

294 North Winooski
Avenue
Burlington, VT 05401

Ted Wimpey
Statewide Housing Services
Director

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

Sarah Weintraub
Mobile Home Project
Advocate/Organizer
sweintraub@cvoeo.org
X - 105

Contact Information

Phone: 802-660-3455
X - 204

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

Special points of interest:

- Multiple parks in 2008 go to lot rent mediation Page 3.
- Credit Counseling Workshop in Farrington's MHP. Page 3.
- Loans, grants & other services! Pages 2, 3, 4.

CVOEO Mobile Home Project

THE MOBILIZER

November 2008 Volume 11, Issue 2

A Note from the Program Director

A lot of changes have occurred at the Mobile Home Project since our spring newsletter was released. At the end of May we sadly said goodbye to our Resident Organizer, Jessica Frank, as she left to pursue other career opportunities in Alaska. I would like to take this opportunity to thank her for her time of service with the Mobile Home Project. She will be greatly missed.

We are very happy, however, to welcome Sarah Weintraub as our new Resident Organizer at the Mobile Home Project. Sarah has been working with us since July and, in addition to the everyday organizer responsibilities, has planned a successful credit workshop, assisted with surveying mobile home parks in Chittenden County, and helped many residents with lot rent mediation. Please join us in welcoming Sarah!

This summer and fall we have helped park residents 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 Fall 2008 issue of *The Mobilizer*!

-Corey A. Beach

Burdick & Burdick MHP Water Update

POWNAI - Last issue, we had an article on the Burdick & Burdick Park in Pownal, Vermont. You may remember that the residents of Burdick Park had been living with low or no water pressure for years. The situation had gotten so bad that the residents asked the Mobile Home Project for advice and guidance. A meeting was organized with local and state officials to discuss the water issues in their park.

We are happy to report that a new water system was put in place during the month of July. After many months with little to no water, the residents of Burdick Park now have a clean, reliable source for water. Thanks needs to be given to the residents who first brought this problem to the state's attention. Additionally, this work could not have been completed without the dedicated assistance from the Vermont Agency of Natural Resources and the Town of Pownal. This project is a great example of residents, park owners, town officials, and state representatives working together to address a severe habitability issue.

If your park is experiencing water quality or water supply issues, contact the Mobile Home Project at 802-660-3455 x 204 to learn more about your rights as a tenant and explore options for organizing your community to better address the water problem.

MHP Project and the University of Vermont Survey Parks

VERMONT: Last fall, the Mobile Home Project had the opportunity to work with the Department of Community Development and Applied Economics (CDAE) at the University of Vermont (UVM) on gathering information about mobile home park residents in Addison County. For this preliminary trial, three parks in the town of Starksboro were chosen based on their close proximity to one another, their common park owner, and because the town of Starksboro was interested in hearing more from the park residents during the town planning process.

Students from UVM's CDAE department, along with Mobile Home Project employees, spent time in the parks asking the residents about their concerns and hopes for their park. Some of the topics covered included residents' priorities for improvements in the park, why the residents like living in the park, public transportation, resident associations, and overall quality of life.

On November 1, 2008, community meetings were held in each of the three parks that were surveyed to discuss the results of the surveys and what they mean for the park. The Mobile Home Project staff attended these meetings to discuss the possibility of organizing resident associations to address some of the issues raised in the survey and to increase communication between park residents and town officials. The Mobile Home Project will continue working with interested residents and supporting the formation of associations.

Following the successful surveys in Starksboro the Mobile Home Project has continued working with the CDAE Department and surveyed four parks in Chittenden County during October 2008.

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.

Successful Lot Rent Increase Mediations

VERMONT- As everyone is getting squeezed by a tough economy, the Mobile Home Project saw an especially high number of parks whose lot rent increases were above the CPI + 1% threshold for mediation this summer and fall. Since June there have been about 20 parks across the state whose increases were above this percentage, which means that they have the right to petition for mediation with the park owner.

Of these parks, six completed petitions and went to mediation. These parks include Fernwood Manor in Bolton, Mountain View Mobile Home Park in Hinesburg, Cooper's Bay Mobile Home Park in Grand Isle, Windemere Estates in Colchester, McGill Avenue Mobile Home Park in St. Johnsbury, and Derby Mobile Home Park in Derby. Staff from the Mobile Home Project visited the parks before their mediation and met with the tenant representatives to help them prepare. We also attend mediations with resident representatives to support them and advise them if they wish. All of the tenant representatives who have already attended mediation at the time of printing came to some agreement with the owners of their parks and some even got the rent increase reduced to below the CPI +1%. Representatives were also often able to negotiate with the park owners so that they would agree to work on issues that were important to park residents.

If your park receives a notice of lot rent increase and the increase is above the CPI +1% the Mobile Home Project can help you with petitioning and with mediation. Call us at 802-660-3455 x 204 for more information.

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.

Credit Workshop-Is Your Park Interested?

BURLINGTON - At the end of September, the Mobile Home Project sponsored their first-ever Credit Workshop for the residents of Farrington's Mobile Home Park in Burlington. Representatives from Opportunities Credit Union and the Consumer Credit Counseling Services of Vermont were in attendance and spoke to the residents about credit scoring, the importance of credit, and how to repair and improve credit standing. Both organizations spoke to the residents about their services and how they can assist in repairing poor credit ratings. The Farrington's Mobile Home Park residents in attendance felt that the workshop provided them with useful information, and some have begun working with us to help reach their credit goals.

The Mobile Home Project is interested in sponsoring more Credit Workshops in mobile home parks across the state. If you think that you and your neighbors would like to have a similar event in your community, please contact us today! Our number is 802-660-3455 x 204.

Working with Residents and Town Health Officers for Safe and Healthy Mobile Home Parks

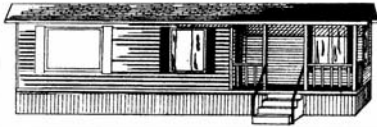
VERMONT- The Mobile Home Project recently finished working on a long-term project addressing common health and safety issues in parks. As part of this project we produced a manual and DVD to help residents better understand their rights regarding common issues such as drinking water, septic systems, road maintenance, and aging electrical systems. This manual and DVD were distributed to various parks across the state, including every county.

In addition to visiting parks we held five Town Health Officer discussion forums in Burlington, Barre, Springfield, St. Johnsbury, and Rutland. The purpose of these forums was to show the DVD and work with Town Health Officers to better understand health and safety issues facing mobile home parks and how they can be of service in dealing with them. Representatives from the Vermont Department of Health, the Vermont League of Cities and Towns, Burlington Code Enforcement, Barre Code Enforcement, and Vermont Tenants Inc. attended all or some of the forums. It was a great opportunity for Town Health Officers to share stories and ask questions about their experiences with mobile home parks. It was also very useful for us to inform them of ways that we can be of assistance if they are dealing with mobile homes or parks that have health and safety problems.

If you would like any of the materials created as a part of this project, or for more information about health and safety in parks, feel free to give us a call! 802-660-3455 x 204

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.

CVOEO Community Action Heating Assistance

If you live in Chittenden, Addison, Franklin and Grand Isle Counties and need heating assistance, you may be eligible for the following programs from CVOEO Community Action.

Seasonal Fuel Assistance

It is not too late to apply for Seasonal Fuel Assistance, although the first deadline has passed (August 31st). The advantage of applying by the first deadline is that your fuel supplier will receive your benefit by November 30th, 2008. If you apply by November 30th, 2008 you will receive 100% of what you are eligible for, but not until January 15th, 2009. Any time you apply after November 30th, you will receive a pro-rated amount of what you are eligible for. This is why it is so important to apply right away. Another really important reason to apply as soon as possible is that the Crisis Fuel program cannot financially assist you if you have not at least applied for Seasonal Fuel Assistance. We have applications here. We will be happy to send you one or help you fill one out if you wish.

WARMTH/Shareheat

The WARMTH and Shareheat programs began in October. These funds are based on donations, so the amount of assistance can vary. If you have a disconnect notice or if you are in need of a fuel delivery and you have about 1/4 of a tank of fuel the WARMTH and or Shareheat program may be able to help.

Crisis Fuel Assistance

The Crisis Fuel program opens on Monday November 24th. If you are in need of help with a disconnect notice or with a fuel delivery you should come to our office and apply for Crisis Fuel Assistance. We are able to assist more financially from this program than we are with the WARMTH or Shareheat program alone. This program is open until April. In May we use whatever is available from the WARMTH or Shareheat programs until the funds run out. No fuel assistance is available after May until the next fuel season in October.

For more information contact the Community Action agency in your area:

Addison County- (802) 388-2285 Chittenden County- (802) 863-6248 Franlin/Grand Isle Counties- (802) 527-7392

If you do not live in CVOEO's service region, the Community Action agency for your area (NECKA, SEVCA, BROCC, & CVCCAC) may have the same or similar services available!

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