Creating an Ongoing Forum
Recommendations for a Mobile Home Park
Advisory Committee

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Acknowledgements:

When I first applied to the internship program with the Shepherd Higher Education Consortium on Poverty, I expected to end up in Washington with the public defender’s office or in Georgia with a refugee resettlement agency and be able use that to glide into my preconceived notion of where my political science degree will eventually take me after graduation. I did not anticipate spending a summer in Vermont at CVOEO’s Mobile Home Program. However, I found that my time here was more of an asset than any of the other opportunities could have been. Here I was able to explore aspects of state and local government, community outreach, and public service that I never would have seen in a lecture hall. I got the opportunity to work with amazing people and help contribute to some meaningful work, even though I self-consciously thought of my qualifications and contributions as being insufficient and lacking during my first few weeks on the job.

Most importantly though, I became invested in my work, as evidenced by the frustration I found myself with as my time here was coming to a close. Beyond stereotypes and stigmas, mobile homes are the greatest source of unsubsidized affordable housing in the United States. The folks that reside in these domiciles carry as much dignity as any American in their endeavor to support their family and live an honest life. While learning this, I was grateful to see the Mobile Home Program and so many other nonprofit organizations that make great efforts in trying to create and preserve affordable housing, but I definitely became aware that the fight is hard and the resources are scarce. Hopefully, that will change in the future and this report might have a role in starting those conversations.

I want to thank the folks at the Mobile Home Program and CVOEO for teaching me, mentoring me, and allowing me this opportunity to work for their office. It was an absolute pleasure and an unforgettable experience. I also want to thank those I got to meet from the Vermont Housing and Conservation Board, the Department of Housing and Community Development, the Vermont Affordable Housing Coalition, Addison County Community Trust, Champlain Housing Trust, Housing Foundation Inc., and the Cooperative Development Institute. Thank you for taking the time to meet with me and for contributing to this final product. I dearly hope that it is helpful and of good use.
Introduction:

Within the state, there are 1,291 Vermonters experiencing homelessness, which makes up 917 households. Of these 1,291 persons, 23% are children.¹ On top of that, the struggle to secure housing can be exasperated for these people as they try to pull themselves up by their bootstraps with 46% of renters in Vermont having to pay more than 30% of their income for housing.² This alone merits the need to support affordable housing in Vermont, with personal accounts and stories only reiterating this need.

Every option is helpful, which is why it can be disheartening to see manufactured housing often go overlooked. In the State of Vermont, mobile homes make up over 7% of the overall housing stock and hold two benefits that cannot be claimed by most other affordable options: both affordability and the dignity of being able to own your own home.³ However, mobile homes do seem to slip through the cracks when it comes to affordable housing legislation in Montpelier and in the overall availability of state and federal financial resources as compared to aid available through charitable organizations and community action agencies at the local level. This is also evidenced by other groups such as the Vermont Housing and Conservation Board’s (VHCB) 2019 “Sustainability Assessment of Affordable Mobile Homes Park in Vermont” Report which found that there was in fact a need for support in both financial assistance and policy.⁴

Mobile Home issues are still a topic of deliberation too at the State House and beyond. Over the past two sessions, there were four different bills introduced to the General Assembly regarding mobile homes that were ultimately only read once and referred to committee. There are even two mobile home-related bills in Washington DC that are currently being deliberated upon in committee. This conversation on mobile homes is active, ongoing, and hitting

² Ibid.
occasional roadblocks every so often. It only begs the question on what progress could actually be made if more input is added at the federal and especially the state-level.

This input could be best provided by both the groups and organizations that provide and support affordable housing along with the residents who make use of it. Both parties share common goals in this pursuit and are expert witnesses for these issues that would be invaluable for changing the dialogue among lawmakers and securing needed resources. To that end, an advisory group made up of both of these parties would be instrumental in organizing and advocating for mobile home issues. This following report will work to compile input from other organizations and research various advocacy methods and practices, in regards to mobile homes and affordable housing, in order to make recommendations for the forming of a Mobile Home Advisory Committee group for interested and relevant partners of the CVOEO Mobile Home Program.

**Background:**

While an independent advisory group like this has not existed in Vermont, there have been previous temporary Mobile and Manufactured Home Commissions that were enacted by the General Assembly or the Governor, and staffed by the Department of Housing and Community Development (DHCD) in order to research issues charged to the commission and produce a final report. Arthur Hamlin of DHCD was able to speak to four of these past commissions, providing the final reports from the 1992 commission and the 2005 commission which he helped to author as the staff member that worked with the commission. The 1992 report looked specifically at threats to the development and preservation of mobile home parks, citing state and local processes, affordability, and political climate. This included regulatory and zoning issues in terms of state and local processes, taxation practices in regards to affordability, and landlord/tenant relations for political climate. The 2005 report had a focus on financing, park closures, infrastructure issues, and resident ownership in terms of mobile home cooperatives.

One key takeaway from the reports is in regards to the political climate chapter in the 1992 report, which notes that “there exists little political or policy consensus around mobile home park issues, despite the fact that the areas of common concern among owners, residents, and
regulators outnumber the disputes.” Along with that, the Commission also recognized the lack of a platform for residents and owners to “identify common problems and common goals,” besides the Commission itself. To this, the Commission included a recommendation for an ongoing forum made up of residents and owners, whether it would be a continuation of the Commission, a coalition of mobile home interest groups, or a focus group within the DHCD. While this was prominently placed as the final piece of all of the recommendations given by the 1992 Commission, it seems that this charge was not taken up well. Specifically, the 2005 Commission report, with a list of progress on past recommendations in its appendices, mentions two more Commissions that occurred since 1992 and some public hearings held by DHCD on the Housing Division Rules, but no permanent working group containing both residents and owners.

In 2019, VHCB commissioned a report that started to speak to this unanswered charge in looking at what the common problems are and what may be common goals to reach for. Specifically, the report assesses the financial sustainability of 52 affordable Mobile Home Parks to identify common vulnerabilities within them. Among the areas of concern, the report highlighted marketability of the Mobile Home Park model to younger clientele, small and large scale capital needs, operational and financial sustainability, and relocation of lots due to flood dangers. With these concerns, the VHCB report also provided recommendations on how to move forward. These included the pursuit of capital support in the forms of grant and loan funding, along with marketing and policy support in terms of advocating the General Assembly and agencies for funding and changes to statute.

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6 Ibid.
7 Ibid, 30.
9 Vermont Housing and Conservation Board, Sustainability Assessment of Affordable Mobile Home Parks in Vermont, 6.
10 Ibid, 31-33.
11 Ibid, 34-35.
With the conclusion of this report, VHCB convened a meeting of partner organizations to present the findings in early June of 2019. There was a generally warm reception to these findings which was followed by VHCB asking for the formation of a coalition in the effort to follow through with the recommendations. This coalition aligned well with the desire of CVOEO’s Mobile Home Program to start an advisory committee and with suggestions made by the past state advisory commission in 1992.

Research:

In investigating the possibility of forming a committee, the Mobile Home Program saw the importance of looking at past and present organizations from Vermont and the rest of the United States that focus on advocacy surrounding mobile homes and affordable housing. We also saw the need to meet with other partner organizations in order to gain their input and opinions on what the make-up of this group should look like and how it should operate. The following research will be divided into two categories. One will look at the advocacy organizations: Golden State Manufactured Home Owners League, Prosperity Now’s Innovation in Manufactured Homes Network, and the Vermont Affordable Housing Coalition. The other will summarize meetings held between the Mobile Home Program’s Community Liaison Intern and different partner organizations of the program.

Advocacy Organizations:

Golden State Manufactured Home Owners League (GSMOL):

The Golden State Manufactured Home Owners League is a larger group that came up while looking into advocacy organizations focused around mobile homes. GSMOL is a California-based 501(c)4 nonprofit homeowner advocacy organization whose goal is to educate mobile home park residents on their rights and to support legislation that works to improve mobile home laws. The league contains various chapters in a number of mobile home parks across the state and is led by a central Board of Directors. Along with this, there are multiple committees that help to operate the organization including the Legislative Action Team (LAT) Committee. This team acts as a steering committee and is guided by a lobbyist held on retainer

by GSMOL along with legal counsel in order to develop policy positions and to determine support or opposition to bills that are introduced in the State House. They also have a political action committee which donates to candidates deemed allies of affordable housing issues.

Among their legislative achievements, GSMOL recently helped to pass AB 3066 which established a protection program for mobile home residency laws within the California Department of Housing and Community Development in 2018. This required the DHCD to provide assistance in resolving homeowner complaints related to the Mobile Home Residency Law. Along with this, the league has accomplished other legislative achievements, such as passing AB 225 which modified some rules to make more funds available for repairs and upgrades to dilapidated parks and to parks that were converting to nonprofit or cooperative ownership. The league has also participated in the judicial process as well, helping to overturn a federal court ruling in Guggenheim vs City of Goleta and filing amicus briefs in cases like Contempo Marin vs San Rafael which was ultimately declined for a hearing by the Supreme Court.

Overall, this organization obviously favors mobile home park residents in their advocacy since they are a “home owner’s league.” However, the league highlights the effective functioning of an advocacy organization in their operations and successes, which can be translated into a collaborative group to lobby for bills similar to the assembly bill mentioned above that focused on funding for home repair and upgrades. Advocating through as many parts and levels of government is noteworthy as well for trying to maximize visibility and effectiveness. It might be a point of tension to use the Judiciary as exemplified here, but there could be a possibility of being involved in cases through amicus briefs that benefit residents and owners alike when they occur.

Prosperity Now’s Innovation in Manufactured Homes Network (I’M HOME):

Prosperity Now is a national nonprofit organization that works to achieve financial security, stability, and prosperity for limited income folks and people of color. The organization conducts research, works with service providers in developing better approaches,

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13 Golden State Manufactured Home Owners League, “What is GSMOL?”
14 Ibid.
equipment advocates with data and tools, collaborates with other nonprofits and think tanks, and engages lawmakers on the local, state, and federal level. Their I’M HOME Network specifically focuses on mobile homes with the conviction that manufactured housing is the largest source of unsubsidized housing in the United States and a pathway to home ownership for low and moderate income people.¹⁶

The Network permits membership as either individuals or “Lead Organizations” which can receive technical assistance from Prosperity Now and can influence the direction that the I’M HOME Network takes on the national stage through different working groups. In terms of the technical assistance available, members have access to Prosperity Now staff for help in locating data, developing communications materials, and analyzing policy.¹⁷ Technical assistance is also available through partners of the organization such as the legal staff of the National Consumer Law Center who have experience in state-level manufactured housing policy reform. Members also have priority for partnership projects with Prosperity Now relating to policy, finance, community preservation, and affordable development.

Currently, there are no listed member organizations in Vermont, but membership extends across the continental United States to nonprofit housing providers, community loan funds, homeowner associations, and other groups.¹⁸ Membership requires a brief annual report of manufactured housing-related activities to the Network along with an expectation to collaborate with other members and national partners, but there is no membership fee or cost involved. The I’M HOME seems like it could be incredibly beneficial in supporting a new advisory committee, especially with member organizations consisting of groups from across the mobile home world. Any technical assistance and possible funds would also be a great asset to move forward.

**Vermont Affordable Housing Coalition (VAHC):**

The Vermont Affordable Housing Coalition is a statewide organization with membership consisting of various Vermont nonprofits focused on, “ensuring that all Vermonters have safe, adequate, physically accessible and affordable housing, particularly the state’s low and moderate-

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¹⁷Ibid.
¹⁸Ibid.
income residents, people with disabilities, the homeless, elders, and families with children.”¹⁹ The Coalition is guided by a steering committee which develops strategy and policy positions, and operations are coordinated by a small staff which works to represent the organization and advocate its policy positions at the State House. This steering committee is composed of representatives from across Vermont’s affordable housing world from organizations like Cathedral Square, CVOEO, and Champlain Housing Trust.

VAHC involves itself in most bills regarding housing that come up in the legislature, especially when it comes to the budget and anything pertaining to funding. Along with this, they are heavily involved with the Vermont Housing and Conservation Coalition Legislative Day in Montpelier and the Annual Homelessness Awareness Day. The first day consists of bringing people to the State House to meet with lawmakers and attend and testify at committee hearings. The latter, consists of informational sessions, informal discussions with lawmakers, and testimony for House and Senate committees. At the conclusion of the Homeless Awareness Day in 2019, a rally was held at the steps of the State House along with a press conference by Vermont Legal Aid.

**Preliminary Meetings:**

**Vermont Housing and Conservation Board (VHCB):**

After attending the presentation of VHCB’s “Sustainability Assessment of Affordable Mobile Homes Park in Vermont” Report on the 12th of June and speaking with Martin Hahn of VHCB during a property manager’s meeting some time later, the Mobile Home Program scheduled a meeting with Rick DeAngelis of VHCB to discuss the organization’s visions for the steps that would follow the recommendations laid out in their report. Mr. DeAngelis described one of the roles of the report as serving to highlight concerns and mobilize the other organizations in creating a forum to work together on securing more funding from Montpelier and other initiatives. He also discussed this being done through a subcommittee of the Vermont Affordable Housing Coalition that would act as a steering committee on mobile home issues and make recommendations for VAHC’s legislative priorities. So far, VAHC has signed on to the

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idea and both organizations are looking to meet with other groups in the coming months to form this body.

In terms of the makeup of this group, Mr. DeAngelis described VHCB as wanting to include representatives from nonprofit park owners and cooperatives for sure. They are remaining neutral on whether for-profit, private park owners should be included. They also feel that resident involvement would be powerful in lobbying lawmakers. Besides advocating for further funding, Mr. DeAngelis also saw this subcommittee as a way for looking at regulatory and policy issues as they relate to their report.

**Department of Housing and Community Development (DHCD):**

From there, the Mobile Home Program spoke with Arthur Hamlin of the DHCD to get the Department’s input and perspective. Mr. Hamlin said that an advisory group would likely be beneficial for organizations and individuals dealing with mobile home issues, especially due to the common interests that would be at work between nonprofit and cooperative park owners. The DHCD would have some involvement, but would likely not be very involved due to a conflict of interests with the administration.

When discussing issues that he thought a group like this could focus on, Mr. Hamlin advised that this could include improvements to mediation, maintenance and improvement issues, home repair and weatherization, capital surcharge improvements, and changes to lot rent percentage rules. Mr. Hamlin also pointed to the Manufactured and Mobile Home Advisory Commissions enacted by the General Assembly and the Governor over the past few decades as good reference points as the makeup of the commissions matched well with the forum that is being discussed. The only real difference would be that this group would not be a part of the government and would not be a temporary working group like the commissions were.

The Program also met with Shaun Gilpin who was able to provide a better perspective on lobbying lawmakers at the State House. To this, Mr. Gilpin described two different methods of lobbying in Montpelier. The first involved being a constant presence at the State House during the session in order to build relations with lawmakers and to track legislation more effectively. The second method is to bring issues to the attention of lawmakers before the
session begins and then showing up in force to key votes and committee hearings during the session. Often times, interests groups will use a healthy mixture of these two methods which can be beneficial as well, especially for making connections and building rapport with lawmakers which can go a long way.

Mr. Gilpin also suggested some key players for affordable housing to connect with, including: Representative Stevens (D-Washington, Chittenden), Representative Gonzalez (P-Chittenden), Senator Sirotkin (D-Chittenden), and Senator Ashe (D-Chittenden). In terms of lobbying the Executive Branch, Mr. Gilpin said that talking with relevant agencies and departments first would be helpful as they write up the briefs on General Assembly bills that are sent to the Governor. It could be helpful to petition the Governor in writing or through op-eds as well, especially if a bill appears to potentially be contentious. Lastly, he made a recommendation for the composition of the group that a few private landlords at least be involved even if they are not allowed at the table as it would be helpful when talking to legislators who might be weary of spending or have negative perceptions of welfare.

Addison County Community Trust (ACCT):

The Mobile Home Program also met with representatives of different non-profit park owners, such as Elise Shanbacker of ACCT. Ms. Shanbacker described ACCT as being open to an advisory group as a way to secure more funding and possibly to make helpful policy changes. She also suggested involving residents in the dialogue and advocacy, but acknowledged that this could lead to tensions within an advisory group since there tend to be some varying opinions and ideas when it comes to landlord and tenant relationships. Speaking to this, Ms. Shanbacker offered a separate resident advisory committee as a possible solution. Besides that, Ms. Shanbacker recommended that the advisory group be limited to non-profits and cooperatives, since the focus of for-profit parks is not solely on creating and maintaining affordable housing. However, she suggested that the inclusion of for-profit owners who act in good faith by signing on to whatever mission statement the group establishes should be considered.

In terms of the structure of the group, Ms. Shanbacker said that a subcommittee out of the VAHC makes sense, but overall it really makes no difference how the group is hosted.
issues to be taken on, Ms. Shanbacker said that ACCT would be interested in lobbying for funding, especially as it might relate to the return of the housing revenue bond issue, and she also recommended that the advisory group look at policy and big picture items such as the future of mobile home parks in Vermont.

**Champlain Housing Trust (CHT):**

The meeting with CHT was able to go into great detail about their past lobbying work with Chris Donnelly speaking to the annual Vermont Housing and Conservation Coalition lobbying day in Montpelier. For the most part, Mr. Donnelly described CHT as mainly focused on funding during lobbying efforts while VAHC is best to handle policy and other legislative issues.

For the composition of the group, Mr. Donnelly suggested that there be representatives for the parks, park owners, and municipal leaders. He also welcomed the inclusion of cooperative and for-profit parks with the philosophy that a larger group is better in terms of trying to get decent participation. Along with this diversity of voices, he also spoke to upkeeping a geographic diversity which would be beneficial in creating sympathy among legislators who can better relate to their constituents.

For the issues, Mr. Donnelly suggested that CHT would want to focus on funding issues such as the housing bond in the next session. One concern though is creating competition for the funds among these organizations and the group as a whole. There was also mention that, in terms of connections to be made around affordable housing issues, Senator Sears (D-Bennington) would be someone that such a group should talk to.

**Housing Foundation Inc. (HFI):**

HFI approved of the idea to create a subcommittee out of VAHC in order to lobby for funding and to try and meet some of the priorities laid forth in the VHCB report. Their Executive Director, Jonathan Bond, also spoke to the subcommittee serving as a way to help destigmatize mobile home parks and as a route to advocate for new policies such as a minimum standard of sale for park owners.

For the structure of the group, Mr. Bond described HFI as desiring the inclusion of residents, but worries about how well maintained their inclusion will be. He suggested that
resident should be at the table as well rather than in a separate resident advisory committee. This is due to the worry that dividing the group up would just dilute it and weaken the prospects of a high-performing collaboration. Mr. Bond also suggested that for-profit parks should not be at the table due to the fact that their focus is not on creating and maintaining affordable housing and because many of the issues facing non-profit and cooperative parks are often due to the negligence of some private park owners before selling.

**Vermont Affordable Housing Coalition (VAHC):**

As stated in their conversations with VHCB, VAHC is very open to the creation of this subcommittee of their organization in order to increase their presence on all affordable housing issues. Erhard Mahnke, the coordinator for VAHC, suggested that this could be a place for nonprofits, residents, and cooperatives to work together to develop a campaign for VAHC to push mobile home policies and secure funding. One concern that Mr. Mahnke had in terms of resident inclusion though was in how they would be included, advocating that they need to be meaningfully involved in the group rather than ending up as tokenistic members. Besides this, Mr. Mahnke expressed that VAHC would be firmly against the inclusion of for-profit private park owners in the subcommittee as the interests of the two parties are too different and the groups often take up adversarial roles when it comes to policy and statute changes.

For the operations of the group, the subcommittee would essentially act as a mobile home policy steering committee for the Coalition. Along with that, members would also be useful in actually talking to lawmakers and lobbying in Montpelier. Mr. Mahnke specifically mentioned the eagerness of legislators to talk with “real people” rather than lobbyists. Doing this would involve a variety of methods with one of the most obvious ones being to bring individuals up to the State House to testify in committees. Mr. Mahnke also suggested that it would be useful to meet with lawmakers outside of the sessions in small groups or town halls, with the idea of bringing them to mobile home parks and resident association meetings. This could be helpful in setting the agenda for the session by meeting in the fall or early winter. If meeting during the session, he suggested weekends or Mondays would be well-suited.

In terms of issues for the group to focus on, Mr. Mahnke stated that VAHC would want to focus on the recommendations laid out in the VHCB reports along with their own priorities in
the VAHC legislative agenda. This includes advocacy for the housing bond once the Vermont Treasurer releases her recommendations on how to better finance new affordable housing as directed by the General Assembly in Act No. 48.\(^{20}\) Beyond this, Mr. Mahnke also suggested focusing on securing new or increased funding for various affordable housing related programs and in looking at policy issues such as lot rent mediation changes and other definitional changes in statute.

**Cooperative Development Institute (CDI):**

As someone being involved with the developing of the VHCB report, Annik Paul of CDI appreciated the idea of an advisory group being formed out of a subcommittee of VAHC. For the composition of this group, she suggested that park residents and cooperative boards be included at the table. In terms of private parks, Ms. Paul expressed that residents need to be represented from across the mobile home world which would include private parks. This may be challenging due to the limited access that groups like the Mobile Home Program has to them as compared to nonprofit parks and cooperatives, but she suggested it to be worthwhile, especially as private parks make up a majority of all mobile home parks on the state. A concern that Ms. Paul had here though is how to organize a group that is not organized and to engage a group that does not feel empowered. To this, Ms. Paul suggested that outreach to case managers from the Vermont community action agencies could be beneficial for connecting interested residents to the subcommittee.

In terms of including private park owners, Ms. Paul expressed some skepticism to this as the majority of private parks tend to have a focus on profit rather than advocacy. However, she acknowledged that there could be some value to having owners participate who align themselves with whatever the mission of the subcommittee may be. This would change the dynamics of the group, but it might also serve to change the perspectives of some of these owners.

For the issues, Ms. Paul suggested that CDI would have interest in advocating for funding, especially as the infrastructures of many parks begin to age. A major aspect of this

should be for the group to look into how accessible these funds are for different groups that need them such as cooperative parks. Advocating for changes in policy would also be important when it comes to revising rules that are not working or are not enforced, and statutes that are written for cooperative housing broadly but are not compatible with mobile home parks. Along with these issues, Ms. Paul suggested that advocacy work taken by this group would have to be coordinated by one “point-person” such as VAHC so that communications are consistent and on message. She also stated a concern with being able to bring residents down to the State House even though it would be valuable. To potentially resolve this, Ms. Paul brought forth the idea of capturing residents’ stories through written statements and even video recordings to be provided to lawmakers.

Analysis and Recommendations:

This last section will conclude the report by summarizing the opinions, ideas, and suggestions of the various organizations interviewed into areas of common ground and challenges that will need to be faced. This will hopefully be used as a tool in forming an advisory group to spark dialogue and identify places for compromise or for avoidance by the group. The latter portion will outline recommendations made by the CVOEO Mobile Home Program. These suggestions will be made with the ideas of the Mobile Home Program’s partners in mind as well as the Mobile Home Program’s mission “to give mobile home park residents greater control over their housing, through organizing and education, in order to protect and improve their housing rights and living conditions.”

Common Goals and Common Challenges:

The most important item agreed upon by each interviewed partner was the desire for the formation of this subcommittee. Ultimately, each organization acknowledged that this would be incredibly beneficial to accomplish shared goals and to address challenges as they arise, as suggested by the Mobile Home Advisory Commission in 1992. There was some enthusiasm and some indifference for this advisory group being hosted as a subcommittee of VAHC, but overall the partners were ready to stand behind this effort since VAHC was willing to go forward and give support. The inclusion of residents at the table was also a very resounding

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21 CVOEO Mobile Homes Program, “Why a Mobile Home Program?”. 
area of agreement among most of the partners. Some organizations justified this through the benefits of a diversity of voices while others wanted to make sure that this group was not forgotten, especially as they are the most affected party of any advocacy work for funding or policy issues. However, there remains some skepticism over how to best involve residents in this process and concerns over whether they will be welcomed and accommodated into a possible subcommittee or just be treated as tokenistic members of the group. This will have to be a serious conversation held by the nonprofit organizations that are taking the forefront in forming this group.

For the issues to be pursued, all of the nonprofit organizations have a strong desire to focus heavily on improving current funding or looking at new funding. Most of the groups fell in line with the recommendations made in the VHCB report for pools of competitive grants, revolving loans and technical assistance funding.\textsuperscript{22} There was also a strong desire to monitor activity around the housing bond with the Treasurer scheduled to provide the General Assembly with a report on how to best finance new affordable housing by the start of the session.\textsuperscript{23} Beyond funding, there was also a desire to look at policy issues while there was no specific consensus on what issues were more worthwhile. Some of the policy issues that were brought up that seemingly would not have too much opposition or pushback are improvements to the mediation process, weatherization, and state and local zoning issues.

While there were less points of contention than common ground issues, there were still a few areas that faced substantial opposition from some of the partners. The greatest among these points was the question of whether to include private, for-profit park owners within the committee. A few of the partners fell back to the idea of having a diversity of voices to defend having this party as a part of the group. However, a majority of the partners were either skeptical of the merits of their inclusion or in outright disagreement. This is due to the fact that nonprofit and for-profit parks are often in adversarial roles when it comes to funding and policy

\textsuperscript{22} Vermont Housing and Conservation Board, \textit{Sustainability Assessment of Affordable Mobile Home Parks in Vermont}, 4.

\textsuperscript{23} Vermont General Assembly, \textit{H.132: An act relating to adopting protections against housing discrimination for victims of domestic and sexual violence}. 
changes due to two different sets of priorities. The former simply wants to create and maintain affordable housing and the latter sees profit as the higher goal.

**Mobile Home Program Recommendations:**

Even in this discussion among just nonprofit organizations, there is a large diversity of voices that carry some agreement and some disagreement. While some aspects of this are helpful, this will be a difficult and challenging endeavor. With this, the first and greatest recommendation that the Mobile Home Program can provide is to make the creation of a clear and concise mission statement be the first order of business in the forming of this subcommittee. The recommendations given by the VHC report are a good start, but they are simply agenda items that are to be completed and crossed off the docket rather than the foundations for a permanent forum to discuss and advocate for mobile home issues. The subcommittee needs to able to identify its broader purpose in order to find partners and to determine its direction.

For the composition of this group, it is absolutely essential for residents to be given a seat at the table. As stated in the introduction of this report, residents have shared goals with nonprofit organizations in terms of preserving affordable housing, and they are expert witnesses for lawmakers and policy advisors since they personally live through the issues on a day to day basis. As mentioned by some of the organizations, there are some concerns with how this will or can be done. The problems of organization, transportation, tokenism, and desire to participate have all been brought up. However, one can only find it ironic that this discussion and even this report are all happening without residents even being invited to contribute in the first place. It will be difficult to get residents involved, but through effort put forth by the Mobile Home Program and each of the other organizations involved; it is possible and must happen.

Continuing with this, the inclusion of private, for-profit park owners has been a contentious topic. Some organizations are welcoming of a greater diversity of voices into the conversation while others are more skeptical and would rather identify the “good actors” among them to be included. Some organizations are in outright opposition to their inclusion, under the idea that most of the problems plaguing cooperative and nonprofit parks in which they need to advocate for funding for are rooted in some kind of negligence or another from the private owners that sold their parks to them. While there are a plethora of opinions on this matter, the Mobile Home Program does not want to label individuals as good or bad actors, or develop blanket exclusions from the subcommittee for certain parties. Instead, the Mobile Home Program advises that membership be left up to individuals and organizations as they evaluate the mission statement of the subcommittee and determine if it aligns with their ideals.
and interests. Bluntly, if an organization desires to preserve affordable housing in Vermont through mobile homes then their participation is only logical.

The Mobile Home Program is supportive of all of the capital support recommendations made in the VHCB report, in terms of issues to be focused on by the subcommittee. However, the Program sees these recommendations as smaller steps and looks to incorporate advocacy for more and larger financial resources. For the marketing and policy support recommendations, there will have to be some serious discussions that will have to take place immediately in regards to lot rent mediation in order to make sure that this remains a collaborative effort.

Outside of the VHCB report recommendations, the Mobile Home Program thinks that it would be worthwhile for advocacy work to be done within various localities to look at zoning issues. One idea in particular is the concept of a Mobile Home Park zone. This zoning designation would only allow mobile home parks to be constructed on the land which would help to preserve existing parks from redevelopment. This also serves for the subcommittee to network among municipal officials and mobile home park residents across the state. Another issue that was brought up while meeting with the other nonprofit organizations was the idea of a required minimum standard of sale for park owners in an effort to reduce deferred maintenance that often burdens cooperatives or nonprofits that purchase parks from private landlords. Deferred Maintenance is a large issue that the Program is interested in, but the Mobile Home Program wants to first explore how to support inspections of parks so that buyers are aware of infrastructure issues and at the very least can make an informed purchase. This can be done through looking into increasing the funding of engineer reports of parks and require that they be provide detailed technical reports to more properly inform a buyer of infrastructure insufficiencies.

Speaking to activities to be done and advocacy methods to be used by the subcommittee, the Mobile Home Program thinks that the ability of residents and owners to meet with lawmakers during and out of the session would be helpful in pushing policy priorities. Along with that, the Program feels that committee testimony, letters, and op-eds coordinated and organized through VAHC would be effective. While these activities should occur throughout the year, it may also be worthwhile to hold a lobbying day at Montpelier that focuses solely on mobile home issues as well. Lastly, the Mobile Home Program recommends that this forum be used to educate legislators on the fact that mobile homes are a form of affordable housing. Often this seems to be overlooked in conversation and legislation and it cannot if mobile homes are to get the support that they need.
Memorandum

To: Erhard Mahnke, VAHC
From: Rick DeAngelis, VHCB
Date: June 26, 2019
Re: Proposal for a VAHC Sub-Committee

I’m writing to ask VAHC to form a sub-committee focused on the needs of Vermont’s affordable mobile home parks. The sub-committee would examine the needs of the parks including capital for large and small-scale capital needs, financial incentives or assistance to improve the stock of manufactured homes in parks and modifications in the existing regulatory framework for parks. The sub-committee would consider the need for action by the state or other bodies. Any recommendations for action would made to VAHC to consider as part of its annual legislative or other priorities.

Over 7,000 households live in Vermont’s mobile home parks and many of them have low or modest incomes. The State of Vermont has made a considerable effort over the last 25 years to regulate, protect and improve mobile home parks. VHCB has invested over $14 million in State and Federal Funds in the purchase and improvement of 46 mobile home parks. The State’s action including our investments have achieved many real benefits for park residents and their communities. Nevertheless, there are areas of concern including the long-term sustainability of some parks.

Recently, we commissioned a study of Vermont’s affordable mobile home parks (nonprofit and cooperative owned parks with a purpose of providing affordable housing). While none of the parks are at risk of failure, some action is warranted. A number of owners and advocates expressed an interest in meeting to follow-up on the report’s recommendations. VHCB agreed to convene the group and provide it with background information based upon the parks we have funded and the recently completed study.

In addition, VHCB staff recently met with representatives of Tri-Park Mobile Home to discuss its specific financial needs. Tri-Park is the state’s largest park with 308 lots. It faces a difficult logistical and financial challenge to relocate 42 homes, which are in a flood hazard area. The needs of Tri-Park needs are best considered in the context of the needs of all of the state’s mobile home parks. I think this is a specific issue for the sub-committee to examine.

I’m including a summary statement of our recent study as part of this proposal. Thanks for your consideration.
Sustainability Assessment of Affordable Mobile Home Parks in Vermont

Recommendations

Capital Support

1. Create a competitive pool of grant funding to assist with the cost of removing abandoned homes, building concrete pads to new HUD standards, and addressing smaller scale capital needs for those parks where limited operating revenue cannot reasonably cover those costs.

2. Create a competitive pool of grant funding available for rehabilitating some of the roughly 300-400 poor quality homes located within the overall portfolio. More than 100 of these homes may be at risk of abandonment; the remainder still represent substandard housing for residents and increase the marketing challenges for these parks as a whole.

3. Provide a competitive pool of technical assistance funding to help park owners navigate the increasingly complex process of financing a major capital project.

4. Create a pool of revolving loan funds providing low cost long-term financing to cover both acquisition and needed infrastructure improvements for affordable mobile home parks. Review New York’s Manufactured Housing Cooperative Fund Program as a model for this purpose.

5. Ahead of the January 2023 transfer of 12 HFI-owned parks to VSHA, VHCB should work with VSHA and HFI to:
   a) help finance necessary capital expenditures at both HFI and other affordable mobile-home parks; and
   b) explore the potential consolidation of ownership for some of the parks not currently owned by HFI.

Marketing and Policy Support

6. Continue to provide leadership in advocating for the availability of federal and state sources of funding for larger capital needs projects, especially for preserving the sources of soft debt many of these projects require.

7. Continue to provide leadership in advocating for financing programs to assist buyers to finance and upgrade units such as Champlain Housing Trust’s down payment assistance program
8. Work with the affordable park owners and other stakeholders to better utilize the existing provisions of 10 V.S.A. § 6251 and V.S.A. § 6252 to expand the effective ability of affordable MHP owners to a) cover the debt service for capital improvements through rent increases; and b) increase rents to address chronic shortfalls in operating revenue; and as need to craft language and mobilize legislative support for changes to the park notification and rent increase mediation sections of Title 10.

9. Work with the affordable park owners and other stakeholders to craft language and mobilize legislative support for changes to Title 10’s definition of a mobile home, especially as it restricts efforts to diversify the park to include modular or other innovative models that provide for more appealing housing options for younger residents, and provide leadership in advocating for the resulting legislative changes.

10. Work with Vermont Agency of Commerce & Community Development, the affordable park owners, and other stakeholders to provide stronger online marketing outreach and coordination, as well as positive branding strategies. These efforts should provide a more dynamic platform for linking prospective buyers to those affordable parks with openings; and b) reframe the image of mobile homes as an affordable option in a more innovative and positive light, especially for younger buyers.
Appendix B

Chapter 4.
POLITICAL CONTEXT OF MOBILE AND MANUFACTURED HOUSING ISSUES

4.1 POLITICAL ENVIRONMENT

The testimony before the Commission, along with the personal experiences of the Commissioners, indicates that the community of people interested in mobile home park issues has polarized over the years. Currently, on any issue of significance to mobile home park owners or residents, organized, adversarial groups focus heated attention on any public forum, leading to a restricted ability to address creative, realistic solutions to problems. Legislation should not be based solely on passion or emotion, but also on a reasoned and thorough investigation of alternatives.

This divisiveness has affected the resolution of disputes in both the Legislature, past and current State Administrations, and in the Commission's own functioning. The same divisiveness can create a sense of insecurity over the law that can affect the willingness of lenders and developers to invest in mobile home parks and to create new lots. Particularly in a difficult economy, this can make already unpopular investments appear undesirable.

Efforts to negotiate accommodations and resolutions of difficult issues often flounder in the light of open public confrontation. The divisiveness of political and policy debate contributes to a negative public perception of mobile home parks as the public at large perceives residents, owners, and regulators to be intractable, difficult, and unwilling to compromise.

There exists little political or policy consensus around mobile home park issues, despite the fact that the areas of common concern among owners, residents, and regulators outnumber the areas of dispute. Moreover, there exists no forum, other than this Commission, in which owners and residents can identify common problems and common goals.

Mobile home issues are consistently seen as a function of landlord/tenant dynamics, leading to a tendency to focus issues solely on owner versus renter dynamics. However, threats to the existence of mobile home parks, as well as the bleak outlook for expanding the number of lots should create a sense of commonality, not of confrontation.

Among the areas of common concern for residents, owners and public officials are:
* creating new mobile home parks and lots;
* resisting unfair taxation;
* reducing restrictions caused by regulation;
* creating safe, healthy, and marketable lots; and
* creating an effective return on investment for both owners of parks and owners of the mobile homes.
4.2 RECOMMENDATIONS: AREAS FOR OWNERS AND RESIDENTS TO WORK TOGETHER

EDUCATION AND POSITIVE PUBLICITY

- The Commission recommends that greater effort go toward education of mobile home park residents and owners, as well as the public, as follows:
  - Create pamphlets and develop training to increase awareness of the importance of mobile home living in Vermont and the obstacles faced in attempts to develop and rehabilitate mobile home parks;
  - Encourage more owner group activity directed toward reasonable regulation of health and safety issues;
  - Refocus efforts of both owner and tenant groups to look at problems in individual towns. Target localities for an education campaign directed toward improving public acceptance of mobile home parks;
  - Educate residents and owners on landlord/tenant issues so as to highlight protections and securities; and
  - Organize joint projects to educate lenders on the benefits of mobile home financing.

- The Commission recommends an organized campaign of publicity designed to stress the positive benefits of mobile home park living. Examples of successful communities should be highlighted, along with focused discussions of the myths of mobile home park living. Local meetings would be particularly effective to address the concerns of municipalities around mobile home park living.

JOINT VENTURES

- The Commission encourages existing organizations of both owners and residents to engage in joint efforts designed to highlight their areas of overlapping concern. These could include political campaigns around mobile home park issues, joint studies of contested issues, forums for the identification and discussion of areas of dispute so as to better shape issues for resolution by the legislature, or joint rule-making requests and other administrative action to encourage agencies to create additional programs or enhance existing services. For example, owners and residents could petition the Vermont State Housing Authority for the creation of a “Section 8” program for mobile home parks or the state regulatory agencies for more uniform and widespread enforcement of codes.

- The Commission recommends that projects be developed to demonstrate the benefits of mobile home park living to the public at large. Such projects could include the creation of a demonstration mobile home park as well as clean-up projects designed to improve the quality of life in particular communities.
CREATE ALTERNATIVE DISPUTE MECHANISMS

- The Commission recognizes that there will always be conflict within the context of owner/resident relations. Even here, however, the Commission encourages the creation of community dispute resolution mechanisms, such as mediation programs, in which parties could seek cooperative solutions to the problems that divide them.

ENCOURAGE DEVELOPMENT OF MORE RESOURCES TO PROMOTE AFFORDABLE MOBILE HOME PARK LIVING

- The Commission recommends that development of financial assistance for mobile home parks be more broadly focused. Such alternatives could include rent subsidies for low-income residents; loan assistance for private, public, and nonprofit developers; and programs (similar to the HUD Section 8 program) that would ensure market rents for owners and affordable rents for tenants. Broader development of these financial options could serve to draw together previously hostile elements in the mobile home community.

CREATE AN ONGOING FORUM TO WORK ON THESE ISSUES

- The Commission found itself in the position of being the only forum in which the competing interests in mobile home park living could meet and seek resolutions to their issues. The lack of a consistent forum has seriously hampered the ability of the political community to cope with the often-heated debate over mobile home park issues. The Commission recommends that some ongoing forum for discussion and resolution of the issues be created, either through the permanent continuation of the Commission, through a coalition of existing mobile home park interest groups, or through the creation of a focus group staffed by the Department of Housing and Community Affairs.
CONCLUSIONS AND RECOMMENDATIONS
FOR FURTHER WORK

This report identifies a number of issues related to the viability of mobile home park and manufactured subdivision living as affordable housing options in Vermont. The Commission looked at many areas that affect the creation of new mobile home park opportunities and would enhance existing opportunities.

The areas explored, which impact the supply and quality of mobile home park lots and their affordability, included mobile home park development and rehabilitation, enforcement of health and safety regulations in mobile home parks, local barriers to mobile home park expansion, the affordability of mobile home park living, and the political divisiveness surrounding these issues. The Commission report also offers preliminary recommendations for addressing these issues.

The Commission makes recommendations for minimizing the barriers to mobile home park development and rehabilitation imposed by the current Act 250 and State permitting systems. It has also looked at ways to minimize the impact of local bias that can contribute to blocking development and expansion of mobile and manufactured housing communities. The Commission looked at financial practices that affect the affordability of mobile home park living. The report also analyzes the political climate surrounding mobile home park issues that can work against reasoned progress on resolution of many of the barriers to increasing mobile home park opportunities.

Throughout its recommendations, the Commission advocates for processes to enhance the appreciation of mobile and manufactured housing living among regulators, municipalities, financial institutions and the public at large. The Commission was created because mobile home park living is a significant, popular, affordable housing option in the State of Vermont. Through study, testimony, and discussion, the Commission confirmed that mobile homes constitute a large proportion of the State’s housing stock, and are of high quality. Furthermore, many Vermonters choose to live in mobile home parks for a variety of reasons. The Commission also found that the availability and affordability of mobile home parks is at risk for the reasons stated above.

The tone throughout the Commission’s report emphasizes education and cooperation. It is the belief of the Commissioners that many of the obstacles facing mobile home park development, rehabilitation, and favorable mobile home financing arise from misconceptions about this housing and lack of awareness of this particular affordable housing crisis.
One of the Commission’s final recommendations is the creation of an ongoing body and process to follow through on these recommendations. The group to carry on this work should include a balance of interests and a variety of expertise to mirror the composition of the existing Advisory Commission. The following groups should be represented:

- mobile home park owners and developers;
- mobile home park residents and their advocates;
- persons with experience in mobile home financing and marketing;
- local officials; and
- representatives of the state agencies involved in mobile home park issues (Department of Housing and Community Affairs, Agency of Natural Resources, Environmental Board, Department of Labor and Industry, Vermont State Housing Authority, Vermont Housing and Conservation Board, Vermont Housing Finance Agency).

The Commission recommends the Department of Housing and Community Affairs provide staff support to this ongoing body. The next “Commission” should work on refining and implementing these recommendations, as well as conducting further study and discussion on these and other issues. The State could benefit from further study into areas not covered by this report, including rent control, landlord/tenant issues, mobile home consumer issues, and the impact of mobile home park closures, among other issues.
**Appendix C**

“Promoting Affordable Mobile and Manufactured Housing Opportunities in Vermont.”
Summary of Recommendations and Progress Toward Implementation

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<th>State Permitting &amp; Act 250</th>
<th>Progress Toward Implementation</th>
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| Repel the sections of the mobile home park law that require the Department of Environmental Conservation to review site criteria, since that is already done at the local level. | Done. Act 133 of 2002 repealed 10 VSA sections 6232-6235 relating to the mobile home park permit. |

| OTHER RECOMMENDATIONS OMITTED | Note: Act 133 (2002) overhauled State permitting for water and wastewater systems; Act 115 overhauled the Act 250 permitting process. |

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<tr>
<th>Enforcement of Regulations</th>
<th>Progress Toward Implementation</th>
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<tr>
<td>Data in the form of a comprehensive inventory of mobile home parks should be collected and compiled.</td>
<td>Department of Housing and Community Affairs maintains a database of all mobile home parks in the State and publishes a report for the Legislature. ANR compiled information about all permits issued to mobile home parks in DHCA database. DHCA has not updated the information.</td>
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| More resources should be developed for nonprofit and public owners of mobile home parks to facilitate improvement of park conditions. | Multiple sources of low-rate or grant money are available including: CDBG and VHCB/HOME, VHFA, VCLF, State DWRLF. |

| More information should be available to the public, mobile home residents and park owners. Create system for known violations to be recorded. | Done. Act 127 (1995) added 10 VSA section 6266 requiring all government entities to file any orders in the land records, and requiring seller of mobile home park to disclose to buyer results of all water tests, sanitary surveys, and permits. |

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<th>Local Issues</th>
<th>Progress Toward Implementation</th>
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<tr>
<td>Amend 24 VSA Chapter 117 to prohibit municipality from “zoning out” mobile home parks. Create “anti-snob zoning” similar to Massachusets.</td>
<td>Act 115 (2004) retains provision in § 4412 stating that no bylaw “shall have the effect of excluding mobile home parks” from the municipality. State has not enacted any “anti-snob zoning” law.</td>
</tr>
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| Efforts to promote the positive aspects of mobile home park living to local officials and the public should be facilitated by the State. | We are not aware of any activity in this area. |

<p>| Localities should be encouraged to facilitate the development of mobile home parks by employing mechanisms such as property tax reform, and allocation of infrastructure capacity. | Nonprofits have had limited successes connecting existing parks to municipal water and sewer. Local governments are generally supportive of CDBG applications. |</p>
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<th>Affordability of Mobile Home Parks</th>
<th>Progress Toward Implementation</th>
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<tr>
<td>Donating State land for development of new mobile home parks.</td>
<td>DHCA apparently considered some State-owned properties in the early 1990’s but did not find any feasible for mobile home park development.</td>
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<tr>
<td>Set up revolving loan fund for private and nonprofit developers.</td>
<td>No special fund exists for development of mobile home parks. The State Drinking Water Revolving Loan Fund is available on a competitive basis to private and nonprofit owners of mobile home parks. CDBG funds have been used for development or expansion of mobile home parks, including creation of the Sterling View MHP in the late 1980’s.</td>
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<tr>
<td>Develop rental subsidies for mobile home park residents.</td>
<td>Section 8 can be used for lot rent subsidy, but its effectiveness is severely limited by HUD formula for determining fair market rents.</td>
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<tr>
<td>Encourage municipalities to include mobile home parks in their Town Plan, allocating sewer capacity, waiver of fees and tax incentives.</td>
<td>We are not aware of any activity in this area.</td>
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<th>Affordability of Mobile Homes</th>
<th>Progress Toward Implementation</th>
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<tr>
<td>Encouraged financiers to develop more favorable financing for mobile homes, which should be treated as real estate rather than personal property.</td>
<td>Act 104 (2004) resolved a conflict within the statutes regarding rent-to-own and installment contracts for mobile homes by making 9 VSA Chapter 59 applicable to such transactions. Act 104 established a disclosure notice for retail installment sales contracts for mobile homes. Act 104 updated the definition of mobile home to be consistent with federal HUD regulations and within the Vermont statutes. 9 VSA section 2605(b) states that a mobile home that is permanently sited for continuous residential occupancy on land owned by the mobile home owner shall be financed as a residence. However, mobile homes on leased lots in parks are not considered real property.</td>
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<td>Reform taxation practices in municipalities.</td>
<td>Act 159 (2000) eliminated the requirement to prepay all property taxes when a mobile home is sold, except when the mobile home is being moved out of the municipality. Act 159 eliminated the perception of double taxation in mobile home park cooperatives. DHCA HAS ASKED THE TAX DEPARTMENT FOR CLARIFICATION REGARDING SALES AND USE TAXES.</td>
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<tr>
<td>Encourage any effort to render mobile home loans saleable to the secondary market.</td>
<td>Fannie Mae and Freddie Mac recently appeared to be making some efforts in this area, but no progress has been made that we know of. Theoretically, Fannie Mae will buy HUD Title 1 insured mobile home loans, however the Title 1 program appears to be unworkable.</td>
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<tr>
<td>Political Climate</td>
<td>Progress Toward Implementation</td>
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<td>Encourage mobile home park owners and residents’ associations to hold joint ventures around issues of mutual concern.</td>
<td>We are not aware of any activity in this area.</td>
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<tr>
<td>Continuation of Advisory Commission or forum to follow up on recommendations.</td>
<td>The 1994 Advisory Commission reiterated many of the same recommendations of previous commissions, and came up with a model lease. DHCA held two public hearings as part of updating the Housing Division Rules.</td>
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