, he was an investment advisor for five years at Morgan Stanley. He graduated from the University of San Diego with a bachelor's degree in business administration. Zach also carries Series 7, 31, and 66 designations, and is a licensed California real estate salesperson. His professional affiliations include WMA, MHET, CMPA, Urban Land Institute, and USD Real Estate Alumni Council.



Christina Watts, Senior Regional Property Supervisor at SMC, currently oversees a portfolio of communities in California and Nevada and manages regional level property supervisors. She is an active member of WMA. With her advanced knowledge of the MRL's, Title 25, business development plans, and best management practices she has been instrumental in the successful coordination and management of all facets of SMC's portfolio. Christina is responsible for overseeing capital improvements, operational budgets, park owned home remodels, CPUC/HCD inspections, market rent comparables, customized reporting, and tenant relations. Her background coming into SMC includes over 14 years in human resources, office administration, and construction management.



Mark Weiner is chief financial officer of SMC where he directs all matters related to financial reporting, tax, debt negotiation and restructuring, acquisition underwriting and fraud prevention and detection. SMC and their clients are fortunate to draw on his experience as the CFO of a Northern California general contractor, manager of real estate finance for Granite Land Company, controller for a preeminent Sacramento region real estate developer and years of practice as an audit manager with the global accounting firm Ernst & Young. Mark provides a balance of financial acumen and shrewd business sense. He is a licensed CPA, and active member of WMA, MHET and CMPA. He has a degree in business administration from California State University, Sacramento.

To Title or Not to Title—That is the Question!

Wednesday, October 14, 3:45 p.m. – 4:45 p.m.

The rules of the road you travel on—buying, selling, registering, titling, financing, demolishing. Are you licensed? Do you need to be? For 40 years, HCD has encouraged the manufactured housing industry, but attention has not been focused on enforcement of titling and registration. However, the industry continues to change, while the aging, abandoned, run down, unregistered and untitled morph into bigger challenges. As a result of the “Great Recession” and other factors (resident deaths, resident inability to sell units, etc.), owners must know when and how it is legal to purchase and sell, and transfer title to themselves and/or purchasers. The days of “We don't need no stinkin' title!” are gone. It is time to save some money. Learn some rules. Avoid prison. Ask yourself, “Do I repair, sell, demolish, refurb, remove, rent? What? I need title first?” Hear these and other astounding revelations. See us reveal all in our Mysterious Theatre of the Byzantine and Arcane—acquisition, sales, registration, titling, financing limitations, and HCD's expectations from the top.



Terry R. Dowdall has specialized in mobilehome law since 1978. His firm, Dowdall Law Offices, APC, is located in Orange County and Sacramento, with a practice limited to the manufactured home community industry. He has litigated, written and spoken on all manufactured home community legal issues, including local governmental regulation, discrimination under state and federal laws and regulations, general premises claims and liability, statutory and code enforcement claims and defense, legislative advocacy, quiet transitions of use, and innovative, result-oriented residency documentation. Terry has served as a legal advisor on WMA's Legislative Committee since 1996, and writes an ongoing legal developments newsletter. He received his BA degree, Cum Laude, from the School of Letters Arts and Sciences, and JD degree from the Gould Law Center, both at the University of Southern California.



Ron Javor is best known for having spent almost 32 years (from 1977–2009) as a former General Counsel and Codes and Standards Assistant Deputy Director for the California Department of Housing and Community Development. He has dealt with a myriad of park operator and resident issues under the MRL and the Mobilehome Parks Act. From 2006 through 2012, he also cared, serially, for two parents and another relative who suffered mental or physical deterioration—part of the reason for his HCD retirement. He has examples of successes and pitfalls for those of us preparing for, or dealing with, these issues with loved ones or friends.

Turn Your Infrastructure from a Liability to an Asset *Wednesday, October 14, 3:45 p.m. – 4:45 p.m.*

This seminar will cover the options that you have for operating your electrical system. The information presented will consider both sides of the issue. Discussion will include information that will enable you to make informed decisions regarding utility upgrades, as well as bringing in more revenue.



James A. Wells, III, “Jimmy” is the Director of Engineering of Shorebreak Energy Developers, a full service provider of solar design, construction and maintenance solutions. He received his degree in Energy from James Madison University’s College of Integrated Science and Technology. Jimmy belongs to the Association of Energy Engineers and is a Certified Energy Manager. He is certified NABCEP and has completed over 500 solar energy projects in California.

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Update on New Laws

Laws impacting the industry change from year to year. This seminar will bring you current on recent legislative measures and how they impact you at all levels of operation in your communities. WMA’s legislative advocates, along with advisors to the WMA Legislative Committee, will present the latest laws affecting the industry.



Catherine Borg is WMA’s legislative advocate and has represented the industry since 2001. Catherine has previous legislative experience in issues relating to aging, long term care and transportation. She serves as an advisor to WMA’s Legislative Committee, WMA PAC, and Community Relations Committee. Catherine also has extensive experience in grassroots advocacy, public relations and ballot issue campaigns. She graduated from California State University, Sacramento with a degree in communication studies.

Terry Dowdall (See bio and photo under seminar “To Title or Not to Title” seminar.)



Paul Jensen, a WMA-member attorney since 1980, is a well-known and popular seminar speaker who has written numerous articles and guides for WMA. A graduate of the University of Santa Clara Law School, he maintains his office in San Jose, representing manufactured home community owners and operators in all aspects of manufactured home communities’ law. Paul has served on many WMA committees, past and present, and is a frequent speaker at WMA seminars and conventions.

Using Growth Capital to Expand Your Business *Tuesday, October 13, 10:15 a.m. – 11:15 a.m.*

Whether you have one community and are looking to buy your second or you have a large portfolio of communities and are trying to grow your platform and become an institutional player, using outside equity (other people’s money) will be pivotal to your growth.



Bennett Kim is currently Senior Vice President and Head of Acquisitions for Carefree Communities, the fifth largest owner and operator of manufactured home and recreational vehicle communities with 101 properties that include over 27,000 sites. Previously, Bennett was Chief Investment Officer and Managing Principal of Big Rock Partners, a private real estate investment firm that invested in and managed over \$800 million in assets. He was responsible for acquisitions, development, asset management, and dispositions. Prior to BRP, Bennett was a Vice President at Apollo Real Estate Advisors and an Assistant Vice President at Oaktree Capital Management. In 2006, *Institutional Investor News* selected him as one of “The 20 Rising Stars of Real Estate” in the nation. Bennett graduated with an MBA from Harvard Business School and a BA in Economics from UCLA.