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### Special points of interest:

- Everything you need to know about slab requirements, page 2
- "Know Your Rights" workshop in Derby, page 3
- Loans, grants & other services! Pages 2,3,4.

# CVOEO Mobile Home Project

## THE MOBILIZER

November 2009 Volume 12, Issue 2

### A Note from the Program Director

I hope that everyone enjoyed the beautiful summer and fall. We have had many changes at the Mobile Home Project over the last few months including hiring Shaun Gilpin as our new Resident Organizer and Logan Zingus as our Energy Efficiency Initiative Coordinator. Both Shaun and Logan are already doing great work and we are happy to have them as part of the team.

We are very excited to have launched our Energy Efficiency Initiative. Please read more about this below so that you can take advantage of some really useful information and cost-saving freebies like light bulbs and shower heads! We have also continued our work with resident associations, communities facing landlord abuse and habitability issues, and individuals needing assistance. I hope that you enjoy reading the Fall 2009 issue of *The Mobilizer*!

-Sarah Weintraub

### Save the Date: Energy Efficiency Workshops!

We have started a new project aimed at helping mobile home residents make their homes more energy efficient. The goals of the project are to help mobile home residents save money, be more comfortable in their homes, and reduce their environmental impact - all by reducing energy use.

The workshop covers many of the same techniques used by the Weatherization Assistance Program, but with a particular focus on things that you can do yourself without too much experience or money. Some of the techniques to be covered include how to get the most out of your furnace and hot water heater, how to keep heat in your home and how to improve your home's air quality.

The first set of workshops were held in Starksboro, Colchester and Milton and received positive feedback from participants. Jessica, a mobile home resident from Colchester, said "Very good information. You covered a lot and made it comprehensible." Another resident, when asked whether she would take any action as a result of the workshop, looked at her husband and said "Yes! He better!"

This workshop is full of ideas that will SAVE YOU MONEY. Also, each participant receives two free CFL light bulbs, a water saving shower head, a hot water temperature gauge, and a guide book on mobile home energy efficiency.

For more information and exact locations contact Logan Zingus at 802-660-3455 ext. 103, or email [lzingus@cvoeo.org](mailto:lzingus@cvoeo.org). Also contact Logan if you can't make it to any of these but would like copies of materials.

#### Upcoming Workshops

- Derby – December 2<sup>nd</sup>
- St. Johnsbury – December 10<sup>th</sup>
- Berlin – December 16<sup>th</sup>
- Brandon – January 12<sup>th</sup>
- Rutland – January 14<sup>th</sup>
- White River Jct – January 20<sup>th</sup>
- Randolph – January 26<sup>th</sup>
- Springfield – February 3<sup>rd</sup>
- Pownal – February 10<sup>th</sup>
- Brattleboro – February 18<sup>th</sup>

## Important Updates about Slab Requirements

VERMONT- In October 2008, the Department of Housing and Urban Development (HUD) established what is known as the Manufactured Home Installation Program. This program is meant to lay out minimum standards for the citing and setup of manufactured or mobile homes. There has been some confusion, however, as to what those requirements actually are and some park owners have leveraged this confusion to require park residents to pay for the installation of a cement slab.

There are no state or federal laws requiring a cement slab! The HUD requirements refer to brand new homes being installed on a lot. If you are buying a brand new mobile home, there are installation requirements that the dealer or retailer must ensure are followed. In this case, the cost of installation is most likely included in the purchase price or financing of the new home.

There are, however, some local zoning bylaws that include foundation requirements. You should always check with the local zoning office to inquire about regulations when moving to a new town. Despite these bylaws, Vermont Statutes 24 V.S.A section 4412 prohibits local bylaws that have the effect of preventing mobile homes from being placed in Mobile Home parks. So, if there are local foundation requirements they may be challenged.

If you are moving a home that is not brand new into a different park, there are no state or federal requirements for cement slabs. And, as stated in 10 V.S.A. section 6238. Charges and Fees “(a) A prospective leaseholder or other person may not be charged an entrance fee for the privilege of leasing or occupying a mobile home lot. A reasonable charge for the fair value of services performed in placing a mobile home on a lot shall not be considered an entrance fee.”

There are only a few, limited instances where the resident would be required to pay for the installation of a slab or pad. If the resident desired to have a slab installed and received permission from the park owner, the resident would be responsible for financing the installation. If an existing slab had to be enlarged to properly install a larger home, it may be the responsibility of the resident. Finally, if the lender or financier of a mobile home requires that it be installed on a slab, the resident would likely be responsible for that cost, although in this situation the cost is likely included in the financing agreement.

If you have any questions or if you have been charged for the pouring of a cement slab, please contact the Mobile Home Project at (802) 660-3455 ext. 204

## 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.

## Brookside MHP to write first ever Community Plan

STARKSBORO– The Mobile Home Project and students from the University of Vermont’s department of Community Development and Applied Economics began working with the residents of Brookside Mobile Home Park in the fall of 2007. After surveying the park to get a picture of key issues and concerns, we formed a resident association in 2008 that has been very successful.

This fall the UVM students are working with park residents again– this time to help them write a Community Plan. The Community Plan will be loosely modeled after Vermont’s town plans and will help the residents to better define their long-term goals and lay out strategies for reaching them. The plan will address issues like access to public transportation, public spaces such as a community garden, park infrastructure, and public safety. As far as we know this is the first planning of this kind on a mobile home community level. The plan will serve as a useful tool for guiding the park’s resident association, working with the town of Starksboro, working with other non-profits or community groups, and accessing grant opportunities. This can also serve as a model for other parks who wish to create a community plan in the future.

If your park has a resident association and you are interested in working towards a similar goal, contact the Mobile Home Project at (802) 660-3455 x204 for more information.

## Know Your Rights Workshop in Derby

DERBY— On October 27 more than thirty residents of the Derby Mobile Home Park gathered to learn more about what their rights are under Vermont laws. The Mobile Home Project staff gave the group a full overview of mobile home park residents' rights, discussed some common misperceptions, and answered specific questions about situations that had come up in the park. Some of the topics covered included evictions, lot rent increases, the warranty of habitability, options for withholding rent, and park sale or closure. We also discussed ways that residents can protect their rights by working together such as forming resident associations and launching petition or letter writing campaigns.

Dani Fuoco from the Fair Housing Project attended as well and explained fair housing law and what protections it offers against housing discrimination. Dani talked about some of the fair housing questions that she sees most often in mobile homes including reasonable accommodations for disabilities and discrimination related to familial status or receipt of public assistance.

The meeting was organized by the Derby Mobile Home Park Resident Association, which is one of the most successful associations in the state. Vermont state representative Bob Lewis and state senator Vince Illuzi also attended.

We are available to bring this workshop to your community! If you think that you might benefit from a Know Your Rights workshop, please contact the Mobile Home Project at (802) 660-3455 x204.



Dani Fuoco of the FHP, Darlene Clark and Dennis Sheltra of the Derby MHP Residents Association, and Shaun Gilpin and Sarah Weintraub of the MHP

## Legislative Committee Explores Rent-to-Own Issues

MONTPELIER— During this summer and fall a special committee created by the legislature regarding Mobile Home Rent-to-Own Agreements has been meeting to discuss possible legislative changes to protect mobile home residents from predatory or harmful rent-to-own agreements. The Mobile Home Project has been involved in providing testimony as mobile home resident advocates. We have focused on making sure that residents are protected from landlords who try to escape their responsibilities to provide a habitable environment through these agreements, protecting the implied equity of someone who is paying extra money to eventually own a mobile home, and assuring that residents do not lose their rights to a proper eviction or foreclosure process if they are unable to make their payments.

If you or someone you know has been in a mobile home rent-to-own agreement please call us! We would like to hear more from people about how their agreement was structured and what challenges they may have faced. Please contact Sarah at (802) 660-3455 x105 or [sweintraub@cvoeo.org](mailto:sweintraub@cvoeo.org) with any information.

## 2010 Lot Rent Increase Mediation Threshold only 0.4%

VERMONT- As many of the readers of The Mobilizer may already be aware, Vermont has some protections for mobile home residents when it comes to lot rent increases. While a park owner can legally raise the rent any amount in a given year, if the increase passes a certain threshold, the residents have the right to request mediation.

When a mobile home resident receives a legal lot rent increase, the increase is described by a dollar amount and also by percentage. If that percentage is above the 'CPI + 1%', then the residents in that park are entitled to mediation. This number, the CPI, changes every year.

This year, the CPI went down by 0.6%! This means that any lot rent increase over 0.4% can be eligible for mediation. In most parks in the state, that represents an increase of less than two dollars.

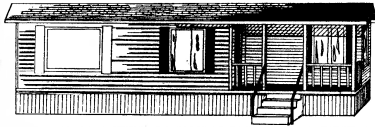
If you have received an increase of more than 0.4%, call the Mobile Home Project to discuss the possibility of mediation. Mediation is a way for the park residents to meet with the park owner and a neutral mediator to discuss the reason for increased lot rent. While an increase of a few dollars might seem trivial to some, Mediation is also an opportunity for the residents to discuss issues such as infrastructure or park management with the owner and negotiate legally binding agreements about how those problems should be addressed. We all know that it can sometimes be difficult to get park owners to listen to what we have to say, but through the mediation process, you have a voice.

Time is important in the process though. The park residents have just 15 business days from the time the rent increase notice is received to get signatures from at least half of the park residents to be eligible for mediation.

Mediation costs nothing but time, it is financed by a special state fund so there is no cost to residents. If you are eligible for and interested in mediation, call the Mobile Home Project at (802) 660-3455 x 204 to discuss the steps required.

## CVOEO Mobile Home Project

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



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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 Economic, Housing and Community Development

## 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 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.

## 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 your financial needs.

**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**