

Mobile Home Program

Staff in-office hours: M-F, 8:30am-4:30pm
Call anytime: 802-660-3455 ext 204 or 1-800-287-7971



Guide to Purchasing a New Mobile Home to go into a Mobile Home Park

Prepared by CVOEO Mobile Home Program, 2019

Questions? Call: 802-660-3455 ext 204

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Available Lots

The Department of Housing and Community Development maintains a database of all mobile home parks in VT. This database is updated once a year in October so for the most accurate information about available lots, call the park directly: <https://accd.vermont.gov/housing/mobile-home-parks/registry>

Financial Assistance

Manufactured Housing Down Payment Loan Program (Champlain Housing Trust) – available statewide in all mobile home parks and on private land.

CHT's down payment assistance loans are designed to be a "silent second" to a first mortgage. The loans are offered at 0.00% interest, and all payments are deferred until the property is sold, transferred, or refinanced. The loans are assumable, which will allow the next buyer of the home to take advantage of this loan if they meet the program qualifications. (Loan money can go towards foundation and installation of home.)

Contact CHT for More Information: 802-861-7388 or Loans@getahome.org

Mortgage Lenders

Ledyard National Bank (limited coverage in VT)	TIM DRAPER Hanover, New Hampshire	Tim.Draper@ledyardbank.com	(603) 790-1750
North Country Federal Credit Union	TONJA JARDINE St. Johnsbury	tjardine@northcountry.org	(802) 264-6755
Opportunities Credit Union	TIM CARPENTER Burlington	tcarpenter@oppsvt.org	(802) 865-2003 x145
People's Trust Company	MARY LARIVÉE Swanton	www.ptcvt.com	(802) 752-1214
Union Bank	ED LEVITE South Burlington	elevite@unionbankvt.com	(802) 652-2970
USDA Rural Development	MEGAN ROUSH Montpelier	Megan.roush@vt.usda.gov	(802) 828-6006
Vermont State Employees Credit Union	SHARI DeLATTÉ Williston	sdelatte@vsecu.com	(802) 863-0102

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Mobile Home Dealers in VT

Company/ Organization	Contact Name(s) and Location	Email Address	Phone number	Foundation Requirement s
Bean's Homes	JIM AUDETTE St. Johnsbury, VT	jaudette@beanshomes.com	(802) 626- 8686 x 102	
K.A Harvey's Manufactured Housing Inc.	KEN HARVEY Morrisville, Vermont	kaharveysmfg@yahoo.com	(802) 888- 5995	
Brault's Homes	MARK BRAULT Colchester, VT	sales@braultsmobilehomes.com	(802) 878- 4118	
D&H Housing	LAURA BARNEY or RICHARD DESO Swanton, Vermont	laura@dhhousing.com	(802) 868- 5303	
Fecteau Homes	DAN FECTEAU Montpelier, Vermont	dan@fecteauhomes.com	(802) 229- 2721	
VerMod High Performance Homes (leased land or 1- 1 replacement)	ASHLEY ANDREAS Wilder, Vermont	ashley@vermodhomes.com	(802) 295- 0042 ext. 107	
Village Homes	JASON ROULEAU Berlin, Vermont	jmrouleau@village-homes.com	(802) 229- 1592 x112	

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HUD-Certified Installers in VT

Installers are required to make sure that all proper steps are taken e.g. soil testing to determine foundation and pulling of permits etc. Installers often require homeowners to cover cost and scheduling of soil test. Park owners can do bulk soil testing of whole park so that testing does not need to be done each time a home is placed. Installers are liable for improper installation.

Soil can be tested by geologist, engineer, architect – ask for soil testing for HUD foundations

Jimmy Fecteau	Fecteau Homes	350 River Street, Montpelier, VT 05602	802-229-2721	Jim@fecteauhomes.com
Lee Beaudoin	Fecteau Homes	350 River Street, Montpelier, VT 05602	802-229-2721	Jim@fecteauhomes.com
Dale Snader	Dale's Homes, Inc.	92 Blake Dr, White River Junction, VT 05001	802-295-7216	bob@daleshomes.com
Casey Harvey	Windy Hollow Homes	435 River St, Castleton, VT 05735	802-747-8486	windyhollowhomes@yahoo.com
Mark Bean	Bean's Mobile Homes Inc.	PO Box 1375, Lyndonville, VT 05851	802-626-8686	mbean@beanshomes.com
Randy Rouleau	Village Homes Corporation	1083 US Route 2, Berlin, VT 05602-8245	802-223-9569	rjrouleau@ran-mar.com
Kenneth Harvey	K.A. Harvey's Manufactured Housing, Inc.	270-2 Harrell St, Morrisville, VT 05661	802-888-5995	kaharveysmfg@yahoo.com
Michael Begnoche	Regency Housing LLC	2629 Rt. 78, Highgate, VT 05459	802-868-2761	dianne@terriceltransit.com
Robert Moore	Moore's Auto	482 US Rte. 7 N, Rutland, VT 05701	802-773-6811	MOORESAUTO05701@YAHOO.COM
Patrick Whitley	Town & Country Homes	105 Panton Road, Vergennes, VT 05491	802-877-3257	lacy@tchvt.com
Ken LeClair	Ken LeClair	10 Ave. A, Burlington, VT 05408	802-864-4525	jjkhleclair@yahoo.com

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Robert Vize	R. E. Vize Mobile Home Transport LLC	3359 N Wolcott Rd, Wolcott, VT 05680	802-888- 6666	vmhtvt@gmail.com
Steven Grace	Grace's Mobile Home Maintenance	50 Red Maple Ln, Ascutney, VT 05030	802-674- 5892	stevegracesmhm@gmail.com

Source: <https://storage.googleapis.com/wzukusers/user-13777155/documents/5ca39395545fb0pXG9YH/List%20of%20Licensed%20Installers%20v2.pdf>

Installation of Home

Pre-Installation:

- If infrastructure ie septic tank, water line etc needs to be moved, park owner is responsible for cost
 - ANR has permit specialists for each district in the state
 - Strategies for identifying locations of connections: Dig safe, metal detector, run a camera
 - Info from Arthur Hamlin at DHCD regarding passing along cost of upgrading lot to residents: Non-profits and cooperatives can charge a Site Improvement Fee, but solely for lots in a new park or constructing a new lot to expand a park.
 - It is possible that minor upgrades made to an existing lot could be passed along to a resident but those should be upgrades that are not listed as part of a Site Improvement Fee.
 - Site Improvement Fee defined in subsection 3:
<https://legislature.vermont.gov/statutes/section/10/153/06238>
 - Entrance Fee defined in Section 5.1:
<https://accd.vermont.gov/sites/accdnew/files/documents/H-RulesPartI-Adopted.pdf>
- Permits: Park owners should ask town which permits they require, Burlington requires 5 different permits.
 - Make sure the installer you use is HUD-licensed by asking to see their license. All retailers are required to have a licensed installer. If the retailer tells you to find your own installer, this is a red flag.
 - Zoning Permit (local, easiest for park owner to pull this one)
 - Considerations: land-use, lot coverage, set-back requirements
 - Lot coverage needs to be considered based on the whole park not the individual lot.
 - Building Permit (local, installer or retailer responsibility)
 - This permit can't close until all sub-trade permits are closed and the home has been inspected

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- Sub-trade permits ie electrical, plumbing, mechanical (local, installer or retailer responsibility)
 - Generally only pertains to the connections of home to park infrastructure
- Certificate of Occupancy – not all towns require this, but if they do this would come as a last step once all other permits are closed, the home has been inspected if needed, and/or the home has been appraised if needed.
- Foundation
 - Installer is responsible for overseeing the foundation work and making sure it complies with HUD and manufacturer requirements. Many installers have their own concrete guy they use.
 - Only Champion and Commodore have approved helical pile system as alternative foundation, Vermod uses them too. All other dealers are defaulting to HUD's standards for slabs. If home is not a Commodore or Champion, installer could submit an alternative foundation request to use helical piles but that takes time.
 - Pile system avoids soil testing, moving infrastructure/damage to existing infrastructure, cost associated with frost-protected slabs/time to wait for curing slab, and is movable
 - Contact info for helical pile system: Max Murray: 802-238-1508 / mmurray@goliathtecht.com

Post-Installation

- 309 Form: This is a HUD-required checklist to ensure that the home has been set properly.
 - Installer fills out the 309 first
 - 309 must then be completed by a third-party inspector. The 309 inspection can be conducted by a local building inspector but only 9 towns have HUD approved building inspectors. HUD has list of different professionals that are qualified to complete this permit.
 - A copy of the completed 309 must be given to the homeowner, the retailer and SEBA.
- Home Inspection: Some towns may require a home inspection by a local inspector in addition to the 309, these inspections may be done by the same person but they may not.
- Appraisal: some lenders may require an appraisal to be done after the home is installed but before a certificate of occupancy is issued. This is usually coordinated by the lender and installer.
- Certificate of Occupancy if required by town.

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Mobile Home Insurance

This is not meant to be an exhaustive list or to be taken as an endorsement of these businesses.

Name	Town	Phone	Website
Co-Operative Insurance Companies	Agents all over the state	802-388-7917	https://www.co-opinsurance.com/insurance-products/mobile-home
State Farm Insurance	Agents all over the state		https://www.statefarm.com/insurance/home-and-property/manufactured-homes
Foremost Insurance		1-800-752-2461	https://www.foremost.com/products/mobile-home/
Lamoille Valley Insurance	Johnson, VT	802-635-2391	
S R Miller & Son, Inc	Johnson, VT	802-635-2391	
Pleasant Valley Insurance	Jeffersonville, VT	802-644-9900	
TS Peck Insurance	South Burlington, St Albans and Stowe	802-865-8000	
Kinney Insurance Agency, LLC	St Albans and South Hero	802-372-8804	https://www.kinneyins.com/
The Essex Agency, Inc		802-878-5334	https://www.essexagency.com/