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# MOBILE HOME PROJECT NEWSLETTER

WEB EDITION—PDF

6/10/04 Volume 7, Issue 1

## *First-Ever Statewide Association Summit Planned*

The MHP is in the planning stages of a meeting for resident associations from across the state. This kind of meeting has never happened before. Resident associations in different areas have often never even heard of one another, much less talk regularly. The MHP wants to bring them together and get them talking about improving their parks.

The theme of the “Summit” is: “Forming, Storming, Performing: Finding Common Goals and Uncommon Solutions to Increasing Membership, Battling Board Burnout, and Legislating Change in Your Park”.

The Summit, scheduled for early fall, is open to all mobile home park residents, whether or not you have an association or are a member of a resident association. The Summit will feature speakers, food, and an opportunity to meet other association members from every region of Vermont. Please contact Charlie Hoag at the MHP to attend, volunteer, or for more information.

## *VMHOA Holds Annual Meeting*

The Annual Meeting was held at Tall Timbers in Quechee on May 22<sup>nd</sup>. Members were addressed by Jim Saudade, Deputy Commissioner of the Vermont Department of Housing and Community Affairs (DHCA). He reviewed the recent changes in the Mobile Home Park regulations which have been two years in the writing (your VHMOA Board members testified at a hearing on these changes). These regulations are available on the website: [www.dhca@state.vt.us](http://www.dhca@state.vt.us).

The big change was in the park closing law which extended the notice to residents period from 12 to 18 months (your VHMOA board lobbied hard for this change). He also told us about an upcoming executive order from the Governor which will establish an advisory commission on problems in mobile homes and mobile home parks in the state of Vermont. Jim answered questions and received a hearty round of applause at the end of his address.

### Special points of interest:

- A Governor’s Advisory Commission on Mobile Homes hasn’t been created since 1994 (page 3)
- Want a loan or to refinance? Check out page 2 for details
- Wondering about lot rent mediation? Look to the back page for some basic guidelines

## *A Fair and Affordable Lending Alternative*

### **Vermont Development Credit Union**

Homeownership lending has been a high priority for Vermont Development Credit Union (VDCU) for over a decade. They have made hundreds of homeownership loans across the state. Residents of manufactured homes have come to VDCU for mortgages, refinancing, home improvement loans, personal and auto loans, and basic financial services. VDCU's manufactured home program, called PRIDE, allow buyers to Purchase, Refinance, and Improve homes to Develop Equity in their homes.

Please call, email or write VDCU for a Benefits of Membership brochure. Visit their website at [www.vdcu.org](http://www.vdcu.org) for more information about their services.

18 Pearl Street, Burlington, VT 05401

Member Services Phone: 802-865-3404 or 800-865-8328, Option 3

Homeownership Department: 802-865-2002 or 800-865-8328, Option 4

Email: [info@vdcu.org](mailto:info@vdcu.org)

## *DHCA Rules Change*

The Department of Housing and Community Affairs (DHCA) has completed its Rules Change process. The new Housing Division Rules go into effect on July 1, 2004. They affect every park in Vermont.

For more information or a detailed list of changes, please call the Mobile Home Project or visit DHCA's website at:

<http://www.dhca.state.vt.us/Admin/NewsMHRules.htm>

**"The new DHCA Housing Division Rules go into effect July 1, 2004. They affect every park in Vermont."**

## *Rural Development Loans Make Cents*

USDA Rural Development has one percent loans available to mobile home owners to perform general repairs to improve or modernize their property. Non-profit and co-op parks are eligible. Some restrictions apply. For a list of eligible parks, call the Mobile Home Project.



*Don't pass up free money!*

Loans and Grants must be for repairs that will remove health and safety hazards including insulating or weatherizing the home, or to repair or remodel dwellings to make them more easily accessible for all people. To be eligible the applicant must own the home and occupy the site prior to filing an application. The household also must qualify based on income. Residents in eligible parks may receive a loan and/or grant up to \$7,500. Mobile homeowners on their own land are eligible for loan assistance of up to \$20,000.

Generally speaking, only homes constructed after 1976 are eligible. Continued on page 3...

## *Two New Associations Formed*

In our experience, parks with resident associations have better overall community through improved communication among residents and are more likely to have a voice in park management. The Mobile Home Project is happy to announce two new resident associations: Whispering Pines (in North Clarendon) and Flanagan's (in St. Albans). Some the activities required for starting an association are:

- going door-to-door in your park
- mailing flyers
- calling your neighbors to remind them about meetings
- going to scheduled meetings with the MHP

Forming a new association is a huge success for these residents. Although everyone worked hard, the MHP would like to thank Carol Callahan from Whispering Pines and Linda Stell from Flanagan's for their efforts. Carol is the Vice President and Linda is the President of their associations.

*Remember:* Park owners and managers may not retaliate with eviction or other threats because you have joined or wish to start a resident association. If you think you are the victim of retaliation, call the MHP immediately. If you would like more information about associations, contact Charlie Hoag at the MHP.



*Growing community  
with neighbors*

## *New Governor's MH Commission Proposed*

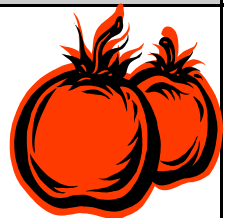
DHCA will recommend to the Governor to create a special Advisory Commission on Mobile Homes. The proposed Commission would have 15 members from across Vermont, representing lenders, manufacturers, state agencies, advocates, park owners, and mobile home owners, with DHCA providing administrative support and recommendations. Deputy Commissioner Saudade said that the new Commission would work for 2 years, which is double the length of past commissions. The other commissions were created in 1987, 1992, and 1994.

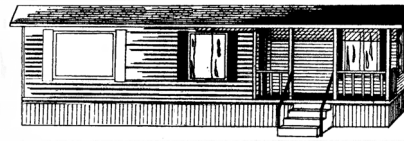
The Commission would be formed by executive order of the Governor, who chooses its members. DHCA has identified important issues involving ownership, landlord-tenant disputes, and relocation assistance for park closings, which it hopes the commission will take up.

For more information please call the Mobile Home Project.

## *Rural Development cont.*

To receive an application package or require additional information on the USDA Rural Development loan program, please feel free to contact Carolyn Anderson or Charlie Hoag at the Mobile Home Project.





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WE'RE ON THE WEB! [www.cvoeo.org/mhp/mhpindex.htm](http://www.cvoeo.org/mhp/mhpindex.htm)

**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

## *Lot Rent Mediations*

A hearty congratulations goes out to the Birchwood Manor resident association on a successful lot rent mediation. Representatives Dan Chamberlain (President) and Larry Blow (Vice President) negotiated with HFI in just over three hours of mediation. The outcome included an internal rent subsidy (a reduction in the proposed rent increase) and negotiations regarding water metering. This mediation marks a turning point in relations between HFI (the non-profit owners) and the resident association. This was Dan's second lot rent mediation with HFI and he is very pleased with the outcome.

The MHP is interviewing residents who have experienced a lot rent mediation for an article in our fall newsletter. We want your mediation stories, advice and tips. So far we have received some excellent information from Dan and from Derby Park board President Dennis Sheltra. Please contact Carolyn or Charlie so we can include you in our lot rent mediation feature.

### Basic things to know about lot rent increases & lot rent mediation:

- A notice of the increase must be received at least 60 days before the date of the increase takes effect
- Lot rent may not be increased more than once per year.
- The notice must be on the official form provided by the state
- A petition must be filed with the park owner and the Commissioner of DHCA **within 15 business days** of receiving the notice of proposed lot rent increase. The requirements regarding this petition are very specific. The MHP has forms and assistance available to you if you are considering this process.