

# CONNECTIONS



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

## News & Updates

It feels like forever since we have been in touch. Our newspapers, broadcasts, conversations, *lives* have been focused on the pandemic. Then the wild fires. .And protests. Now politics are front and center.

It continues to be an overwhelming time. We at AAMHO want you to know that we care. One Board member lost his mother to COVID. Another fell and broke her leg. All of us are in this together. Hopefully this newsletter will help with some of your concerns and let you know that your AAMHO Board is eager to answer your questions and help you achieve peace of mind.



### PANDEMIC FRUSTRATIONS

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

Like every other association, AAMHO has been stymied in our attempts to stay connected and to keep you informed. Our pools have been closed, the exercise rooms locked, social hours cancelled. Frustration is swallowing us.

As Membership Director, my greatest frustration is the reality that membership is down. Although I have personal contacts in every park, we have not been able to have large gatherings so we have not been able to hold meetings. I NEED YOUR HELP. Please contact me so we can make arrangements to get applications and information to you to share within your community.

With all of the things happening due to the Pandemic, we need our Lobbyist more than ever. Currently eviction notices are being given. There are threats of parks closing, parks being sold and many changes in Policy and Procedure. Our Lobbyist protects the Landlord Tenant Act from harmful changes.

### OUR LOBBYIST IS PAID THROUGH OUR MEMBERSHIP DUES

There is strength in numbers. Our membership numbers are our greatest strength.

I look forward to hearing from you so I can distribute materials to you. And, to begin scheduling community meetings soon.

Alone we can do so little;



together we can do so much.

*Helen Keller*

## STRANGE QUESTION

Sandra McNary  
AAMHO Secretary

Recently I was asked, again, “What does AAMHO do for me?” For me that is a strange question.

Because, you see, I pay auto insurance annually. If fact, the law requires it. Yet, I have never asked my auto insurance rep “What do you do for me?” I count on the policy coverage for when I need it.

I have home owner’s insurance. I trust my company to respond when needed. I do not look befuddled and ask, “What do you do for me?” I am confident my agent will fulfill the policy agreement.

I even carry life insurance. Either my spouse or my children will be glad I do. However, I do not ask my carrier, “What do you do for me?” I am confident in a payment when the time comes.

My AAMHO membership assures me that even when I do not personally see or hear the action, I KNOW our Lobbyist is examining every piece of legislation regarding my age group and my residency in my home on rented land.

My AAMHO membership assures me that when I encounter management issues, a Board member will listen, explain the Landowner Tenant Act in regard to the particular issue.

My AAMHO membership assures me that even when nothing seems to be happening at a personal level, still our Lobbyist and Board are diligent in protecting my rights.

What does AAMHO do for me? It gives me peace of mind that even in silence AAMHO has my back.



Perhaps I can help clarify the many aspects of AAMHO that are not always visible to the general membership.

Our greatest commitment is to empower members and manufactured home community residents. Our office manager, Connie Hancock, receives several requests for assistance on a daily basis. Connie summarizes these concerns and/or forwards emails to AAMHO Board members. A Board member then responds directly to the person who has made the inquiry.

Resources are shared with contact information to agencies such as Arizona Fair Housing. Likewise, specific laws from the Landlord Tenant Act may be quoted and/or explained. Upon occasion, a Board member may even set up a meeting with a manager to seek resolution through “Cooperation not Confrontation.”

AAMHO cannot go to court with or for a resident. However, we work very intentionally to offer information that empowers the resident to be able to approach a manager, or to know whom to contact for further support.

AAMHO is at work with managers monthly by offering Manager Certification classes in conjunction with Arizona Fair Housing. This Certification is required by Arizona law. A copy of the Certification is required to be displayed openly for all residents to see and must be renewed every two years. In addition to Manager Certification, AAMHO volunteers regularly conduct LTA 101 (Landlord Tenant Act) classes in MH communities at the request of residents.

AAMHO IS at work for you.

If you find yourself without the need for conflict resolution, you are living in a marvelous community where the landlord and the manager know the law and seek to follow it.

## CONFLICT RESOLUTION

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

The AAMHO Board of Directors abides by the motto:  
***Co-Operation Not Confrontation.***

We use the concept of conflict resolution to assist residents to meet with management as an alternative to litigation. We have been successful in so many parks. Our success is based on educating residents and park managers by seeking to arrive at a mutual understanding of a solution.

The bedrock of securing a mutual understanding is our knowledge of the Landlord/Tenant Act, the law for mobile home parks that addresses the Rights and Responsibilities of both residents and management. Our experience has demonstrated that frequently residents and/or managers are not aware of the provisions of the Landlord/Tenant Act, which is where the “educating” is invaluable.

Just as frequently, the dispute is an issue not addressed by the Landlord/Tenant Act. Once that is known too, and acknowledged by both parties, the parties will hopefully agree with an equitable solution.

As in the diagram, a win-win solution is the result. understanding and respect that flows both ways! A fringe benefit of this method of conflict resolution is often an enhanced understanding and respect that flows both ways!

<b>DOMINANCE</b> Win/Lose	<b>COLLABORATION</b> Win/Win
<b>COMPROMISE</b> Win Some/Lose Some	
<b>AVOIDANCE</b> Lose/Lose	<b>SUBMISSION</b> Lose/Win

### MANAGER CERTIFICATION CLASSES

**Eileen Green, President**

October 9: AAMHO Office, Tempe  
November 13: Casas del Campo, Mesa  
December 4: Sunwest Communities (tba)  
December 10: tba



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

People have a tendency to want to address another resident’s concern to management. This is not helpful!

***Every concern must be in writing, signed and dated by that resident in order for management to respond only to him/her.***

It is helpful, however, for that resident to know about the “Arizona Mobile Home Parks Residential Landlord and Tenant Act” that addresses their Rights and Responsibilities with our AEMPRO (AAMHO’s educational arm) Educational classes.

The AAMHO Board of Directors and Office Manager are listed on our website [www.aamho.org](http://www.aamho.org). We are happy to speak directly with any resident and offer recommendations.

You may want to consider having an informational two-hour class presentation at your community on the Landlord/Tenant Act.

Contact:

Connie Hancock, Office Manager  
[connie@aamho.org](mailto:connie@aamho.org) 480-966-9566

### ARS 33-1434(C).

For NEW tenants who are moving INTO a mobile home park, any rental agreements that are executed or adopted after December 31, 2016 shall specifically disclose in writing any requirement that the tenant maintain one or more existing trees located on the mobile home space.



### DISTRICT #1 MEETINGS

**Pat Sunia, District #1 Director**

(all meetings 10 am–noon in the clubhouses)

**December 12, 2020** Twin Knolls, 44 S. Hawes Road, Mesa.

**January 9, 2021** Las Palmas Grand, 2550 S. Ellsworth Rd. Mesa

**February 13, 2021** Mesa Village, 2701 E. Allred Ave., Mesa

# ATTENTION HOMEOWNERS

## THREE KEYS TO BUYING MAUFACTURED HOUSING INSURANCE

### Stability

Make sure your insurance company has an A- (Excellent) or better financial rating from the A.M. Best Corporations. You may do this by calling (908)439-2200 or you may visit their website at AMBEST.com

### Protection/Coverage

Make sure you have:

1. Stated Value Policy covering your home. Make sure your policy pays you (in cash) the amount of insurance you have purchased if your home is destroyed. No Depreciation!!
2. Replacement Cost coverage on your home and contents. All items are repaired or replaced. New for Old....No Depreciation!!
3. Flood (optional) Service

## INSURANCE 101

3 things must ALWAYS happen before a claim can be considered for payment.

The damage MUST be:

1. **S**UDDEN
2. **A**CCIDENTAL
3. **D**IRECT

5 things that are NEVER covered by insurance:

1. Rust
2. Rot
3. Corrosion
4. Rain Leakage – Unless opening created by open peril
5. Wear and Tear ( Just wore out!)

**All 5 Perils Occur Over Time Not Sudden**

**HAIL** Cosmetic verses Structural  
**POWER SURGE** On Premises – Directly at your residence - **Covered**  
**Off Premises** – Anywhere other than your residence –  
**NOT Covered**

**IMPORTANT:**  
**Report losses to your agent.**

All coverage is subject to your individual policy limitations & exclusions. Please read your policy carefully. It contains the information you need to know

# COMPARE AND SAVE!

We can insure park models, manufactured homes and modulars.  
We have a company to fit your needs.

## COVERAGES

<b>Manufactured Home</b>	<b>\$40,000</b>	<b>\$50,000</b>	<b>\$60,000</b>	<b>\$80,000</b>
<b>Adjacent Structures</b>	<b>4,000</b>	<b>5,000</b>	<b>6,000</b>	<b>8,000</b>
<b>Personal Contents</b>	<b>20,000</b>	<b>25,000</b>	<b>30,000</b>	<b>40,000</b>
<b>Additional Living Expenses</b>	<b>8,000</b>	<b>10,000</b>	<b>12,000</b>	<b>16,000</b>
<b>Personal Liability</b>	<b>100,000</b>	<b>100,000</b>	<b>100,000</b>	<b>100,000</b>
<b>Medical Payments</b>	<b>1,000</b>	<b>1,000</b>	<b>1,000</b>	<b>1,000</b>
<b>Flood</b>	<b>Included</b>	<b>Included</b>	<b>Included</b>	<b>Included</b>
<b>Premium Per Year</b>	<b>\$336</b>	<b>\$372</b>	<b>\$406</b>	<b>\$487</b>

*\*Payments above are sample quotes; your specific policy may be different.*

## Program Highlights:

- No Credit Check, No Hidden Fees
- Stated Value Policy
- Replacement Coverage For Home And Contents..... NO DEPRECIATION
- Standard Direct Only Represents Companies That Are Rated A- (Excellent) Or Better By AM Best For Financial Strength
- EFT, Credit Card And Monthly Payments Available



**Google Rating of 4.8**

*\*as of 9/24/2020*



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This is a brief illustration of current rates that are subject to revision. The insurance company reserves the right to accept or reject applications for insurance upon review of all underwriting information. Rates may vary due to age of customer, age or location of home and home use.