

1. What allows Manufactured Housing Community Owners to raise rent?
 - a. Lack of mobility, manufactured housing can't actually be moved easily or cheaply
 - b. Lack of affordable housing, as rents increase there is more demand for affordable housing and more demand for manufactured homes.
 - c. Limited supply of manufactured housing, cities rarely allow for new communities to be built, so supply can't grow as demand grows.
 - d. All of the above
2. Within \$5,000, according to the US Census Bureau figures of 2009, this is the median income of manufactured home owners.

Answer: What is \$30,000.

Added analysis: In contrast, the average median income of all households in 2009 was \$49,777. As many of us know, manufactured housing is a crucial source of affordable housing for many low and moderate income families, especially seniors. (Site: <http://www.census.gov/programs-surveys/ahs/>)

3. Do REITs, Real Estate Investment Trusts, matter to us?
 - a. Yes, increasingly REITs, and other kinds of investment companies, are purchasing manufactured housing communities.
 - b. No, they aren't connected with manufactured housing

Added Analysis: Real Estate Investment Trusts were created during the Eisenhower administration as a way to 'democratize' real estate investments. However, of late, REITs have become more and more of a tax shelter for wealthy investors to avoid paying taxes on their income sources. In our opinion at MHAction, we have witnessed that manufactured housing REITs are under constant pressure to satiate the profit appetites of their investors which commonly translates into unaffordable increased rents and decreased capital improvements. This situation has only led to the destabilization of the economic and retirement security of thousands of homeowners.

4. Within 5 percentage points, this is the percentage of manufactured homes that are located in manufactured housing communities. (Where homeowners own the home, but rent the land the home sits on)

Answer: What is 43%.

Added analysis: According to the American Housing Survey, an estimated 2.9 million homes are situated in 'land lease communities' across the United States.

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Community ownership can be structured in any number of ways that range from resident owned co-ops to community land trusts to publically traded real estate companies.

5. What can happen when Manufactured Housing Communities are purchased by large corporations?
 - a. Its harder for residents to bring concerns to owners
 - b. Owners may have more political power
 - c. Owners may be less invested in the local community
 - d. All of the above

6. Homeowners in this state recently banded together to pass a rent justification law that seeks to limit aggressive and unjustifiable rent increases.

Answer: What is Delaware.

Added Analysis: Although many Delaware manufactured home owners will admit that the rent justification law isn't perfect, it's been a huge step in the right direction to curb the predatory nature of some community owners.

7. What are public companies legally required to prioritize?
 - a. Balancing social responsibility with business success
 - b. Growing their business
 - c. Shareholder profits

8. Social Security taxes only apply to the first _____ (amount) of earned income.

Answer: What is \$118,500.

Added analysis: All workers do not pay the same rate of taxes into the Social Security System. There is a 'cap' on the amount of wages that are taxed, which for 2015, is \$118,500. Lifting the cap, would increase fairness in our nation's tax system by making sure that workers, including millionaires and billionaires, pay the same rate of taxes on their wages to support our Social Security system. Lifting the cap also ensures the solvency of our Social Security system. This would ensure that the elderly and disabled are able to collect benefits and continue to stimulate the economy. Income from interest, dividends and capital gains are not taxed at all to help pay for Social Security.

9. Who controls Inspire Communities?
 - a. David L Gold, CEO of Inspire Communities
 - b. American Infrastructure MLP Funds, a privately traded investment fund
 - c. Matt Follett, founding CEO of Inspire, and current board member

10. This is the percentage of beneficiaries of the Social Security program that are women?

Answer: What is 57%.

Added Analysis: The percentage is 57% when looking at all beneficiaries over 62. Women are approximately 68% of beneficiaries that are 85 and older. Social Security is particularly important to women who are less likely to have pensions from jobs and more likely to live long enough to use up any savings that were accumulated prior to retirement.

11. Has David Gold, the new CEO of Inspire Communities, donated to more Republic or Democratic candidates?

- a. Democrats
- b. Republicans

Added Analysis: It's important to note that as corporate ownership has grown, so has their political giving to ensure that public policy is written in the best interests of corporate owners. Sam Zell, Chairman of Equity Lifestyle Properties, Inc., is a large national donor of Republican candidates. It's important to remember that there is an overall convergence toward both political parties that are using large corporate-tied donors for campaign fundraising.

12. Who, in addition to community owners, are potential opponents to the ballot Initiative?

- a. Western Manufactured Housing Communities Association (industry lobby group)
- b. California Apartment Association (Owner of Western Management, LLC has gives to their PAC regularly, also seems likely they would be actively against any form of rent control)
- c. State Assembly member Jim Wood (he received combined donations of nearly \$13,000 from the Western Manufactured Housing Communities Association and the CA Apartment Association from 2013-now)
- d. All of the above

13. Clue: True or false. In America, the 400 richest Americans have more wealth than the bottom 150 million put together.

Answer: True.

Added Analysis: To make matters worse, many of the wealth gains during the economic recovery have largely gone to the top 1% of all income earners. Many economists have long argued that a widening income gap suppresses economic growth and job creation, and may be one reason this economic recovery doesn't feel like a recovery at all. This is particularly true for

communities of color. Even though all U.S. households were severely hurt by the recession, communities of color experienced larger losses than whites.

14. What do Northwind Properties LTD, Southwind Management LLC, and Eastwind LLC have in common?
- they are all named after cardinal directions
 - they are corporate affiliates of Western Management, operator of two manufactured housing parks in Humboldt county.
 - all of the above.
15. Clue: The largest employer in the United States is this company.

Answer: What is Walmart.

Added Analysis: At 1.3 million workers, 2.2 million worldwide, Walmart is the largest employer in the United States. Recently, the Washington, D.C., city council passed a bill requiring large retailers to pay their workers at least \$12.50 an hour (well above the city's minimum wage). Wins, like this, have helped to reignite the debate over whether Walmart provides an adequate wage for its workers.

16. What are possible arguments against the ballot initiative campaign? What other strategies could they use to divide your campaign? Open response (popcorn answers, could lead into wider conversation about preparing communities for the messaging opposition will be likely to throw out and talking about how to undermine these arguments. Messages listed below have been used by industry groups arguing against rent control in the past)
- The county could be subject to lawsuits, in the past when municipalities have passed rent control they have been sued by mobile home park owners.
 - The people complaining about the rent increases and how hard they are on poor people aren't low-income, they are median income people who just don't want to pay market rate rents.
 - Cost to tax payers, cost of administering enforcement, cost of potential law suites.
 - Rent control actually decreases affordable housing because it increases the value of manufactured housing. People will pay a premium for rent control.
 - If there is rent control park owners will not put money into improvements and maintenance and parks will fall into disrepair.
 - Rent control punishes "good, decent, respectable park owners," divides community between those who are for it and those who are against.
 - Push to enact a mediation process, first will address concerns of most vocal residents. When Huntington Beach tried to enact a rent control

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ordinance earlier this year community owners reached individual agreements with residents pushing for the ordinance, and the city council removed the wider ordinance from the table.