

MOBILE HOME PROJECT NEWSLETTER

Volume 6 Issue 1

Newsletter Date

The MHP mailing address has changed:

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New Staff at Mobile Home Project

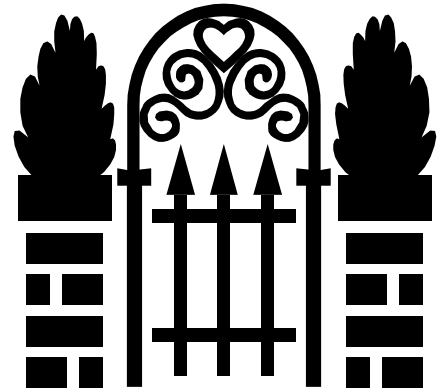
Some significant changes have occurred with the Mobile Home Project since the publication of the May Newsletter.

After years of dedicated service at the MHP, Elaine Curry Smithson and Kim McCarty have moved on to other work. Their tireless work as advocates and organizers have been deeply appreciated by CVOEO and mobile home residents alike. We wish them the very best!

We now move forward with a brand new staff. In October, Carolyn Anderson accepted the position of Associate Director of the MHP. Some of you may recognize

her, as she was an tenant advocate for Vermont Tenants Inc., another CVOEO State-wide Housing Service.

We would also like to welcome Charles Hoag as a new Mobile Home Project organizer/advocate beginning November 13th. Charles comes to the CVOEO Mobile Home Project with experience as a resident friendly manager of mobile home parks for the Addison County Community Land Trust. He is very interested in work-



ing to help organize mobile home park residents. He is also very interested in helping mobile home owners assert their rights under mobile home park law and other statutory and regulatory protections.

VERMONT DEVELOPMENT CREDIT UNION CREATES A SPECIAL MANUFACTURED HOUSING PROGRAM

Vermont Development Credit Union (VDCU) is a non-profit banking institution that brings affordable financial services to Vermonters.

With 11,000 members, VDCU has provided its counseling-based services in almost every town in Vermont including many residents of manufactured housing (MH).

VDCU's experience has shown that MH residents have a special need for access to affordable home loans with reasonable terms.

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Reduce Your Loan Payments With Refinancing

VHFA offers a Limited Refinance Program that allows homeowners to replace high interest rate mobile home loans.

In addition, borrowers can finance the cost of mobile home improvements and all closing costs associated with the loan.

To be eligible, a mobile home must:

- sit on land owned by the homeowner;
- reside in a VHFA-eligible mobile home park



- or be relocated to one or the other eligible location.

All mobile homes must be permanently affixed to land. Terms range from 10 to 30 years. Certain restrictions apply to pre-1976 mobile homes.

To apply, contact a participating VHFA lender. VHFA lenders determine eligibility, complete the application, and process and close the loan.

You can contact the Mobile Home Project for a list of participating lenders and VHFA-eligible parks.

The staff at MHP can also explain the foundation requirements, rates, and additional program and property requirements.

Or go to: www.vhfa.org

MHP Offers Housing Counseling to Mobile Home Residents

Everyone needs housing counseling at some point in their life. The Mobile Home Project offers housing counseling to all mobile home park residents. Even though, we do not offer any monetary assistance we can help residents in many ways. If you are behind in payments or having a hard time paying your lot rent or mobile home loan please call us. We can help you. All information is kept strictly confidential.

MHP can help you with:

Credit/debt counseling Pre-purchase counseling Selling your mobile home
Debt reduction Back lot rent and Loan/Foreclosure issues

Homeownership Opportunity

The Lamoille Housing Partnership (LHP) has money available to help income-eligible buyers to purchase a new or used mobile home.

To qualify for assistance, homes must meet LHP's health and safety

requirements, and must be moved into Evergreen Manor Mobile Home Park in Hardwick, Vermont.

To learn more about this exciting opportunity, please call Alex at (802) 888-5714.



Own your home!

What is the Fair Housing Project?

DID YOU KNOW...

In Vermont it is illegal to discriminate in the sale or rental of housing because of a person's: race, sex, sexual orientation, age, marital status (whether married or unmarried), religion, color, national origin, disability, family status (presence of minor children), and receipt of public assistance (any assistance provided by federal, state, or local government, including medical and housing assistance).

In addition, federal and state law require housing providers to make reasonable accommodations and al-

low reasonable modifications based on the needs of people with disabilities.

If you believe you have been the victim if housing discrimination the Fair Housing Project may be able to help you.

FHP provides: assistance and empowerment for victims of discrimination; attorney referrals; testing for evidence of discrimination; information, education and community outreach on fair housing issues; and referrals to appropriate enforcement agencies.

Fair housing is your right!

By taking action you may be awarded the housing you sought as well as damages.

Call the CVOEO Fair Housing Project at (802) 864-3334 or 800-287-7971.

The Fair Housing Project (FHP) is a program of the statewide housing services division of the Champlain Valley Office of Economic Opportunity (CVOEO). FHP works to eradicate discrimination in Vermont through outreach, education and enforcement of fair housing laws.

The Mobile Home Project Office Moves

As we reported in an earlier newsletter, the MHP joined forces with the Fair Housing Project (FHP) and Vermont Tenants Inc. (VTI) to form *Statewide Housing Services of CVOEO*.

To coordinate these services and invite the spirit of cooperation amongst all staff, we moved the MHP office in with the FHP and VTI offices.

The MHP is still located at 294 North Winooski Avenue

in Burlington. We are moved one door down the hallway from the previous office space.

Both Carolyn and Charles will be working together as a team out of the new office.

VDCU SPECIAL MANUFACTURED HOUSING PROGRAM

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Because of the particular needs of Mobile Home residents, VDCU has created a manufactured housing line of products called PRIDE.

PRIDE stands for Purchase, Refinance, & Improve to Develop Equity in your home. They are designed to meet your specific needs as a homeowner or potential homeowner.

The MHP can provide you with more information about PRIDE and connect you with VDCU. If you are interested in more information about feel free to call Carolyn at the MHP:

800-287-7971

CVOEO MOBILE HOME PROJECT

294 North Winooski Avenue
Burlington, VT 05401

Is your address correct? Please let us know if there are any changes.

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RETURN SERVICE REQUESTED

The Mobile Home Project Newsletter is a publication of the CVOEO Mobile Home Project. The project serves the needs of mobile home residents throughout the State.

The newsletter is available in alternate formats. Reasonable accommodations in the program services will be provided for persons with disabilities

PUBLIC HEARING SCHEDULED ON MOBILE HOME PARK RULES

The Vermont Department of Housing and Community Affairs will hold a public hearing, Friday November 14, 2003 at 2:00 p.m. in the Pavilion Building Auditorium at 109 State Street, Montpelier. The hearing is an opportunity for you to comment on proposed changes to the "Housing Division Rules" which include the Mobile Home Park Rules and Rules for Mobile Home Park Habitability.

This is the first time the DHCA has updated its rules since they were adopted in 1995 (Habitability Rules) and 1993 (MHP Rules). The DHCA had

hoped to begin the official rule making process last fall (September 2002 MHP Newsletter) but was delayed due to staff changes.

The Mobile Home Project will be reviewing the DHCA's proposed changes to ensure that your rights are protected. **And we strongly feel that residents also need to get involved in this rare opportunity to influence the regulations that affect you every day.**

Rules govern many aspects of the rights and responsibilities of residents and owners, including:

leases, rent increases, repair and deduct, remedies for health and safety violations, sales of mobile homes in parks, park sales and evictions. The Habitability Rules cover requirements for water and septic, electric service, roads and general park maintenance. They "fill in the details" for administration of the mobile home park laws in Vermont by the DHCA.

For further information and to download the draft proposed rules visit the DHCA's website (www.DHCA.state.vt.us).

Written comments will be accepted through November 21, 2003.