



ACTION ARMY SPECIAL REPORT COMPANION

THE GROUND UNDERNEATH YOU

WHAT TO DO WHEN SOMEBODY ELSE OWNS THE LAND UNDER YOUR HOME

YOU OWN THE HOUSE. THEY OWN THE GROUND. THE HOUSE CANNOT LEAVE. THAT IMBALANCE IS THE WHOLE ASSET — AND EVERY MOVE IN THIS MANUAL IS ABOUT TAKING IT BACK ONE PIECE AT A TIME.

THIS IS THE CHECKLIST FROM THE PROGRAM. IT IS FREE. IT WILL ALWAYS BE FREE. PRINT IT, WRITE ON IT, AND HAND IT TO A NEIGHBOR WHEN YOU ARE DONE WITH IT.

YOU DO NOT NEED A LAWYER TO DO ANY OF THIS. YOU NEED A PEN AND ABOUT TWENTY MINUTES.

WHAT IS IN HERE:

YOUR FILE • THE SIX TELLS • THE FIVE MOVES
THE TWENTY MINUTE FILE • THE NOTICE RULE
THE RIGHT TO BUY • THE FEE AUDIT
BEFORE YOU SIGN • THE FOUR DOORS
WHO TO CALL • SILENT SENIORS NO MORE
THE HONEST PAGE • MARCHING ORDERS



YOUR FILE — FILL THIS IN FIRST

EVERYTHING ELSE IS EASIER ONCE THESE FACTS ARE ON ONE PIECE OF PAPER.

COMMUNITY NAME:

MY LOT NUMBER: _____

LOT RENT TODAY: \$ _____ PER MONTH

LOT RENT THREE YEARS AGO: \$ _____

THE DIFFERENCE: \$ _____

NAME ON MY RENT CHECK OR PORTAL:

DATE THE LAST LETTER ARRIVED: ____ / ____ / ____

DATE THE INCREASE STARTS: ____ / ____ / ____

DAYS OF NOTICE THEY GAVE ME: _____

DO I HAVE MY PROSPECTUS? ☐ YES ☐ NO

IF NO — I ASKED FOR IT IN WRITING ON: ____ / ____



THE SIX TELLS

THREE OF THESE AND YOU HAVE ABOUT A YEAR. FIVE AND IT ALREADY HAPPENED AND NOBODY TOLD YOU. CHECK EVERY ONE YOU HAVE SEEN.

- ☐ STRANGERS WITH CLIPBOARDS WALKING THE LOTS, COUNTING, PHOTOGRAPHING THE UTILITY BOXES.
- ☐ THE OFFICE STAFF CHANGES. THE PERSON WHO KNEW EVERYBODY IS GONE. THE NEW ONE IS POLITE AND CANNOT ANSWER A QUESTION.
- ☐ THE NAME ON THE RENT CHECK CHANGES — AND THE NEW NAME IS THREE INITIALS AND THE WORD HOLDINGS, COMMUNITIES, OR PARTNERS.
- ☐ THE PAYMENT METHOD CHANGES. A PORTAL. AN APP. AN AUTOPAY FORM. THAT IS NOT SERVICE. THAT IS INSTRUMENTATION.
- ☐ SOMETHING SMALL DIES AND DOES NOT COME BACK. THE POTLUCK. THE HORSESHOE PIT. THE BULLETIN BOARD IN THE LAUNDRY ROOM.
- ☐ THE FIRST INCREASE ARRIVES WITH A NEW FORM TO SIGN, AND THE FORM IS LONGER THAN THE OLD ONE.

HOW MANY DID I CHECK? _____



THE FIVE MOVES — KNOW THE PLAY

ONE. BUY THE PARK. NOT THE HOUSES. THE HOUSES ARE A LIABILITY. THE LAND IS THE ASSET — BECAUSE OF WHAT IS BOLTED TO IT.

TWO. THE LETTER. SIXTY TO NINETY DAYS AFTER CLOSING. PARAGRAPH ONE SAYS THEY DIDN'T WANT TO DO IT. PARAGRAPH TWO HAS THE NUMBER IN IT.

THREE. THE FEES. WATER REBILLED WITH SOMETHING ON TOP. TRASH. SEWER ADMIN. PET. GUEST. A FEE TO PAY ONLINE AND A DIFFERENT FEE TO PAY BY CHECK. AND A LATE FEE THAT IS A PERCENTAGE — SO IT GROWS WITH THE SQUEEZE.

FOUR. LET IT ROT. THE LIGHTS STAY OUT. THE POOL STAYS CLOSED. FROM THE SPREADSHEET, THAT IS NOT NEGLECT. THAT IS PERFORMANCE.

FIVE. TAKE THE HOUSE. SHE CANNOT AFFORD TO MOVE IT, SO IT STAYS — AND DEPENDING ON THE ABANDONMENT RULES WHERE YOU LIVE, IT CAN END UP IN THEIR INVENTORY AND BACK ON THE RENTAL MARKET.

WHY THEY BURN A FULL PARK DOWN: ONE HUNDRED DOLLARS, TIMES ONE HUNDRED LOTS, TIMES TWELVE MONTHS, TIMES A FIFTEEN MULTIPLE = ONE POINT EIGHT MILLION DOLLARS ON THE RESALE. THE LETTER COST THEM A STAMP.



TONIGHT — THE TWENTY MINUTE FILE

- ☐ FIND THE PROSPECTUS OR OFFERING CIRCULAR THEY GAVE ME WHEN I MOVED IN. IT IS THICK AND BORING AND IT IS THE MOST VALUABLE PAPER I OWN AFTER THE TITLE.
- ☐ IF I CANNOT FIND IT, REQUEST A COPY — IN WRITING. KEEP A COPY OF THE REQUEST.
- ☐ FIND THE TITLE TO MY HOME AND PUT IT SOMEWHERE I CAN NAME OUT LOUD.
- ☐ PUT EVERY INCREASE LETTER, NOTICE AND ENVELOPE IN ONE FOLDER. WRITE THE ARRIVAL DATE ON EACH ONE IN PEN.
- ☐ PHOTOGRAPH WHAT IS BROKEN — THE DARK LIGHT, THE ROAD, THE CLOSED POOL, THE BROKEN LINE. DATE EVERY PHOTO.
- ☐ SAVE TWELVE MONTHS OF RENT RECEIPTS OR PORTAL STATEMENTS.

MY FOLDER IS LOCATED:



THE NOTICE RULE

MANY STATES REQUIRE ADVANCE WRITTEN NOTICE BEFORE A LOT RENT INCREASE — NINETY DAYS IS COMMON — AND THAT NOTICE OFTEN TRIGGERS RIGHTS ON YOUR SIDE, INCLUDING A RIGHT TO MEET WITH THE OWNER.

THE CLOCK STARTS THE DAY THE LETTER ARRIVES. DO NOT THROW AWAY THE ENVELOPE.

NOTICE MY STATE REQUIRES: _____ DAYS

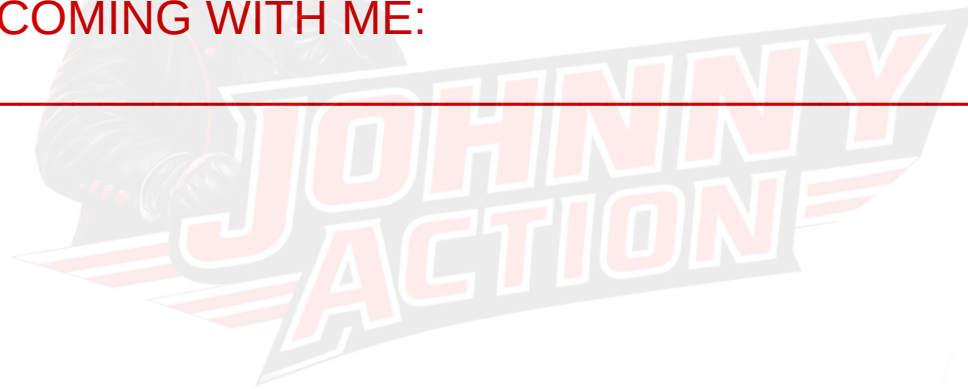
NOTICE THEY ACTUALLY GAVE ME: _____ DAYS

SHORT? ☐ YES ☐ NO

DATE I REQUESTED A MEETING WITH THE OWNER:

____ / ____ / ____

WHO IS COMING WITH ME:





THE RIGHT TO BUY — THE BIG ONE

A NUMBER OF STATES REQUIRE THE OWNER TO NOTIFY RESIDENTS AND GIVE THEM AN OPPORTUNITY TO PURCHASE THE COMMUNITY BEFORE IT SELLS. RESIDENTS FORM A COOPERATIVE AND BUY THE LAND UNDER THEIR OWN HOMES. THERE ARE NONPROFIT LENDERS WHOSE ENTIRE JOB IS FINANCING THOSE DEALS.

IF THAT RIGHT EXISTS WHERE YOU LIVE AND YOU DON'T KNOW ABOUT IT, IT IS THE MOST EXPENSIVE THING YOU DON'T KNOW.

- ☐ CALL MY STATE AGENCY AND ASK: DOES MY STATE GIVE RESIDENTS A FIRST RIGHT OF REFUSAL OR AN OPPORTUNITY TO PURCHASE?
- ☐ ASK: WHAT NOTICE IS THE OWNER REQUIRED TO GIVE RESIDENTS BEFORE A SALE?
- ☐ ASK: HOW LONG DO RESIDENTS HAVE TO RESPOND?
- ☐ ASK: WHO FINANCES RESIDENT COOPERATIVE PURCHASES IN MY STATE?

ANSWER I GOT:



THE FEE AUDIT

IN MOST PLACES, WHAT THEY CAN CHARGE AND PASS THROUGH TO YOU IS LIMITED TO WHAT THE PROSPECTUS DISCLOSED. IF THE FEE ISN'T IN THERE, THERE IS A REAL QUESTION ABOUT WHETHER THEY CAN CHARGE IT. LIST EVERY LINE ON YOUR BILL THAT IS NOT LOT RENT.

FEE ON MY BILL	AMOUNT	IN MY PROSPECTUS?
	\$	☐ YES ☐ NO
	\$	☐ YES ☐ NO
	\$	☐ YES ☐ NO
	\$	☐ YES ☐ NO
	\$	☐ YES ☐ NO
	\$	☐ YES ☐ NO
	\$	☐ YES ☐ NO
	\$	☐ YES ☐ NO

ANY LINE MARKED "NO" IS A QUESTION TO ASK IN WRITING.



BEFORE YOU SIGN ANYTHING

IF SOMEBODY PUTS A NEW AGREEMENT IN FRONT OF YOU AND STANDS THERE WHILE YOU READ IT, YOU ARE ALLOWED TO SAY: I AM TAKING THIS HOME. THEN TAKE IT HOME. AND SOMEBODY ELSE READS IT TOO.

LOOK FOR THESE FIVE THINGS. CIRCLE THEM ON THE DOCUMENT.

- ☐ PASS-THROUGH LANGUAGE — THEY BILL YOU FOR TAXES, INSURANCE, UTILITIES OR CAPITAL WORK ON TOP OF RENT.
- ☐ ARBITRATION — GIVING UP COURT AND GIVING UP JOINING WITH YOUR NEIGHBORS.
- ☐ THE RIGHT TO CHANGE THE RULES — THEY REWRITE THE COMMUNITY RULES LATER AND YOU ALREADY AGREED.
- ☐ AN AUTOMATIC ESCALATOR — A SET INCREASE EVERY YEAR WITH NO SEPARATE NOTICE.
- ☐ RESALE AND BUYER-APPROVAL TERMS — WHO THEY CAN TURN DOWN WHEN YOU TRY TO SELL YOUR HOME.

DATE I TOOK IT HOME: ____ / ____

WHO ELSE READ IT: _____



THE FOUR DOORS — THIS WEEK

**ONE QUESTION. FOUR NEIGHBORS. TWENTY MINUTES.
THE QUESTION IS: DID YOU GET A LETTER?**

EVERY ONE OF THESE STARTS THE SAME WAY — NOT WITH A LAWYER, NOT WITH A REPORTER. WITH FOUR PEOPLE ON A STEP FINDING OUT THEY GOT THE SAME PIECE OF PAPER.

1. NAME _____ LOT _____

GOT A LETTER? ☐ YES ☐ NO

2. NAME _____ LOT _____

GOT A LETTER? ☐ YES ☐ NO

3. NAME _____ LOT _____

GOT A LETTER? ☐ YES ☐ NO

4. NAME _____ LOT _____

GOT A LETTER? ☐ YES ☐ NO

**THEY ARE NOT AFRAID OF LOT FORTY-ONE. THEY ARE
AFRAID OF ALL FORTY-ONE LOTS, WITH ONE LAWYER
AND ONE SPREADSHEET AND SOMEBODY TAKING
MINUTES.**



WHO TO CALL — AND WHAT THEY CAN'T DO

MOST STATES HAVE AN AGENCY THAT OVERSEES THESE COMMUNITIES AND TAKES COMPLAINTS ABOUT NOTICE, DISCLOSURE AND PROCEDURE. IT GENERALLY WILL NOT TELL AN OWNER YOUR RENT IS TOO HIGH — THAT IS A COURT QUESTION. AND ONCE AN EVICTION IS FILED, THE AGENCY TYPICALLY STEPS BACK ENTIRELY.

WHICH MEANS THE TIME TO FILE IS EARLY. NOT AFTER. EARLY.

MY STATE AGENCY: _____

PHONE: _____

MY STATE REPRESENTATIVE: _____

PHONE: _____

MY STATE SENATOR: _____

PHONE: _____

LEGAL AID / SENIOR LEGAL HELPLINE: _____

OUR HOMEOWNERS ASSOCIATION CONTACT: _____

THE NOTICE PERIOD, THE FEE RULES, THE RIGHT TO BUY, THE EVICTION PROCEDURE — YOUR STATE LEGISLATURE WROTE EVERY WORD OF IT, AND YOUR STATE LEGISLATURE CAN REWRITE IT.



WHERE TO GO — SILENT SENIORS NO MORE

IF WHAT IS IN THIS MANUAL IS HAPPENING WHERE YOU LIVE, YOU ARE NOT THE FIRST ONE TO NOTICE IT AND YOU ARE NOT OUT THERE BY YOURSELF.

THERE ARE PEOPLE ORGANIZING AROUND EXACTLY THIS — RESIDENTS AND SENIORS IN THESE COMMUNITIES WHO STOPPED SITTING WITH IT ALONE AND STARTED WORKING ON IT TOGETHER.

THE GROUP IS CALLED SILENT SENIORS NO MORE. THEY ARE A GOOD RESOURCE AND WE RECOMMEND THEM.

SILENT SENIORS NO MORE
SILENTSENIORSNOMORE.ORG

SAY IT SLOW: SILENT — SENIORS — NO — MORE — DOT — ORG.

TAKE THIS MANUAL WITH YOU WHEN YOU GO. AND TAKE FOUR NEIGHBORS.

DATE I WENT TO THE SITE: ____ / ____

WHO I FORWARDED IT TO:



THE HONEST PAGE

NOT EVERY OWNER IS RUNNING THIS PLAY. PLENTY OF THESE COMMUNITIES ARE HELD BY ONE FAMILY WHO SHOWS UP IN A PICKUP TRUCK AND FIXES THE WATER LINE HIMSELF ON A SUNDAY.

THE COSTS ARE REAL TOO. INSURANCE IS UP. TAXES ARE UP. FIFTY-YEAR-OLD WATER AND SEWER IS EXPENSIVE TO REPLACE. ALMOST NO NEW COMMUNITIES GET BUILT, AND FIXED SUPPLY PUSHES RENT UP EVEN WHEN NOBODY IS BEING GREEDY.

HIGH CONFIDENCE: THE STRUCTURE. YOU OWN THE HOUSE, THEY OWN THE GROUND, THE HOUSE CANNOT LEAVE, AND THAT IMBALANCE IS THE ASSET.

HIGH CONFIDENCE: THE NUMBERS. TWENTY MILLION RESIDENTS. LOT RENT UP ROUGHLY FORTY-FIVE PERCENT OVER TEN YEARS. INSTITUTIONAL BUYERS FROM ABOUT THIRTEEN PERCENT OF PURCHASES TO ABOUT TWENTY-THREE PERCENT.

MEDIUM CONFIDENCE: HOW COMMON THE WORST VERSION IS. THE DOUBLINGS MAKE THE NEWS BECAUSE THEY ARE EXTREME. ANYBODY WHO TELLS YOU THEY KNOW THAT SHARE PRECISELY IS SELLING SOMETHING.

WHAT WOULD PROVE US WRONG: OPEN BOOKS SHOWING THE INCREASES TRACKED ACTUAL COSTS AND THE MONEY WENT BACK INTO THE PROPERTY. THAT INVITATION IS OPEN AND IT DOES NOT EXPIRE.



MY MARCHING ORDERS

- ☐ I FOUND MY PROSPECTUS — OR I ASKED FOR IT IN WRITING.
- ☐ I WROTE THE DATE ON THE LETTER AND KEPT THE ENVELOPE.
- ☐ I FOUND OUT WHETHER MY STATE GIVES RESIDENTS A RIGHT TO BUY.
- ☐ I AUDITED EVERY FEE AGAINST THE PROSPECTUS.
- ☐ I DID NOT SIGN ANYTHING ALONE.
- ☐ I KNOCKED ON FOUR DOORS AND ASKED THE QUESTION.
- ☐ I CALLED ONE PERSON WHO LIVES IN ONE OF THESE COMMUNITIES AND ASKED WHAT HER LOT RENT IS.
- ☐ I WENT TO SILENTSENIORSNOMORE.ORG.

SIGNED: _____

DATE: ____ / ____ / ____

DON'T BE ALONE WITH IT. THAT IS THE ONLY THING THEY ARE COUNTING ON.

**YOU OWN THE HOUSE. DON'T LET ANYBODY TELL YOU
THAT YOU DON'T HAVE ANY GROUND TO STAND ON.**

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