

Quarterly Review

OSTA Spotlight— Ellie and Chet Kiser



Ellie and Chet Kiser moved into Woodland Park Estates in Eugene in 1990 and joined OSTA the next year. We honor them as 25year members.

Both are native

Oregonians; "I wouldn't live anywhere else," Chet says. For 35 years he worked for the state forestry department, inspecting forests, enforcing statutes, issuing permits, and fighting wild fires, He worked on the Tillamook Burn, a series of fires that began in 1931 and kept flaring up through 1951, burning 554 square miles. He says we should visit the museum and interpretive center on the Wilson River out of Forest Grove..

Ellie was "The Lunch Lady" at Malabon Elementary School in the Bethel area of Eugene, an instructional aide there, and a district office bookkeeper. They had three girls and so many grandchildren and greatgrands that they're not sure of the number! Chet says some of the grandkids are boys, which is good because it had been just him and females when he was young.





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Membership Drives Take Effort but Bring Results

If Jane Mickus, a retired school teacher with no sales experience, keeps signing up new OSTA members, SongBrook in Eugene will have more members than any other park in Oregon. Jane and her team added 18 members in May during the Spring Membership Drive, bringing the number of residents who are OSTA members to 60.5%. With the rest of the two-month drive still to go, the percentage of OSTA members is ex-



Jane Mickus welcomes Dave and Ardie Mickel to OSTA

pected to rise enough to surpass Miller Estates in Central Point, where chapter president Terry Smith, a successful recruiter and dedicated supporter of our goals, is proud to have 62.6% of his neighbors as OSTA members.

Mickus points out that people often have to be approached more than once and sometimes by more than one person. But eventually most get the message which includes the following three points, which she advices recruitment teams to learn:

- 1. Landlords are in business to make as much money as possible while spending as little as possible. When residents band together, they have protection against unfair landlord practices.
- 2. MH/OSTA is the only organization in Oregon that exists to get laws passed to protect manufactured home owners and teach them their rights.
- 3. By joining OSTA, you help increase our strength because legislators know that we older folks vote, and so they listen to us. The more of us who belong to OSTA, the better, because there is strength in numbers and power in organization.

Jane Mickus joined OSTA when she moved to SongBrook 10 years ago from Sacramento, California, where she had taught elementary grades, ESL, and Learning and Severely Handicapped children for 25 years. She was chosen for the journal *Who's Who of American Teachers* three times. A stroke last year slowed her down a bit, but with her walker nearby, she stays active and always has a smile on her face. Besides OSTA, she enjoys potlucks, Saturday coffees, SongBrook Sassy Seniors luncheon group, and AAUW. She and her cat, Miss Chloe, also enjoy watching the ducks on the pond outside their living room windows.





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Statewide Toll-Free Phone (800) 423-9371

Mailing address:

PO Box 24958, Eugene, OR 97402 www.mh-osta.org and blogging with mh-osta

MH/OSTA STATE DIRECTORY

Gary Walters

Board Member-President

Southern Area District Director

(541) 772-9037 gwalters877@gmail.com

Rita Loberger

Board Member-Vice PresNorth District Director (503) 968-7084 rloberger@comcast.net

Jane Capron

Board Member-Secretary

OSTA Review Editor, Lane District Director

(541) 461-8919 capron.jane@gmail.com

Judy Morton

Board Member, Treasurer, Admin Assistant (541) 729-9684 mhoAssistant@gmail.com

John VanLandingham

Board Member

(541) 485-1017 ext. 138 johnvl@lclac.org

Chelsea Catto

Board Member

(503) 537-0319 ext. 300 chel-

seac@casaoforegon.org

Matthew Johnson

Board Member

(541) 485-7769 mjohnson@efn.org

Charlie Ricker

Board Member/Douglas Cty District Director (425) 444-0664 Bulldogs47@live.com

Jo Anne Downey

Board Member

(541) 606-6560 moonjade82@gmail. com

Peggy Pound-Wilson

Board Member

(702) 336-1205 Peggy6324@aol.com

Nancy Inglehart

Board Member

(503)756-3795 n.inglehart@comcast.net

From the Editor...

Curtis Tigard, featured in the Fall 2014 issue as a member for over 25 years, turned 107 this past April! He still lives in his own manufactured house at Royal Villa Estates in Tigard, the city named after his uncle, John Tigard. The Tigard Historical Association honored Curtis at a party to celebrate his life. Rita Loberger, MH/OSTA state vice-president, checked on Curtis and reports that he gets together regularly with friends to solve world problems over coffee.

John VanLandingham reminds us that 501-c-3 corporations, which MH/OSTA is, may not participate in political campaigns for or against candidates, but they can lobby for or against legislation.

An Embarrassing Confession: My husband and I have lived in our manufactured house for over 19 years, and while I clean the clothes dryer lint screen after every load of wash, we had never had the 20 feet or so of dryer ducting to the out-of-doors cleaned. When our clothes wouldn't dry and the house steamed up like a sauna, we had to call professional duct cleaners, who told us we were lucky we hadn't had a fire.

A Household Hint from Tom's Plumbing in Eugene: Besides the clogged dryer vent, we also clogged up the garbage disposer with a cute little silver spoon. Tom, the plumber, fixed it and told us to squirt lemon juice in all our sink drains monthly to keep that black guck, which is bacteria, at bay. He also said to rub countertops with a cut lemon to keep ants out of the house.

Go to <u>blogging with mh-osta</u> to find "The OSTA Chat Room." We can run it on the blog monthly if you're interested. Let me know if you want to be included in an email announcement of each topic. We'd love to see your comments there!

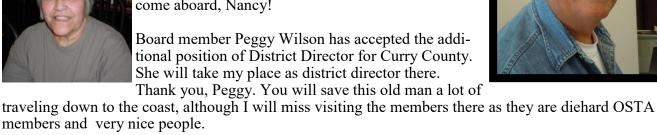
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From The President... Gary Walters



To start off with, Nancy Inglehart was voted onto the state board at our April meeting. Our newest board member lives at Bellacres MHP in Gresham. Welcome aboard, Nancy!



Carol Hanraham, chapter president at Shadow Ranch MHP in Roseburg attended the April board meeting in Eugene. It has been awhile since we have had an OSTA member attend a board meeting. OSTA members are welcome to attend board meetings when we meet in person. Lately most of our meetings are on Skype, which can't really handle any more of us. But you might be able to join one of our directors at his or her home and listen in and watch. The best thing to do is go to a district meeting or the next state meeting in the fall.

Gary



OSTA Still Giving a "Helping Hand" To Those Who Want to Age in Place

Pearl Eberlein, at Lee's MHP in Eugene, shows OSTA members the ramp her son Dewayne built so she could get into her house after she suffered a hip fracture. Because he did the work and found materials at reasonable prices, the Helping Hands fund was able to pay for this useful and attractive addition to Pearl's home.



NOTES IN OUR MAILBOX

Thanks guys [for emailing the 2016 Spring OSTA Quarterly Review]; the color came out beautifully! —Ken Pryor, Manufactured Communities Resource Center, Salem

We enjoy the magazine [The OSTA Quarterly Review],

-Kendon and Carmen Carr, Western Carriage MHP, Medford



Chapter News

Lane District MH/OSTA Meeting from Jo Anne Downey, State Board Member

Over 50 members from nine chapter parks attended the Lane District Meeting this spring at Briarwood MHP in Eugene. The topics for discussion were mediation services and Committees of 7 organization and procedures. District Director Jane Capron led the event and her guest speaker was Alan Kluber, a county mediator from Lane Community Dispute Resolution Center.

Alan reviewed an Oregon program to provide mediation services at no cost to tenants of MH parks (ORS 446.525). Participation is voluntary and confidential. The mediator helps parties reach solutions through effective communication and the goal is to resolve conflicts by mutual agreement and avoid legal proceedings.

Jane discussed organizing a park "Committee of Seven," which by state law meets with the park owner or his representative once but no more than twice a year to discuss park-wide concerns. She encouraged members to use mediation for individual problems and the committees for group problems. Both are no-cost resources available to all residents. Going to an attorney or legal aid would be the last resort for two reasons—in a law-suit one side wins and the other loses rather than both sides seeking mutual agreement, and lawsuits can be costly.

Raffle tickets were sold to benefit Helping Hands and refreshments served by the Briarwood hostess, Gwen Garey, and her team of Peggy Hodges and Sally Baker. The program continued with Alan and Jane answering dispute questions with possible solutions along with some very good ideas from members who had experienced similar situations. It is comforting to know there is help and support out there to improve living conditions and bring peace and harmony to our MH communities.

Miller Estates, Central Point from Terry Smith, NHOA President

Homes for sale are selling fast with new friendly neighbors moving in and joining OSTA. Our membership is still at 62.6 percent. At our May board meeting we planned our "Adopt-A-School" program and a June ice cream social at the Miller Estates Park by Griffin Creek. We collected enough donations from residents to purchase a Rubbermaid 7' x 7' storage building, with the park owners paying for the concrete foundation. We thank the Miller Estates residents for their donations and management for agreeing to fund the cost of the building foundation. The yards in Miller Estates all look so pretty this time of the year with everyone planting new flowers. Miller Estates homes each have a pole yard light, and it looks so good to see all the lights working in the evening after dark. We have three people that see that the yard lights are always working. Miller Estates is also lucky to have residents, and outsiders who obey our 10 mph speed limit (most of the time), so no speed bumps are required. I hate speed bumps.

Sunset View Community, Harbor

from Jan Henault, OSTA Chapter President

Don Kendall, the Curry County Emergency Services Coordinator, spoke to us in April about preparing for and responding to a major emergency or disaster. Many of the members present determined the need for a Sunset View Emergency Team, and we had our first meeting in May to set up a plan so we will be ready to assist our residents if we ever have an earthquake or some other devastating disaster.

Sunset View Continued

Our annual yard sale will be from 9-3 on Saturday, June 25. Many homeowners usually participate and since we've had several new residents, we expect to see some exciting, new items on the sales tables!

In August will be having our Summer Social, which could be called the Carport Capers since we don't have a clubhouse and usually have outdoor parties in someone's carport. We now have our own Facebook HOA page with 20 Sunset View members. It's a private page where we can share photos, comments, recipes, as well as news of OSTA and park events. It's a great way to stay in touch.

Jacksonville Royal Mobile Estates

from Dee Evers, Chapter Chair

Our OSTA chapter met with our new managers in April. Nine members and manager couple, Deb and Jerry, attended for a very productive meeting. Deb is familiar with OSTA, having worked for Oregon Housing and Community Services for many years. She follows newsletter info on the web and puts a page about OSTA into every new resident's packet. Members were very encouraged by the open and frank discussion at the meeting and look forward to much improved communication over previous attempts with the former manager. The monthly newsletter is a "community" effort, and our comments, small ads, info for residents, recipes etc. are welcome, limited only by the space available. Several requests were made, and managers will follow through, exploring possible responses.

Pacific Village, Medford

From Shawna Huggins, Chapter Secretary/Vice-President

Our new MH/OSTA Chapter is making a difference in our park: We have worked with Commercial Property Management in Medford to have the tagging removed from the entrance fence, the harmful plant has been removed from the common areas, lights have been added to our entrance sign, and abandoned cars have been removed from the guest parking. Thank you, Paul, Rian, Charlie, and Samantha for hearing and acting upon our requests.

SongBrook MHP, Eugene

from Jane Capron, Chapter President

Over 40 members plus some non-members attended our bi-annual chapter meeting. New officers are Jane Capron, president; Mark Harden, vice-president; Dixie Evers, secretary; Phyllis Kerr, treasurer, and board members Barbara Campbell, Lloyd Serkowney, and Jane Mickus, who is also serving as membership chair. April and May were designated for a Membership Drive, and teams visited non-members and new residents to stress that with more members we have more strength and power. As of May 8, we had recruited 18 new and/or former members during this drive.

Our OSTA garage sale will be June 10 in Al Jagger's garage. If you're out that Friday, we encourage you to stop at SongBrook as there will be many other garage sales, too. Garage sales are a great way to make money fast for your chapter's activities.

Terrace Lake MHP, Salem from Bernadette Murphy, OSTA Representative

This spring we have been doing "Home Visit Surveys." Interested residents are going around and attempting to meet with every resident in the park. These home visits are being used to find out why people like living here at Terrace Lake and ways we can make the living experience here even better. These visits are optional and no one is required to participate. The response has been overwhelmingly positive. In addition, everyone gets an updated directory for their time. It's a good way to meet people and create new friendships.



Chapter News Continued

Terrace Lake Continued

During the last week in May we had our first park-wide Spring Cleanup. Some of our residents could use help with minor pruning, removing yard debris, mowing their lawns. We identified people wanting assistance during our home visits. We all like living here and all understand that sometimes a brief health issue can be a major setback that makes it hard to keep up with the small stuff. This Spring Cleanup is our way of promoting neighbors helping neighbors.

In June we are having the Salem police crime prevention unit talk to us about ways to keep our homes and ourselves safe. There is always a belief for some that people living in a 55 and older park make good crime targets. We are going to do what we can to prevent crimes!

Finally in August Terrace Lake will be having their annual park wide garage sale. Last year we even had outside agencies such as the humane society participate along with over 40 homes. Hot dogs and baked goods will be for sale, also.

El Dorado Mobile Villa

from Rita Loberger, Northern District Director

Our Activities group (HOA) here coordinates the functions in Eldorado. We will be having a garage sale next month and the committee is planning a Friday night barbeque at the gazebo with each person bringing their meat and a dish to pass. Both events will build community spirit and help people get to know others.

Summer Oaks MHP, Eugene from John Rutledge, Chapter President

On Sept 18, 2015, the tenants of Summer Oaks received written notice which confirmed rumors that our park was going to be marketed for sale. Our community met and elected a small resident committee to explore the option-to-purchase provision provided by State law. After some research, which included a community survey and some discussion with the State MH/OSTA staff, the residents decided not to submit an offer to purchase. There were two main concerns: First, the up-front costs were steep. Second, the majority of residents are retired and did not feel a need to take on the additional workload incumbent on park ownership.

On April 19th, 2016, notification was given that Summer Oaks had been purchased by FollettUSA, a California corporation. Follett currently owns twenty manufactured housing communities in nine states. Members of the Summer Oaks Committee of Seven have had informal discussions with the new owners and several managers of other parks they manage. All indications are they will be a positive and pro-active partner with our tenants. It is, of course, very early in the transition process but most tenants are cautiously optimistic about the new direction for the future of our park.

Myra Lynne MHP from Gary Walter, Chapter President

We had our spring yard sale last month and once again had a hot dog stand to make money for our chapter. We sold out of food by noon but made over \$100 to put in our treasury. We always pick a family with children at Christmas and give a gift certificate to a grocery store or a Walmart to help them through the holidays. It not only helps them but it makes our members feel good. We hope to have other money-raising projects. Our street will be having a block potluck here pretty soon and we hope some of the other streets will follow the lead and have block get-togethers.

Rainbow Villa, Portland— Learning to Live with Rats

from Rita Loberger

This is the park that was featured in an earlier OSTA Review. The residents were finding rats in their homes and trash cans and the park owner would do nothing. Actually, neither would any of the city and county officials I contacted. But we felt we had a chance of making a change here and getting the owner to step up to the habitability issues when we located a Spanish-speaking advocate to represent the residents. Unfortunately, he moved on and no longer is offering help.

Also unfortunate for the people in the park is that the Manufactured Communities Resource Center (MCRC) has no authority to enforce the Chapter 90 state laws. As it is, the laws aren't worth much more than the paper they're written on. Until enforcement is put into place, I fear many of our communities will be suffering issues similar to Rainbow Villa's. It appears to me that more and more owners have taken notice of this absence of enforcement, and until we have enforcement, we are at a loss since so few of our residents are able to afford an attorney, and one well-versed in MH law.

Knoll Terrace, Canyonville, Shows Some Muscle

by Lillian Anderson, OSTA chapter Vice-President

In May and June 2015, we formed our local chapter of MH/OSTA and the Resident Relations Committee (Committee of Seven). While organizing, we were unaware that Knoll Terrace was for sale. Several issues were brought up by frustrated residents due to the lack of response and respect from the original owners. We told the residents to put their issues in writing with possible solutions, submit them to management, and give a copy to the RRC for tracking. Most of the issues brought up were about unsafe conditions due to erosion/drainage problems which were causing damage to their personal property. We own our homes, but not the land just like you. Another issue that was raised by some residents was the monthly water charge of \$40. So we went to work, did some research and collected as much documentation as we could find and verified that we were excessively overcharged for water.

Now, with the help of our RRC, MH/OSTA and an attorney, many residents are currently participating in a lawsuit against the former owners (Place Family LLC) of Knoll Terrace Community regarding these issues, the illegal sale, and overbilling of water.

The first issue is the illegal sale of Knoll Terrace. According to Oregon State Statutes as of January 2015, the owners should have informed every resident and every new and prospective purchaser that the park was up for sale. To verify our claim that they didn't do that, we obtained documents from the county records and our Oregon State statutes. If proven, we will be awarded at least two month's rent and recover our lawyer fees.

The second issue is the water overcharge from July 2012 to June 2015. According to Oregon State Statutes water is a "pass-through utility" and we cannot be charged more than we use. For three years the owners charged residents \$40 a month for water, which was a lot more than the City of Canyonville charged the owners of Knoll Terrace. But the owners paid only what the City charged them while keeping the difference even though they informed residents in writing that it was a straight pass through to the City, just like each individual rental agreement states. The RRC members obtained copies of the Knoll Terrace water bills from July 2012 to June 2015 from the City of Canyonville. After several attempts at verifying the statistics, it was proven that the residents were overcharged at least \$60,000 during that period of time.

Now a funny thing has happened—our new owners sought to correct the situation. We have had metered water per household for almost five months and the average cost per household has been \$12 to \$15 dollars per month during the winter months, not \$40 like it was with the old owners.

The lawsuit has been filed and now we await a response.



RIGHT²KNOW

Chapter 90.510—Statement of Policy; Rental Agreement; Rules and Regulations; Remedies Statement of Policy

Every landlord who rents a space for a manufactured dwelling or floating home shall provide a written statement of policy to prospective and existing tenants. The purpose of the statement of policy is to provide disclosure of the landlord's policies to prospective tenants and to existing tenants who have not previously received a statement of policy.

This means your landlord must give you and anyone thinking about moving into the community a statement of policy.

- (1) The statement of policy shall provide all of the following information in summary form:
 - (a) The location and approximate size of the space to be rented.
 - You need to know the boundaries of the space on which your house sits, because you will be responsible for the space, meaning all the yard, bushes, trees, concrete or gravel, walks, etc. within that space.
 - (b) The federal fair-housing age classification and present zoning that affect the use of the rented space.
 - You need to know if the park is a family park, a 55+ park, a senior park, or whatever the classification is. As affordable housing continues becoming a serious problem, the park classification could be changed, but not by the residents. Remember that MH parks classified as 55+ can legally allow 20% of the residents to be below age 55.
 - (c) The facility policy regarding rent adjustment and a rent history for the space to be rented. The rent history must, at a minimum, show the rent amounts on January 1 of each of the five preceding calendar years or during the length of the landlord's ownership, leasing or subleasing of the facility, whichever period is shorter.

Unless your park has been sold within the past five years, your landlord must provide a five-year history of rent increases.

- (d) The personal property, services and facilities that are provided by the landlord.
 - Clubhouse? Pool? Laundry room? Parking for RVs? The Statement of Policy should list services and facilities so you know what you can expect.
- (e) The installation charges that are imposed by the landlord and the installation fees that are imposed by government agencies.
 - All costs of moving into and out of the park and any damage to the park as a result of your moving will be included in the Statement of Policy. These might be nonrefundable fees such as an application or a site preparation fee or a refundable fee such as a security deposition. There probably would be some governmental fees such as a set-up fee for a new house. The landlord might also require you to install a garage, sidewalks, a driveway or concrete patio. Whatever, it will be listed in the Statement of Policy.
- (f) The facility policy regarding rental agreement termination including, but not limited to, closure of the facility.
 - You might be given an eviction notice for a cause specified by law, such as non-payment of rent or utilities or a flagrant abuse of park rules.
- (g) The facility policy regarding facility sale.
 - The landlord has the right to terminate rental agreements if the MH community is to be closed. The landlord must inform residents his/her intention to sell the park with a 365-day notice. If the landlord decides to sell the MH park, he has to inform residents or a designated committee because ORS Ch.90 gives residents the opportunity to purchase. The OSTA Quarterly Review has been printing park purchase guidelines provided by CASA of Oregon and will continue to do so every few issues.
- (h) The facility policy regarding informal dispute resolution.
 - State statutes allow each MH Community to form a Committee of 7 residents to consider complaints and take them to the owner, who must then respond within a set period of time. Residents can also attempt to resolve conflicts alone with the landlord. In either case, if results are not satisfactory, residents have the right to a hearing through the Manufactured Communities Resource Center.

RIGHT²KNOW Cont

(i) The utilities and services that are available, the name of the person furnishing them and the name of the person responsible for payment.

This section of the Statement of Policy will list the names of the companies that provide water, sewer, garbage, garbage cans, cable TV, electricity and perhaps the phone carrier. Some utilities will be provided by the landlord and billed with the rent and some, like the phone, will be the homeowners' responsibility.

(j) If a tenants' association exists for the facility, a one-page summary about the tenants' association. The tenants' association shall provide the summary to the landlord.

Each time you elect new officers for your OSTA chapter, the new president needs to update this document and make sure new and prospective residents are getting a copy of it. You might want to include a summary of services you offer and names and contact information of officers. HOA officers and the Committee of 7 chair should probably also be included. The landlord is not going to ask you for this document, so be sure to be responsible for updating it yourselves.

(k) Any facility policy regarding the removal of a manufactured dwelling, including a statement that removal requirements may impact the market value of a dwelling.

You very likely would be required to put the site back to bare ground, "remove all improvements, fill the 'pit' to grade level with topsoil, and return the homesite to the pre-home, original condition" [quoted section from an actual rental agreement, not the Statement of Policy].

(l) Any facility policy regarding the planting of trees on the rented space for a manufactured dwelling.

If you planted the tree and an arborist declares it a hazard, you are responsible for it; if the hazardous tree was there when you moved in and is of a certain size, the landlord is responsible for it. Usually all planting of large shrubs and trees need to landlord's approval.

(2) The rental agreement and the facility rules and regulations shall be attached as an exhibit to the statement of policy. If the recipient of the statement of policy is a tenant, the rental agreement attached to the statement of policy must be a copy of the agreement entered by the landlord and tenant.

If you don't have a statement of policy, a rental agreement, or a copy of the rules given to you when you moved in, ask for whatever you're missing. You're supposed to have these three documents and they should be the same as they were when you first moved in. If you're on a month-to-month (30-day) rental agreement and don't have a Statement of Policy, expect to be given one when you get your 90-day notice of a rent increase. If you're on a fixed-term rental agreement ("lease") expect a Statement of Policy when your rental agreement expires and before you sign a new one.

- (3) The landlord shall give:
 - (a) Prospective tenants a copy of the statement of policy before the prospective tenants sign rental agreements;
 - (b) Existing tenants who have not previously received a copy of the statement of policy and who are on month-to-month rental agreements a copy of the statement of policy at the time a 90-day notice of a rent increase is issued; and
 - (c) All other existing tenants who have not previously received a copy of the statement of policy a copy of the statement of policy upon the expiration of their rental agreements and before the tenants sign new agreements.
- (4) Every landlord who rents a space for a manufactured dwelling or floating home shall provide a written rental agreement, except as provided by ORS 90.710 (2)(d). The agreement must be signed by the landlord and tenant and may not be unilaterally amended by one of the parties to the contract except by:
 - (a) Mutual agreement of the parties;
 - (b) Actions taken pursuant to ORS 90.530, 90.533, 90.537, 90.543 (3), 90.600, 90.725 (3)(f) and (7) or 90.727; or
 - (c) Those provisions required by changes in statute or ordinance.

The landlord <u>cannot</u> change your rental agreement unless you're willing to agree to the changes <u>in writing</u>. <u>You must both sign on to the changes</u>.



RENTAL AGREEMENTS, RULES AND REGULATIONS, REMEDIES TO BE CONTINUED NEXT ISSUE





Alone? Who Gets Your House if Something Happens to You?

If yours is the only name on the title to your manufacture/mobile home, it might be a good idea to put a second owner on your title so that when you die no one can enter the house or change the locks until that second person—who will continue to pay rent and utilities—decides to sell. To add a second person, contact the county assessor's office and they should mail you the forms you need to fill out and return to complete a transfer of title:

Original Certificate of Title Notice of Sale/Change of Ownership form Supplemental information form

In 2012, the transfer fee was \$55. Be sure your second owner has a key to your house, and stay in good health!

Important Reminder to Chapters, HOAs, and Committees of Seven Regarding Park Information Given to New and Prospective Residents

"If a tenants' association exists for the facility," Ch. 90.510 of the Oregon Revised Statutes requires that the landlord provide "a one-page summary about the tenants' association" along with the Statement of Policy given to "prospective and existing tenants." The law also states "The tenants' association shall provide the summary to the landlord." This means that every time you change your officers, you should update the summary, which probably would include words about the group and the names and contact information of the officers. Don't neglect to do this! The recently updated SongBrook Tenants' Association Summary follows for you to refer to when you write your own:

SongBrook Chapter 915 of Manufactured Housing/Oregon State Tenants Association MH/OSTA) exists to protect tenant interests and investments through education about current laws listed in Oregon Revised Statutes Chapter 90. Besides helping residents understand their rights of home ownership on rented land, the organization lobbies for reasonable and protective laws at each session of the state legislature. MH/OSTA's support comes from having a large number of members statewide (there is strength in numbers) and active chapters (there is power in organization). All work is done by volunteers. Dues are \$30 a year and donations are always welcome, especially for some of our auxiliary programs, like helping our members age in place. Please contact the current president or membership chair for further information on MH/OSTA. [Names and phone numbers follow.]

The state legislature has given manufactured home communities the right to have a Committee of Seven elected residents to collect written concerns about questions on issues that affect park living. SongBrook's Committee has a locked, slotted box located on the clubhouse kitchen counter, and committee members will periodically empty and prioritize concerns and then meet with the landlord at least once but not more than twice a year to discuss problems. Privacy is of upmost importance, so residents should know their privacy will be respected by Committee members who are [names and phone numbers follow].

Tips on Manufactured Home Loans

More than 2,000 companies made manufactured-home loans in 2014, including 63 that made more than 100 such loans, according to federal data. Clayton Homes is one of the biggest mortgage companies with some of the highest rates. Buyers can end up owing more than the home is worth. With that in mind, we offer these manufactured-mobile home buying tips from The Seattle Times and The Center for Public Integrity, based in Washington, D.C.

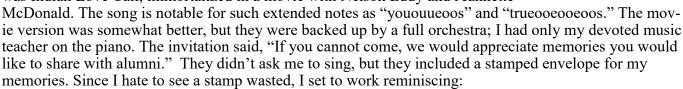
- 1. Explore a variety of financing options before you begin home shopping.
- 2. Shop around, and be aware of which companies own the lots you are visiting.
- 3. Resist pressure to buy the same day you shop.
- 4. Scrutinize all fees and charges listed on your loan documents.
- 5. Ensure that your monthly payments will be manageable, and don't expect a chance to refinance.
- 6. Finalize a financing agreement before putting money down or making land improvements.
- 7. Be aware that many mobile homes depreciate in value.

Thoughts on Aging— Memories

by Gus Daum

A recent invitation came to me from the Harveyville Kansas Alumni Association for its 75th anniversary. The high school no longer exists, having incorporated with several others, but its alumni association labors on. This year's dinner honored my graduating class of 1941.

The last such meeting I attended was in 1941. At the urging of my high school's first year music teacher, and a passive program committee, I sang. My offering was Indian Love Call, immortalized in a movie with Nelson Eddy and Jeannette



I was somewhat awed at the beginning of my freshman year. From an elementary school of 15 or so students, I was entering this school of over ninety. I knew only two or three from my rural school. Most of them seemed far more mature, some much bigger, and I was buried in classes of 20 or so. The girls all wore seemly dresses of the thirties, and several of the boys even wore slacks and ironed shirts. And some boys wore shoes that had not spent earlier hours in the muck of the barnyard.

There was a new high school principal, CD Dean. He was administrator, coach of basketball and baseball, teacher of math and civics, and perhaps had other jobs at the school as well. Coach Dean had eliminated football as a school sport, for which I am now grateful. He also brought a freshman son, who excelled in the remaining sports, and became a close friend of mine into and through our later years.

The high school building burned down late in my sophomore year. That ended my band career since my borrowed baritone horn burned along with the building. The school was reorganized into downtown vacant storefronts while a new building was built during the following school year, my own junior year. The town hall used for basketball gave us some home court advantage over opponents not accustomed to arc shots with a ceiling only a foot above the backboard.

In my senior year, our basketball team won its way into the state tournament for our school size. The tour-

ney was held in Hutchinson, nearly 200 miles away. Our fan base and city fathers chartered a train, two whole cars, for the excursion. It was the first train ride for me, my parents, and possibly for half the others. We won the first game and the fans went home happy on their train. (Not that kind of happy; Kansas was a dry state.) We stayed on to win fourth place. Though the high school building has since been converted to an elementary school, and high school activity merged with other similar sized schools, I was told the trophy is safely housed with other artifacts in Harveyville's downtown museum.

The senior girls voted on the five boys in our class who were most handsome, best dressed, most intelligent, funniest, and most athletic. If they'd had the category, I would have won most courteous. Harveyville girls were not much interested in courteous boys. But if that category had been included, the results that were published in the weekly Harveyville News would have let all the parents in a five-mile radius know that Gus Daum might be boring, but your daughter will be safe with him.



The 1937 Harveyville BB team—Gus is the courteous one



Poets' Place

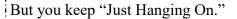
Just Hanging On

by Dale Miller (age 92) Eldorado Villa Estates, Tigard

You've lived your life fully and as best you could. If you could change some things, you certainly would.

But here you are, knowing that the end is near.
You are ready to go, and

you have no fear.



Friends and relatives come from far and near, They console you, and a couple shed a tear.

An old heart-throb drops by and gives you a hug,



And you know he/she is thinking "ugh."

You wish you could go quick with a heart attack,
But you can't go, because a doctor has your back.

So, you just keep "Hanging On."

My Creation

by Gus Daum (age 94) Parkside, Eugene

I'm the one that I created.

I'll not give up on me.

If I were someone else,
who would I choose to be?
The life I've lived was filled with joy,
some pain, more love, more care.
Where I've fallen short of aim
revealed a fuller share.

No cosmic force has shaped me, not genes, nor fate, nor scam.

For each effect there is a cause.

I caused the who I am.

There were those who prodded, who nudged, who led my hand. They let me make my own mistakes as now I understand.

Sometimes I chose to flounder or want a different row.

We don't select our garden space, but choose how far we grow.

Don't Forget Father's Day on June 14!

The governor of Washington state proclaimed the first Father's Day on July 19, 1910, but it wasn't until Richard Nixon signed a proclamation in 1972 that Father's Day became a federal holiday. Americans spend \$1 billion each year on gifts fathers really need, like another necktie, argyle sox, golf balls, or maybe a baseball cap. Both Mother's Day and Father's Day are commercial successes for retailers, however, so expect them to be around a long time.



The Little Mobile Home Park that Could (A Story with a Moral)

by Nancy Inglehart

Vroom vroom, dig, dig, talk, talk. The little 55+ mobile home park and its residents went about their business. Their park was filled with nice things for the residents to enjoy. There were potlucks and a clubhouse where residents could cook and entertain. There was a newsletter that connected the residents. The little mobile home park was modest but comfortable, understanding that many of its residents were on fixed incomes and some were disabled.

But one day things changed. New people started showing up, walking around, and taking photos. Big trucks came and started changing the face of the little community. The few amenities the residents had were disappearing and rules started changing. Letters demanding the residents make repairs to their homes were tacked to residents' doors. Confused and upset, the residents began asking questions but were turned away by management. The residents used what modest income they had to fix what they were asked to. Still more letters came telling the residents they must do more, and more and more, or face eviction.

The Little Mobile Home Park that Could asked, "Could the new people do these things to it and its residents?" The residents called The Manufactured Housing Community of Oregon and MH-OSTA but they could only advise the residents to study Chapter 90 of the Oregon Revised Statutes. So they had meetings, became educated, formed a Committee of Seven, and began challenging the new people. A tug-of-war began between the new people and the residents. When the residents asked questions, the new manager would not give them answers. The residents called the City to help. The City told them they could not help because their homes were on private property. They called Fair Housing. Fair Housing told them they owned their homes so they could not help them. They called Aging and Disability Services, got their hot line that told them they needed to call the City. They called the City again and the City told them that they were "renters" and to try an attorney. The little manufactured park's residents reminded the big city, the county, and the state people that they were homeowners, disabled and on fixed incomes, and couldn't afford attorneys.

Then one day it all became clear. The residents were being told time and time again, from all the agencies and advocacy groups and even legal consultants, that the laws were established to protect them but there was no law for enforcing them.

Even so, The Little Mobile Home Park that Could keeps telling itself, "I think I can, I think I can..." It tries very hard to protect its residents to be able to have an option for affordable housing, to live without threats or harassment, to live in a safe community, and to pursue activities which bring them joy. It understands that as its residents age they become more fragile, they are not as agile, they are nostalgic. The residents share their memories of being nurses and secretaries, accountants and teachers, contractors and photographers, clerks and project managers, businesses owners and parents. They take pride in their homes and community, yet they feel devalued and ignored, just because the new people from out of state own the land under their homes. They liked their neighborhood before the new people from out of state came in and changed their world overnight.

The Little Mobile Home Park that Could and its residents will continue to make the agencies, advocacy groups, and the legislators aware of the fact that there is NO POLICY IN PLACE THAT WILL ENFORCE THE STATUTES afforded to them for their protection. They must insist that the coalition and the legislators work to put an enforcement policy in place to insure that their rights, mandated under the law, are upheld and that they are recognized as homeowners, not just renters. Then instead of saying, "I think I can..... I think I can," the Little Mobile Home Park that Could and its residents can proclaim, "I KNEW I COULD!"

Moral: We need enforcement of ORS Chapter 90.



No Enforcement of the MH Landlord Tenant Act in Oregon

Of the states that have manufactured/mobile home landlord tenant acts, not many have any kind of enforcement mechanism, including Oregon. As Ishbel Dickens from NMHOA says, "What is the point of having a statute if there is no agency enforcing it? That really means it is not worth the paper upon which it is written. It would be a bit like having a law requiring drivers to drive at a certain speed, and then letting them drive as fast they wanted without fear of a ticket."

According to information from NMHOA, Nevada, Ohio, and Washington State do have enforcement and it would be great if other states considered following these models. In Washington, there is no cost to the general state fund, since the money to pay for the enforcement agency comes from a \$10/space fee paid by the community owner on an annual basis, with the community owner being allowed to collect \$5 of this fee from the homeowner. In Oregon, as some of us may not realize, manufactured home owner with houses worth \$16,500 or more pay \$10 a year with their property taxes to Oregon Housing and Community Services to help fund that office's dispute resolution centers, but so far none of that money goes to enforcing Oregon's Chapter 90 statutes.

Here's how it works in Washington: The Attorney General (AG) is the agency in Washington that enforces the manufactured/mobile home landlord tenant act. The AG has an alternative dispute resolution program where either a homeowner or a community owner can file a complaint if they think there's been a violation. As a neutral third party, the attorney-general decides if there's cause and offers to mediate the dispute, and if that fails, the office then conducts an investigation and determines fault. There is a penalty if the violator fails to remedy the situation. Decisions can be appealed to the administrative law judge and ultimately to the state superior court. This program has been successfully operating in Washington since 2007, and homeowners can get their issues dealt with without the need to hire counsel. The AG, as a neutral third party, can conduct the investigations.

With around 75,000 manufactured housing spaces in 1,600 communities in Washington, the income generated from the yearly \$10 space fee covers the staff and administrative costs associated with this program. We might want to encourage Oregon's attorney-general, Ellen Rosenblum, to adopt a similar approach. The mailing address is Oregon Department of Justice, 1162 Court St. NE, Salem OR 97301-4096. Phone (503) 378-4400, or the toll free hotline for complaints—1-877-877-9392.

This alternative dispute resolution model may be something that could be adopted by local or county agencies too, possibly through the city or district attorneys' office. [Ed. 's Note: Oregon information added to material received from Ishbel Dickens at NMHOA.]

Weatherization Lowers Utility Costs by Jo Anne Downey

This month my name made it to the top of the waiting list for a Low Income Weatherization Assistance Energy Audit. My mobile home has been approved for installation of a ductless heat pump to cut the cost of running my aging, electricity-guzzling furnace.

The Low Income Weatherization Program (LIEAP) is funded by the U.S. Department of Energy, Health and Human Resources, and by utility companies. Services include home insulation, window replacement, furnace repair and upgrade, and energy-related minor home repairs. Also offered is credit toward utility bills and assistance to prevent an energy-related crisis, such as a broken furnace, shortage of fuel, and utility shut off. Priority goes to seniors, people with disabilities, and households with children under age six. If you think you may qualify, I encourage you to contact your utility company and county Housing and Community Services Agency to apply for weatherization and other energy services available in your area. The waiting list can be long but well worth the wait.

NMHOA Sets Date for National Convention

The NMHOA convention will be September 20th—22nd in Las Vegas this year. MH/OSTA hasn't chosen a date for our annual meeting yet, Chapters with extra money in their treasuries might like to consider paying part of the cost to allow members to attend one or both meetings.

Memo from Marlena

Dear Marlena, My neighbor is feeding animals outside, more and more all the time: cats, raccoons, opossums, rabbits, using two huge pans of food and butter tubs of water. She's a bit strange, said to be bi-polar. How do I approach—write her a note? Phone the manager? I don't want to cause a problem.

—Overwhelmed

Dear Overwhelmed,

It's almost always best to address a problem with another person by first attempting to talk to them directly about it because it is usually much more effective than sending a letter or complaining to others – assuming there is not a threat of physical violence. When you say your neighbor is "a bit strange," it doesn't sound like she has a history of violence, and

Mediation MEMO from Marlena

rumors of her being bi-polar may be just that - rumors by people not comfortable with behavior somewhat outside of the norm.

By feeding hungry critters, it sounds like your neighbor probably has a compassionate heart. However she may be unaware of problems she is attracting to your neighborhood, and sharing this information with her in a kindhearted manner would be doing her (and your other neighbors) a favor.

If you feel having the support of a third neutral party would be helpful to you as your share your concerns about the situation with your neighbor, you can contact your local community mediation/conflict resolution center to request a volunteer's help. The service is free and can usually be scheduled within a few days of your call. You might even make a new friend out of the experience!

Dear Marlena, We have a 93-year-old woman who shouldn't be driving any longer. She's a hazard to herself and all others. She usually only drives to the mailboxes and sometimes to the market and drugstore three blocks away, but she shouldn't be driving at all. She has a son who lives in Texas and never comes to see her. Is there anything we neighbors can do?

—Really scared to see her coming

Dear Really Scared,

Safety in your neighborhood is a very important issue to everyone living there, including (especially!) the elderly woman who is driving at her own peril. There are many things that neighbors can do to address this kind of situation and the key word here is "kind."

If this neighbor's son is not available to help his mother with daily chores and getting her prescriptions and groceries, there may be others in your park with the same needs. Why not have a meeting, facilitated by your local community mediation/conflict resolution center, to discuss some ways that you can help each other meet your living needs. What about a daily walking club to support each other in picking up mail from your mailboxes? Consider having a "buddy system" where trusted neighbors can take turns picking up each other's mail. Brainstorming can also raise ideas such as carpooling to the grocery and drug stores twice a week, or asking the local grocery to start a "grocery delivery service" to your older park residents.

If the issue with the 93-year-old woman is very worrisome, however, it might be best to address it specifically by asking your local mediation center to try to schedule a mediation between the two of you to discuss your concerns. There are many ways to approach this problem, and a good way to get started is to call your local mediation center to discuss the details of your situation. Trained staff and volunteers can help you decide what will work best for you and your neighbors.

Marlena Bertram been executive director of Your Community Mediators of Yamhill County (YCM) in McMinnville for 13 years following a 25-year career managing arts/cultural associations and four Chambers of Commerce in Oregon and Alaska. She holds masters degrees in Teaching Art and in Counseling and enjoys working with the 30 dedicated volunteer mediators providing conflict resolution services, training and outreach activities. YCM has provided service for Yamhill County residents for 25 years and receives funding from all ten cities in the county, the county government, the Oregon Legislature, Oregon Housing & Community Services, and various grant foundations and area service clubs.

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MH/OSTA Vision

Be the place that the owner of a home in any Oregon manufactured home park:

- · Calls for help and directly, or by knowledgeable referral, receives the help they need.
- · Trusts to protect and enhance the security, affordability, and quality of their housing choice.

MH/OSTA Mission

Continue to grow a membership network of park homeowners who are increasingly better organized and able to provide and promote:

- Ready access to park homeowner education and information;
- · Awareness, protection, and development of park homeowner rights;
- · Connection to park homeowner support services provided by others;
- Preservation of manufactured home ownership as affordable housing.

We are stronger together than we are alone.



MH/OSTA PO Box 24958 Eugene, OR 97402

If a friend or neighbor gave you this copy of THE MH/OSTA MEMBERSHIP APPLICATION

REVIEW

And you would like to start receiving a quarterly copy, it's easy! Just become a member of MH/OSTA, for \$30 a year (the equivalent of \$2.50 a month) you'll get the OSTA Review, plus a whole lot more!

Join your n	ieighbors today!
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