

294 North Winooski
Avenue
Burlington, VT 05401

Ted Wimpey
Statewide Housing Services
Director

Corey A. Beach
Mobile Home Project
Program Coordinator
cbeach@cvoeo.org
X - 107

Jessica V. Frank
Mobile Home Project
Advocate/Organizer
jfrank@cvoeo.org
X - 105

Contact Information

Phone: 802-660-3455
X - 204

Toll Free voice mail:
1-800-287-7971

Special points of interest:

- Colchester residents see progress after petition. Page 2.
- Rutland park rent mediation case goes to Vermont Supreme Court. Page 3.
- Loans, grants & other services! Pages 2,3,4.

CVOEO Mobile Home Project

THE MOBILIZER

May 2008 Volume 10, Issue 2

A Note from the Program Coordinator

A lot of changes have occurred at the Mobile Home Project since our fall newsletter was released. At the end of October we sadly said goodbye to our director, Dorothy Liftig, as she left to pursue graduate studies in Boston. I would like to take this opportunity to thank her for the years of service she put in at CVOEO and the Mobile Home Project. She will be greatly missed.

We are very happy, however, to welcome Jessica Frank as our new Resident Organizer at the Mobile Home Project. Jess has been working with us since January and, in addition to the everyday organizer responsibilities, has planned two successful workshops for town health officers. Please join us in welcoming Jess!

This winter and spring we have helped park residents form resident associations, address habitability concerns in their park and find funding sources for home rehabilitation projects. Please contact us if you are interested in learning more about the services we provide to mobile home park residents across the state. I hope that you enjoy reading the Spring 2008 issue of *The Mobilizer*!

-Corey A. Beach

Park Residents Call for Action

POWNAL - Residents of Burdick & Burdick Trailer Park organized a meeting with local and state officials to discuss recent water related issues in their park. Many residents of Burdick park have been living with low or no water pressure for years. Frustrated and confused, residents contacted us at the Mobile Home Project for advice and guidance in organizing a meeting with all parties involved.

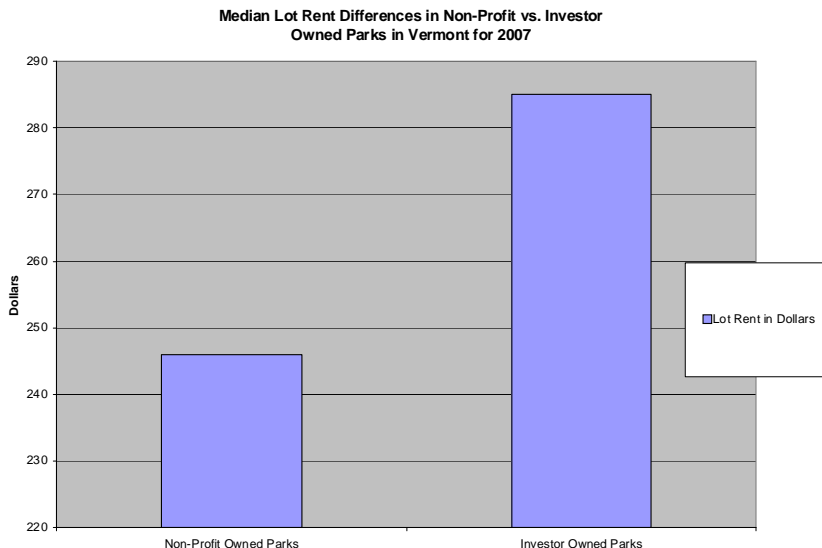
Members of the Fire District, Select Board, Agency of Natural Resources, Pownal Valley Affordable Housing, Inc., park residents, park owner, CVOEO's Mobile Home Project, The Bennington Banner, and state representative Bill Botzow were present. Residents left the meeting more informed of their situation and a little less frustrated. Simply knowing that many state-level officials are aware and working on their situation was a relief for most residents. Park residents have assisted the park owner in erecting a community bulletin board, on which updates on the water situation are being posted. Final plans for a new water system are currently being designed by a professional engineer, and there is hope that construction will begin by early summer.

If your park is experiencing water quality or water supply issues, contact the Mobile Home Project to learn more about your rights as a tenant and explore options for organizing your community to better address the water problem.

Act 252 Turns 20!

VERMONT - 2008 marks the 20-year anniversary of Act 252. Act 252 is Vermont's law that entitles leaseholders the right to receive notice if their mobile home park is up for sale, and up to 135 days to consider the feasibility and potential of a non-profit or resident-organized purchase. Currently, thirty percent of Vermont's mobile home park residents live in non-profit or resident-cooperative owned parks. These residents can be assured that their parks will never close. Results of this law have shown to be effective in keeping lot rents affordable. In 2007, median lot rents in non-profit owned parks were thirty-nine dollars lower than in investor owned parks (see graph).

If you receive notice of park sale, contact the Mobile Home Project for assistance in organizing a meeting with fellow residents to discuss your options.



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.

Colchester Park Petition = Progress

COLCHESTER - Last fall, a resident from Windemere Estates in Colchester contacted the Mobile Home Project to discuss several concerns about the conditions of the park. The Mobile Home Project agreed to visit the park and work with the residents to address these problems.

Upon visiting the park, it was confirmed that there were definite health and safety issues related to potholes, dead tree limbs, road signage, trash, and abandoned homes. The Mobile Home Project helped the resident draft a petition and obtained signatures of over half of the households in the park. The Mobile Home Project then sent a copy of the petition, along with pictures of the conditions in the park, to the park owner.

Two weeks after the petition was mailed, the park owner responded by sending a new park manager to Windemere to assess the concerns voiced by the tenants. The landlord sent a letter to all of the tenants and to the Mobile Home Project indicating how the issues presented in the petition were going to be addressed. The Mobile Home Project followed up with the park resident to confirm that repairs and maintenance to the park were occurring as promised by the park owner.

Earlier this spring, the Mobile Home Project revisited Windemere Estates to see the progress that had been made in the park since last fall. All of the faded road signs had been replaced, dangerous trees and limbs had been removed, and some of the abandoned lots had been tidied up.

If you are concerned with habitability issues in your park, please contact the Mobile Home Project for assistance in addressing these types of problems.

Home Ownership Financing from Opportunities Credit Union

The motto at Opportunities Credit Union is, “we don’t say no, we say when.” This is especially true for people who want to own their own manufactured home. As Vermont’s only Community Development Credit Union, we offer unique and innovative solutions for people wherever they are on the Asset Path.

If you have a poor credit score or payment issues, you might start with counseling (Neighborworks Certified counselors). We’ll use tracker loans and negotiations to help you raise your score and become eligible for grants and 100% financing. We help you settle bad debt and move along the path toward ownership.

Our Home Buyer’s Education class is required for eligibility for grants up to \$15,000 to help with closing costs and down payments expenses. Opportunities Credit Union will craft a financing solution that is best for your individual situation.

If you own your own home now and want to re-finance or do an energy savings upgrade - we have several options available for you.

People choose Opportunities Credit Union because they want their money staying in Vermont and working for their neighbors. We will always service your mortgage and eliminate the stress of this volatile market. Get on the Asset Path today apply for your home ownership mortgage at Opportunities Credit Union! “We don’t say no, we say when.”

If you have any further questions about ownership opportunities please contact the Mobile Home Project at 802-660-3455 x 204.

Bolton Park Establishes Resident Association

BOLTON - Last fall, the Mobile Home Project was approached by the owner and residents of Fernwood Manor in Bolton for assistance in re-establishing their resident association. The Mobile Home Project met with the residents and a representative for the park owner last fall to discuss the necessary steps towards re-establishing a resident association. After this meeting, the Mobile Home Project designed a membership form and mailed it to all of the residents in the park. Shortly after, the Mobile Home Project went to Fernwood Manor and collected membership forms with the assistance of resident volunteers.

Based on the information provided on the membership forms, the Mobile Home Project created a ballot for the resident association board election. All ballots were mailed out to the tenant association members and returned to our office through the mail. Earlier this year, the Mobile Home Project met with the resident association members to open and count the ballots. The new board was presented at this meeting.

Please contact the Mobile Home Project today if you are interested in starting or re-establishing a resident association in your park!

Residents Win Lot Rent Increase Dispute

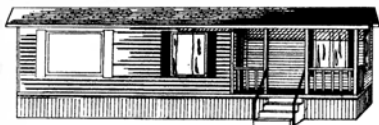
RUTLAND - In the state of Vermont, lot rent increases are highly regulated. According to the state statute, rent increases cannot occur more than once a year, and if an owner proposes a rent increase more than the Consumer Price Index for housing, plus 1%, tenants are entitled to mediation. If the attempted mediation is unsuccessful, and the residents claim the proposed rent increase is “clearly excessive”, under law, they may file a complaint to superior court.

In the fall of 2006, residents of Billings Mobile Manor, located in Rutland, received notice of a 13% increase in lot rent. Due to the fact that this increase was well above the Consumer Price Index plus 1%, residents were able to exercise their right to invoke mediation. After unsuccessful mediation, the residents brought their case to the Rutland Superior Court. The court ruled in favor of the residents, stating that the proposed rent increase was in fact “clearly excessive” and the lot rent was lowered to a 2% increase. The court stated that the new increase would “represent a reasonable increase to address increased operating costs, while maintaining a reasonable rate of return to the owner”. Soon after the superior court delivered their verdict, the park owner appealed the decision. This case is now heading to the Vermont Supreme Court.

The Mobile Home Project can provide assistance to residents who wish to go to a lot rent mediation with their park owner. If you receive an increase that is more than CPI + 1%, please contact us as soon as possible to learn more about your rights and options as a mobile home park resident.

CVOEO Mobile Home Project

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



294 No. Winooski Ave
Burlington, VT 05401
www.cvoeo.org

Phone: 802-660-3455
Fax: 802-651-4179

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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.

The CVOEO Fair Housing Project & Fair Housing Act

Did you know that it is illegal for someone to discriminate against you when you are looking to rent a mobile home because of your:

- Race
- Religion
- Sex
- Marital status
- Sexual orientation
- Because you have minor children
- Color
- National origin
- Gender identity
- Age
- Disability
- Section 8 voucher or other public assistance

It is illegal to discriminate in the sale or rental of housing—including the rental of mobile homes based on any of the things listed above.

In addition, if you have a disability, housing providers and landlords must make **reasonable** accommodations or modifications to your apartment or mobile home to enable you to live more comfortably in your home and cannot refuse to rent to you based on their failure to make such a reasonable accommodation.

For more information about your right to choose your housing without discrimination, call the CVOEO Fair Housing Project at: 802-864-3334 x 202.

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. **Call 802-660-3455 x 204 today!**

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

Thinking of purchasing a mobile home in the Williamstown area? Know a friend or family member who may be interested?

The Mobile Home Project has been notified by a client who lives in a Williamstown non-profit park that they are trying to sell their home. If you are interested in learning more, please contact Corey at 802-660-3455 x 107!