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- Loans, grants & other services! Pages 2,3,4.

CVOEO Mobile Home Project

THE MOBILIZER

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A Note from the Director

If you have been watching the news in recent weeks, you have heard about current housing crisis plaguing our nation. The number of home foreclosures is rising at an alarming rate, because many Americans are spending well beyond their means. However, there are some affordable options available, like mobile home parks. Unfortunately, our staff has attended a number of mobile home park sale and park closure meetings over the past year throughout the state of Vermont. We know mobile home parks are a great form of affordable housing, however their existence is threatened each time one of these notices is issued. It is now more important than ever for residents to be informed of their rights, and more importantly to organize and exercise their rights. Though our staff works to promote stronger protections for mobile home residents, the more support and input we get from people living in mobile home communities, the better.

We have helped many park residents organize and form resident associations. In this issue you will read about a few parks that had success from organizing to address a problem. We hope that you will contact us if you are interested in forming a resident association, or if you have any other input related to a mobile home issue.

-Dorothy A. Liftig

Lot Rent Mediation - Success for Green Mountain Mobile Home Park

The residents of Green Mountain Mobile Home Park in Pownal, Vermont received a lot rent increase in April. As per Vermont State Law, if an increase exceeds the set threshold (equal to the U.S. Consumer Price Index Housing Component plus one percent (CPI) (currently 5.2%)), the residents have the right to contest the increase. The residents of Green Mountain Park did just this; they organized and exercised their right to request lot rent mediation.

Mobile Home Project Staff attended this mediation to provide support to the appointed park resident representative. After five long hours, the park owner and park representative were successful in finding an amount they could both agree on. It is important to note that had the residents not taken the initiative to contest the increase their lot rent would now be \$41.00 higher!

If your park receives a rent increase notice that exceeds the stated CPI (the rent increase notice should always be on a standard form from the state) and you feel the amount specified is excessive, contact our office right away. We have all the paperwork you need to get started, but keep in mind that the residents must submit a formal request for mediation to the state within 15 days of receiving the increase.

Pownal Picnic in the Parks

POWNAL—Here at the Mobile Home Project (MHP), one of our main goals is to foster relationships with mobile home residents and the communities they live in. Almost every month since the fall of 2006, Corey Beach, the MHP Resident Organizer, has been attending the Pownal Valley Affordable Housing, Inc. (PVAH) meetings in Pownal, Vermont, to learn more about the mobile home parks in town.

During the Spring of 2007, PVAH and the MHP decided to organize a community picnic in order to introduce mobile home park residents to their respective organizations. It was decided that the picnic would be held on an open lot between the Green Mountain Mobile Home Park and Alta Gardens Mobile Home Park on the evening of July 22, 2007.

From a community development standpoint, the picnic was a great success. Approximately 100 residents from Alta Gardens and Green Mountain Mobile Home Parks attended. Also in attendance were eleven members of PVAH, Pownal's state representative, and a town selectboard member. Two grills were used to serve up hamburgers and hot dogs, and plenty of other food was available to snack on. Both park and town residents thoroughly enjoyed the wonderful summer weather.



Residents enjoying the MHP/PVAH picnic.

Contact the Mobile Home Project if you are interested in organizing a similar event in your park next summer!

Non-Profit Park Residents - Great Loan Opportunity!

USDA Rural Development has *one percent loans* available for mobile home repairs. Only homes in non-profit parks, co-operative parks, or on private land owned by the homeowner are eligible. Residents in these types of living situations may be eligible for a grant up to \$7,500 or a 1% loan up to \$20,000. There are some additional restrictions and requirements.

If you are performing needed repairs and need to borrow money, **you will not find a better deal than this.** Contact the Mobile Home Project to see if you are eligible, or with any questions.

Terrace Hills Residents Relocated

CLARENDON— A park closure notice is probably the most disruptive event that can occur in the life of a mobile home park resident. When a landlord notifies tenants on their decision to close a park, residents are forced to begin an often frustrating search for a new living situation.

Last year, residents of Terrace Hills Mobile Home Park in Clarendon had to face this reality. Originally, tenants hoped to move into a new park being developed by the Rutland County Community Land Trust (RCCLT), however, when plans for the new park were postponed, Terrace Hills residents were nervous about where they would end up when the park closed in May of 2007.

Luckily, the town of Clarendon received a Vermont Community Development Block Grant for \$134,600 to assist with the relocation of park residents. RCCLT is administering the grant with additional support from the Mobile Home Project and NeighborWorks of Western Vermont. The park officially closed on May 1, 2007, and all tenants will be moved out of the park by the end of October. With the help of the grant funding, residents will either be moving their home to another park or piece of land, moving into an RCCLT- managed apartment complex, or purchasing their own traditional—style home.

If you receive a park closure notice, contact the Mobile Home Project to learn more about your rights as a tenant and to explore funding options that may be available to assist you during the moving process.

Need Help with Home Rehabilitation?

Fall is a great time to take care of projects that need attention inside the home. Roof replacement and updating your electrical or plumbing systems can improve the value of your home. Efficiency improvements like replacing windows and doors contribute to significant savings on your heating bill. All of these improvements lead to additional savings for you and your family.

Opportunities Credit Union, a leader in manufactured home lending in Vermont, has 3% APR loans to help manufactured home owners pay for home upgrades. This special rate applies to manufactured home owners in parks and on privately - owned land in Chittenden, Franklin, Grand Isle and Orange Counties.

Manufactured home owners may also be interested in other products Opportunities has to offer:

- Financial education – One-on-one counseling services to assist with financial challenges, including budgeting, credit repair, or saving for your next home
- Tracker Loans to help you build or rebuild credit and increase savings
- Refinancing existing mortgages
- Personal loans for autos, education, furniture or computers
- Assistive technology loans for Vermonters with disabilities
- PowerSavers CDs (12-month CD with \$100 opening balance that you can add to as often as you like)

If you have any further questions about the products and services offered by Opportunities, please contact the Mobile Home Project at 802-660-3455 x 204.

Mobile Home Project Completes Production of DVD

The Mobile Home Project was awarded a grant last October through the Environmental Protection Agency to create a DVD highlighting health and safety concerns in Mobile Home Parks, and the steps that can be taken to get the problems address. The content of the film is geared toward park residents as well as municipal town health officers, and contains information from state and local officials. State and local workers contributed their expert knowledge of common health issues in parks including water quality and water pressure, septic and sewer problems, electrical issues, and road conditions. The DVD will aid in our on going work to educate people about their rights, and promote healthy communities.

We are pleased to announce the film has successfully been completed, and will be distributed to health officers and resident throughout the state this fall along with a training manual that coincides with the DVD. If you are interested in watching the film, please visit our website at www.cvooe.org.

Grants Available from the Agency of Natural Resources!

The Agency of Natural Resources (ANR) has funds available to make individual loans of up to \$75,000 for the removal, replacement or upgrade of an underground or aboveground petroleum product storage tank. The purpose of this loan is to reduce the likelihood of contaminating groundwater. Mobile home park and apartment building owners are eligible to apply for this zero percent interest loan, which is repayable within ten years. Applications are processed similar to a bank loan and collateral and/or personal guarantee is required. For information and an application, please contact June Reilly of the UST Program at 802- 241-3871.

ANR also has available grants up to \$1,000 for the replacement of an underground or aboveground storage tank. To qualify for a grant, the applicant must be the landowner of the property on which the tank is located. Please see ANR's website for more information:

<http://www.anr.state.vt.us/dec/wastediv/ust/ustgrantapplication.htm>

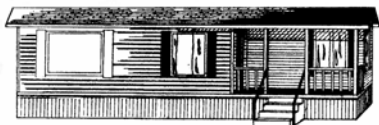
Grant applications can be obtained online or please contact:

Maria Stadlmayer at 802 241 3881 for aboveground tank.

Susan Thayer at 802 241-2361 for underground tank.

CVOEO Mobile Home Project

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Core funding for the CVOEO Mobile Home Project comes from the State of Vermont and is administered by the Department of Housing and Community Affairs.

Want to Get Ahead Financially?

CVOEO's **Micro Business Development Program** (MBDP) can help in a number of ways if you live in Addison, Chittenden, Franklin or Grand Isle Counties and meet income guidelines. Here's what we do:

- 1) We help people start and expand very small (micro) businesses. We offer classes, one-on-one counseling, business plan development, assistance with marketing and even help with finding and applying to a lender for business capital. There's more!
- 2) Our **Growing Money Program** offers classes to support you in getting a handle on spending, debt and savings.

Financial Self-Protection (module 1) addresses financial goal-setting, changing money behaviors, core money management strategies, dealing with credit and credit cards, managing spending and using financial institutions.

Creating a Financial Future (module 2) focuses on saving, on first time investments, and on building assets and net worth. We have classes on spending and debt management for women only too. Call for a schedule.

- 3) Do you know about our **IDA Program**? With an Individual Development Account (IDA), you save at least \$15/month from earned income, and we'll match your money, \$2 for every dollar you save. You end up with up to \$3,000 to put to a business, first home purchase or post-secondary education for you or a family member.

For details, call Jim at MBDP: 802-860-1417, Ext 102 or email jwhite@cvoeo.org.

Housing Counseling Available to Mobile Home Residents (From the Mobile Home Project)

The Mobile Home Project offers housing counseling to all mobile home park residents. Although we do not offer any financial assistance directly through our program, we are able to connect you to organizations that will help you address whatever your financial need.

The Mobile Home Project can help you with:

Credit/debt counseling

Pre-purchase counseling

Selling your mobile home

Back lot rent

Home rehabilitation

Loan/Foreclosure issues

Call 802-660-3455 x 204 today!