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Special points of interest:

- MHP secures EPA grant to give residents tools to address park health and safety problems. See page 2
- Residents slowly taking out Goliath. Check out page 3 for more
- The MHP gives its Not-So-Helpful Award to Windsor Co. town manager. Go to page 4 to learn his identity

CVOEO Mobile Home Project

THE MOBILIZER

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A Tale of Two Parks

-A Note from the Director

If you're reading this newsletter, then you know that Vermont has some wonderful mobile home communities and some not so wonderful ones. At the Mobile Home Project, we travel the state each year and see the full spectrum. While we're sometimes discouraged by what we see, we know that modest improvements could make all the difference in parks that have fallen on hard times.

It's worth considering a couple parks that demonstrate the difference thoughtful stewardship can make.

First, the good. A few months back, my co-worker Dorothy and I visited Sterling View in Hyde Park to distribute copies of the Guide to Your Rights door-to-door. As we entered the park, we observed a few nice wooden benches angled to give people a view of Mount Mansfield. The street lights were modern and clean, and the roads were paved and smooth. Each home sat on a spacious lot, and most residents took advantage of their green space with some gardening. Lot rent in the park is just \$165 a month. A *very* good deal, we think.

Now, the bad. In December, Dorothy and I traveled to Pownal to distribute information in Alta Garden. Several lots were experiencing severe flooding because of runoff from a nearby hill. Homes were packed tight with little green space for kids. Residents were concerned about park health and safety. Alta Garden was once a nice community, and it can be again. Fortunately, Pownal officials are taking a proactive approach to Alta Gardens in the hopes of restoring its old self.

We all need to re-dedicate ourselves to fixing what's broke in parks like Alta Garden. Resident groups can change the culture of parks by coming together to problem solve. Park owners can upgrade water and septic systems with the help of state and federal funds. And state officials can light a fire to urge action when deficiencies are found. It's a matter of will.

--- Tim Ashe

A Road is a Road is a Road ... NOT!

WHITE RIVER JUNCTION – “Every time they leave their homes, residents of Chambers Mobile Home Village off of Sykes Mountain Avenue confront an obstacle course of deep potholes and ruts worthy of a professional slalom driver.”

This bit from a recent Valley News article could be in reference to a dozen or so parks in Vermont. And as anyone who's tried to get park roads fixed knows it is an uphill battle.

Vermont mobile home park law requires that owners “maintain roads within the mobile home park in a manner that will ensure their safe use without unreasonable interruption.” Though the intent of the law seems quite clear, some people (especially those with law degrees) *cont. on p. 2*

Mobile Home Project Wins Environmental Grant

BURLINGTON—Unfortunately, when the Mobile Home Project receives a call from a park resident, it's usually not to say that things are great. Instead, we hear about lots of problems, from high interest rates to surfacing septic.

When a problem arises, it would be nice if we could take for granted that the right people would do something about it. But we know that is simply not the reality in Vermont's mobile home park community. State agencies are often reluctant to demand real action from park owners, and town health officers – in theory the first line of defense for residents – too often either do not understand their roles or are just plain unwilling to step up to the plate.

That is why the MHP is very pleased to announce that we have secured a Healthy Communities Program grant from the US Environmental Protection Agency. This grant will enable us to create user-friendly tools that residents themselves can use to identify health hazards in their parks. It is our hope that our efforts will create a mini-army of residents who can act as "first responders" in their parks. After all, *you* have the first-hand experience of your park's water, septic, roads, etc. We believe that when residents are in a position to speak authoritatively about the health and safety issues in their parks, the powers that be will not be able to delay, defer, and deny action on real problems when they exist.

The Healthy Communities grant will fund the creation of instructional DVDs and manuals that: (1) teach residents to identify park hazards, and (2) familiarize town health officers with mobile home park specific infrastructure problems and their responsibilities to enforce health code in parks.

The MHP could use your help to make this project successful. Part of the videos will feature park residents talking about situations they've endured in their parks. Please let us know if you would like to participate in this exciting project. Your participation will help make sure that other residents and state officials learn from your experiences.

The MHP Needs Your Help

We are looking for residents to share their experiences dealing with issues like park septic system failures, poor water quality, unsafe roads, and other health risks. *How long did the problem exist? What type of response did you get from state officials and town health officers? How were things resolved? Did you and your neighbors stick up for your rights? What would have helped you resolve the problem?* We want to know.

If you have a story to tell, please contact Tim at **802-660-3451 x107**. The information will help us develop materials to prevent these problems from arising in Vermont's 250 parks in the future.

Roads cont.

Cont. from p. 1

argue about what "safe" and "unreasonable" mean. So in the end, there is no enforcement of sub-standard park roads (minus a risky civil suit or rent withholding).

Chambers residents are trying to change that. Fed up with roads that even local emergency crews said would slow response times, they have enlisted the help of local legislators to clarify state policy so that residents don't have to have Bode Miller's talent to make it home each night.

Specifically, Reps. Michael Kainen and Lynn Bohi, and Sen. John Campbell took Chambers' residents plight to Montpelier to advocate for improvements to the law. They received a commitment from the Deputy Commissioner of the Department of Housing and Community Affairs to draft strong, unambiguous language so that residents will not need four-wheel drive.

Stay tuned for an update on new state park road rules in the next issue of the Mobilizer.

Thank Goodness for Zoning

BENNINGTON—Zoning is not the sexiest subject to discuss over the dinner table or over the picket fence. But if it weren't for zoning, what you see on the other side of the picket fence might be a little disturbing. Imagine if a coal factory or fish cannery was next door to your home? It would literally stink. Zoning is meant to protect residents from these types of industrial activities.

The importance of zoning was on display this spring when we received a call from a White Birches MHP resident. Apparently, someone had commandeered an old storage shed in the park and turned it into a full-service auto body shop. Due to the excessive machine noise and cars coming and going all day and night, quality of life for the resident and several neighbors was being ruined. The resident (who lives next to the shed/garage), also complained of chemicals spilling over into her yard. Over the course of several months, she unsuccessfully tried to get park owner Gene Bisson to remove the offending garage operators.



If this is what you see when you look out your living room window, it's time to call your zoning department

Tim called the Bennington Zoning Department to ask whether an auto body shop was a legal use in a mobile home park, and the zoning administrator said it was not. Tim instructed the resident to contact Zoning to make a formal complaint.

The resident made the call to Zoning. Within a couple days, thanks to the town's intervention, park management finally began the process of evicting the squatting mechanic from the garage space. It took some effort, but life was restored to normal for the White Birches residents.

If there is any activity like this going on in your park, please call the Mobile Home Project immediately so we can help you get to the bottom of it.

David vs. Goliath II: War Against Sub-Prime Rates

Non-Profit Park Residents: If you live in a non-profit owned park, you should have received a letter from the MHP describing a very good re-financing program available to you through the Vermont Housing Finance Agency (VHFA). In our experience, VHFA's interest rates (currently about 8%) are lower than the vast majority of commercial loans held by Vermont mobile home owners.

Dozens of residents throughout the state contacted us to learn more about this program, and to see whether their local banks were participating lenders. Those who successfully re-financed are now enjoying savings of hundreds of dollars a year.

Privately-Owned Park Residents: Normally, the best financing options for home purchase or repair are only available for residents of non-profit parks. So we're very happy to let you know about a new program administered through the Opportunities Credit Union that is available to residents in **privately-owned parks in Chittenden, Franklin, and Grand Isle Counties.**

The offer is good for needed home repairs, new home purchases, purchase of land for your mobile home, or even relocating your mobile home. The 3% interest rate on these loans is, in our estimation, the best deal you will find in a privately-owned park.



Many residents are saving money with lower rates, though up against a giant foe

To learn more about either of these programs, or to see if you are eligible, contact Tim at the Mobile Home Project at 802-660-3451 x107.

HOW MUCH CAN YOU SAVE WITH A LOWER INTEREST RATE ON YOUR HOME LOAN? Look at these two scenarios...

Loan Amount: \$30,000 **Interest Rate: 8%**
 30-year Loan
 Monthly Payment: \$220.13
 Total Payments: \$79,245.86
 Total Interest Paid: \$49,245.86

In this comparison, a difference of four percentage points means huge savings over the life of the loan. Isn't a possible \$31,856 savings worth a phone call?

Loan Amount: \$30,000 **Interest Rate: 12%**
 30-year Loan
 Monthly Payment: \$308.58
 Total Payments: \$111,102.14
 Total Interest Paid: \$81,102.14

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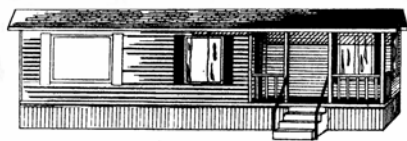
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WE'RE ON THE WEB!
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And The Not-So-Helpful Award Goes To.....

HARTFORD—Here at the Mobile Home Project, we've seen our share of unhelpful bureaucrats. But sometimes you find them when you least expect it.

Chambers Village residents wanted to turn over every stone in their efforts to improve their park's roads. That included petitioning town leaders to see whether they could assist. Whoops! You'd think they had stolen candy from a baby with the reception they got. In a conversation with the MHP, Hartford town manager Hunter Rieseberg went straight into a bizarre frenzy, saying that he and the Selectboard didn't want to have Chambers' residents show up and "browbeat" them at a Selectboard meeting. In addition, he chided them for taking up State Rep. Lynn Bohi's suggestion that they seek a local ordinance to address unsafe roads. Finally, when the MHP insisted that Chambers residents were very reasonable and could be counted on to behave civilly, Hunter said "Oh yeah? I'll buy you dinner if they don't cause a scene!"



Let's just say that Hunter owes us a dinner.

Note: You'll remember from the last Mobilizer that Richard Mathieu, owner of the bus company serving Milton schools, made some disparaging comments about mobile home communities and earned that issue's Sleaze Award. Happily, he's been bought out by another transportation firm, and is no longer managing the busing of Milton students.

Mobile Home Headlines from Across Vermont

State Tax Dept. Orders Re-assessment of Home Values in Farrington's, Several Double-Wides Had Been Assessed at More Than \$100K! - BURLINGTON

Addison County Community Trust Considering Purchase of Vaughans MHP - MONKTON

Agency of Natural Resources Contacts Chapel Road Owners, Demands Septic Improvements - BENNINGTON

Smiths MHP for Sale, Regional Affordable Housing Coalition Interested - WOODFORD

Rutland County Community Land Trust Exploring Development of New MHP to House Displaced Terrace Hills Residents - NORTH CLARENDON

Shelburne Selectboard Signals Town Support for HFI's VCDP and VHCB Applications, Proposals Critical to Purchase and Preservation of Shelburnewood—SHELBURNE

Gilman Housing Trust Exploring Purchase of Nadeau's MHP—COVENTRY

—Call the MHP for more on any of these stories