

THE MOBILIZER

Rent Mediation—Do It When You Can

Over the past 6 months the Mobile Home Program has worked with residents in two different parks who were facing large rent increases. These parks couldn't be more different: one in Chittenden County, the other in Bennington County, one has 64 lots, the other 6. But, both parks received alarming news when residents were informed that their lot rents would be going up by \$27 and \$26/month or 11.59% and 8.54% respectively.

Thankfully, Vermont's Mobile Home Park Law includes a pretty nifty section that says that while mobile home park owners are legally allowed to raise lot rents once every twelve months, they must give residents 60 days notice, and if any given increase (by percentage) exceeds the Consumer Price Index + 1 and a majority of leaseholders sign a petition, residents can challenge the park owner on the need for the increase by going to mediation. To break that down a bit further, the Consumer Price Index or CPI is a percentage that is determined by the U.S. Bureau of Labor Statistics on a monthly basis and essentially tracks the change in the cost of living. To simplify things, Vermont's Department of Housing and Community Development only updates the CPI relevant to mobile home park lot rents once a year every October.

Everyone living in a Vermont mobile home park has received a rent increase notice at some point or another. These forms make sure to clearly state not only how much your lot rent is increasing by but also the percentage increase it is and what the mediation threshold (CPI+1) currently is.

See Rent Increase on page 2

Update to Mobile Home Law

Newly amended Housing Division Rules went into effect on July 1, 2016 implementing legislation that expanded the Department's enforcement authority under 10 V.S.A. chapter 153, the mobile home park act, to include administrative penalties for violations of the act by park owners. The amended rules establish the process for a notice of alleged violation, assessment of penalties, and provide the park owner an opportunity for a hearing on the alleged violation.

Penalties of up to \$5,000 for each violation will be based on factors including the degree of actual and potential impact on public health, safety, and welfare resulting from the violation; the number of people affected; whether or not the violation was corrected after the park owner was notified; any economic benefit gained by the violation; the deterrent effect of the penalty; and whether the park owner has been fined for the same or similar violations before.

To read the updated rules in their entirety visit: http://accd.vermont.gov/strong_communities/housing/rules. See Housing Division Rules, Part 1: Mobile Home Parks, Section 14: Penalties; Enforcement to read section referenced above.

Act 8 of 2015 also clarified the duties of mobile home park owners and residents with respect to the warranty of habitability and road maintenance; created a mechanism to obtain a court order to authorize the removal of a mobile home from a park after eviction; and clarified when a mobile home may be considered abandoned after an eviction.

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Savings Accounts for Disabled Vermonters

State Treasurer, Beth Pearce, recently announced a new program that will allow disabled Vermonters to save and invest money without losing their benefits. The program allows disabled Vermonters or their guardians to open up STABLE Accounts named after the federal Achieving a Better Life Experience (“ABLE”) Act.

Under pre-existing laws disabled Vermonters were not allowed to have more than \$2,000 in assets otherwise they could be cut off from state or federal benefits. Now with a STABLE account, disabled Vermonters or their guardians can save up to \$14,000 a year and a total of \$400,000 to allow individuals and households to be prepared for disability-related costs, treatments or services that support the account holder to live to their fullest potential. Any money out of a STABLE account used to pay for qualified expenses are tax-free and participants can request a STABLE card to make accessing their accounts as easy as using a debit card. Qualified expense include basic living expenses, housing, transportation, education, assistive technology, employment training, personal support services, legal fees, health and wellness and financial management.



Vermont ABLÉ is up and running and helping people to sign up for accounts. To learn more about the program and determine whether you are eligible you can check out their website: www.vermontable.com or call them at 1.800.439.1653.

A major eligibility requirement is that the potential account holder’s disability must have occurred before age 26 though individuals or guardians can call or email the program to discuss specific situations in more detail. To get in touch with Vermont ABLÉ contact them at team@stableaccount.com or 1.800.439.1653.

Vermont Community Action Financial Capability Services

Community Action Agencies around the state offer various financial services free to low- to moderate- income households. Services range from one-on-one financial coaching on issues that are personal to your specific financial challenge; to group classes on financial topics such as credit, budgeting, and saving, free tax preparation; micro business advising; and a matched savings program for goals such as buying a home, going back to school, or starting a business. Please reach out to us any time!

Vermont Community Action Financial Capability Services														
Agency	Website	Locations	Contact Number	Financial Classes	Financial Coaching	Credit Counseling / Building / Repair	Access to Financial Products	Free Tax Preparation	Benefits Outreach / Screening	IDA Matched Savings	Micro Business Development	Retirement Planning / Support	Vehicle Ownership / Repair Program	Other
BROC	www.broc.org	Rutland, Bennington	1-800-717-2762	X	X	X	X	X	X	X	X			Employment Success - resume, applications
Capstone	www.capstonevt.org	Barre, Morrisville, Bradford, Randolph, Waitsfield	1-800-639-1053	X	X	X	X	X	X	X	X	X	X	Student Loan Counseling
CVOEO	www.cvoeo.org	Middlebury, Burlington, St. Albans	1-802-860-1417	X	X	X	X	X	X	X	X	X		Student Loan Assistance
NEKCA	www.nekcavt.org	St. Johnsbury, Newport	1-800-334-7316	X	X	X	X	X	X	X	X			
SEVCA	www.sevca.org	Westminister, Brattleboro, White River Junction, Windsor	1-800-464-9951	X	X			X	X	X	X			Job Readiness Training

Rent Mediation (continued from page 1)

For example: early on in October 2016 the Department of Housing and Community Development (DHCD) updated the CPI to 2.6% meaning the mediation threshold is 3.6%. So, any rent increase that is above 3.6% between now and October 2017, even if only slightly, IS eligible to be challenged by residents.

What do you do when you're facing a mediation eligible rent increase? Here's how it generally works: First, call the Mobile Home Program. We'll answer any questions you have and walk you through the process. If you decide you want to try mediation we'll send you a petition. Next, knock on doors in your park and ask folks to sign the petition. You need to get a majority of leaseholders to sign and send the petition back to the park owner and DHCD within 15 business days of receiving the rent increase so time is of the essence! If your park is big then ask some friends to help. Once you send in the petition DHCD will verify it and then send the leaseholder representative and the park owner a list of mediators. The leaseholder representative and the park owner decide on a mediator, a location and a date.

If you want the Mobile Home Program to support you at the actual mediation make sure to let us know when and where it is! At the mediation there are no guaranteed outcomes. The number one thing you can count on is that by going through mediation you will gain a better understanding of how the park owner manages the park and you will get some insight into the financials of the park. Other than that success often depends on the reason behind a rent increase, how much research residents have done to fact check the park owner's expenses and the negotiation skills of the leaseholder representative. If mediation does not lead to a satisfactory outcome, residents do have a right to take the park owner to court, but only if a majority of leaseholders file a claim shortly after mediation.

So, let's go back to those large rent increases we started this whole thing off with. Every rent increase and mediation will be slightly different. In the case with the first park we took it all the way to mediation and with support from the Mobile Home Program residents were able to negotiate with the park owners and cut the rent increase down to \$17/month, which residents felt good about. In the case of the second park, after residents signed the petition and sent it in, the park owner decided to cancel the entire rent increase without even going to mediation!

One more note about rent increases. As was mentioned above, it is legal for park owners to raise the rent once a year. Though this may sound unfair to residents, the mediation process is the ONLY form of rent control that exists in the state of Vermont so it is very important that residents take advantage of it when they can. Park owners that stick to raising the rent below the CPI + 1 can't be legally challenged under the current laws and can get away with raising rents year after year. So, next time you get a rent increase notice, even if it is 0.1% over the mediation threshold, know that you have the right to go to mediation, have your voice and the voice of your neighbors' heard, and give the Mobile Home Program a call.

Home Repair Resources For Non-Profits and Co-ops

If you live in a non-profit or co-op owned mobile home park that is outside of Burlington, South Burlington, Winooski, Essex Junction and parts of Colchester, you are eligible for up to \$20,000 in low-interest loans to make critical repairs to your home, available through the USDA-Rural Development. Folks over the age of 62 may also be eligible for up to \$7,500 in grant funds that do not need to be repaid at any time. For more information contact your county rep:

Bennington, Rutland, Windham and Windsor Counties:

Deborah Boyd, 802.257.7878 ext 3023, Deborah.boyd@vt.usda.gov

Chittenden, Franklin, and Grand Isle Counties:

Rita Weisburgh, 802.828.6003, rita.weisburgh@vt.usda.gov

Addison, Lamoille and Washington Counties:

Megan Roush, 802.828.6006, megan.roush@vt.usda.gov

Caledonia, Essex, Orange and Orleans Counties:

Dianne Drown, 802.748.8746 ext 125, Dianne.drown@vt.usda.gov



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RETURN SERVICE REQUESTED

Please join the State of VT Department of Housing and Community Development in supporting the MHP and making this newsletter possible. Offer your support! **Donate now at www.cvoeo.org.**

Crisis Fuel Assistance - Available Now!

Crisis Fuel Assistance is the emergency component of the State of VT's Seasonal Fuel Program. Crisis Fuel may be able to help with emergency home heating fuel, metered utility disconnection notices (electric or VT Gas Systems), and for households who own their own home, home heating furnace repair or replacement.

You may be eligible if your gross household income is equal to or less than 200% of the Federal Poverty Level, based on household size. Crisis Fuel is generally available from the last Monday in November until the last Friday in April, depending on funding availability. For the 2016 – 2017 heating season, that means Monday, November 28th, 2016 through Friday, April 28th, 2017.

How do I apply?

To apply for Crisis Fuel Assistance, visit your local Community Action Office; unless you are over the age of 60 or receive SSI, applications must be in person. Crisis Fuel Assistance is limited to one assist during the winter season for households who received Seasonal Fuel, or two assists for households who applied for Seasonal Fuel but who did not receive the benefit due to being over income. Regardless of an applicant's Seasonal Fuel status, eligibility for Crisis Fuel must be determined by the fuel staff each individual time someone applies; being granted Seasonal Fuel, or being granted Crisis Fuel earlier in the heating season, does not guarantee that an applicant will be eligible for Crisis Fuel.

If fuel costs are a burden year after year consider applying for Seasonal Fuel Assistance and/or Weatherization.

For more information about Seasonal Fuel call 1-800-479-6151.

For more information about weatherization contact your district office:

Addison, Chittenden, Franklin and Grand Isle Counties –

Champlain Valley Weatherization

Phone: (802) 891-9697 | Toll free: 1-800-545-1084

Rutland and Bennington Counties –

Community Action in Southwestern Vermont (BROC)

Phone: (802) 775-0878 | Toll Free: 1-800-717-2762

Windham and Windsor Counties –

Southeastern Vermont Community Action (SEVCA)

Phone: (802) 722-4575 | Toll free: 1-800-464-9951

Lamoille, Washington and Orange Counties –

Capstone Community Action (Central Vermont)

Phone: (802) 476-2093 | Toll free: 1-877-919-2299

Caledonia, Essex and Orleans Counties –

Northeast Employment and Training Organization (NETO)

Toll free: 1-800-639-3212