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Special points of interest:

- Buying or Selling a Mobile Home? Know the changes in VT Law. Page 2.
- Legislation on Rent-to-Own transactions passed. Page 3.
- Brookside Global Youth Service Day. Page 3
- Loans & other services! Page 4.

CVOEO Mobile Home Project

THE MOBILIZER

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A Note from the Program Director

The CVOEO Mobile Home Project has recently bid a very heartfelt farewell to Program Director Sarah Weintraub. Sarah worked tirelessly during her time at the Mobile Home Project and she will be missed. The former Resident Organizer, Shaun Gilpin has taken the position of Program Director.

I will do my best to match the passion and determination Sarah took on during her time with the Project.

We have hired a new Resident Organizer, Sarah Woodward, and are excited about having her on board. Sarah Woodward worked on a number of projects related to mobile home parks during her time at the University of Vermont and her skills are well positioned to make her a great addition to the team.

—Shaun Gilpin

Energy Efficiency Update

Beginning in the fall of 2009, the Mobile Home Project embarked on an Energy Efficiency Initiative, aimed at helping Vermont's mobile home residents save money, live more comfortably and reduce their environmental impact – all by reducing energy use. Throughout the course of the heating season, we completed a total of 17 workshops across 12 counties. Workshop participants learned about the most important steps they can take to keep more heat in the home, stop drafts, run the furnace and hot water heater more efficiently and how to use less electricity. Participants received free energy efficient materials such as CFL bulbs and low-flow shower heads. The feedback has been overwhelmingly positive and we would love to facilitate more workshops. If you are interested in bringing a workshop to your town or mobile home park, please contact Logan Zingus at the MHP (802-660-3455 ext.103).

If you didn't have the chance to attend a workshop, we have been compiling a *Do-it-Yourself Mobile Home Energy Efficiency Guide* and an instructional DVD. The guide book contains much of the same information covered in the workshop; along with pictures and contact information for various resources that are available to you. The DVD will feature detailed instructions on how to best weatherize a mobile home. Please contact the MHP for your free copy!

Our energy efficiency coordinator has recently become a certified Building Performance Analyst, and we would now like to offer **free mobile home energy consultations** for residents in Chittenden, Franklin, Addison, Washington and Lamoille counties. It's available to renters and home owners. The purpose of the consultation is to help you determine the best measures that you can take to save money by saving energy. We'll go through the home to identify sources of air infiltration, evaluate your skirting, underbelly insulation and windows, and answer any questions you might have about the efficiency of your home. Please contact Logan Zingus at the MHP to set up your appointment today! (802-660-3455 ext.103)

Birchwood Green-Up Day

Milton — A successful Green-Up Day was carried out by the Resident Association of Birchwood Manor on April 24th. Despite the fact that the Association is less than a year old, the Board of Directors was determined to organize an event that would be helpful to residents, improve the community, and display the benefit of an association in this large park. After some brainstorming and planning meetings, the Board worked with a college mentor program called DREAM, park owner Housing Foundation Inc. (HFI) and Myers Container Services to have dumpsters brought into the park so that residents could easily dispose of unwanted items from their homes and yards. The cost of one dumpster rental was covered by DREAM, HFI covered the rest of the rental cost and Myers waived the driver fee. The event was open to all residents of the park, regardless of their involvement in the Association.

Residents were each given a ticket to dump one load at a cost of five dollars with the option to purchase an additional ticket for fifteen dollars. Members of the Board oversaw the removal of three and a half containers of rubbish from the park. As a creative fundraiser, Board Members had park residents place scrap steel items into a separate container and the metal was then sold to a local recycler and raised \$400 for the Association. Items donated from local businesses, including Brent Dragon, V's Market and Milton Diner, were also raffled off at the event.

During the rubbish collection, DREAM mentors worked with park youth to collect trash from around the park. To top off the event, the Association put on a cookout where residents could eat, talk and relax after a hard day's work.

Buying/Selling or Renting to Own a Mobile Home?

Know About Law Changes and New Mobile Home Uniform Bill of Sale

Starting September 1, 2010 anyone selling a mobile home in a park will be protected by a new law that was enacted by Vermont's Legislature. They will use a revised Vermont Mobile Home Uniform Bill of Sale to record the transfer of the mobile home. Additionally, residents who are buying their mobile home over time through a "rent-to-own" or "lease purchase" or similar agreement have additional protections under the law. These changes are part of Act 140 and primarily affect Chapter 72: Mobile Homes in Title 9 of the Vermont Statutes.

New information required on the revised Uniform Bill of Sale:

- The seller and buyer's names *and* mailing addresses,
- Name and address of the park or property owner where the mobile home is located,
- Whether the sale will be a retail installment transaction (rent-to-own),
- Any liens on the mobile home, and
- If the mobile home is being sold "as is", an itemized list of any deficiencies.

Anyone selling a mobile home in a park is required to give the buyer's name and address to the park owner by certified mail giving the park owner 21 days to decide whether or not to approve the buyer for residency, as per the State's MHP Rules.

Changes to how to sell a mobile home:

1. Seller gives a completed, but not signed Uniform Bill of Sale to the Town Clerk *before* selling the mobile home,
2. Seller gives a completed, but not signed Uniform Bill of Sale to the park or property owner at least 21 days before the sale of the mobile home,
3. The Town Clerk endorses the Uniform Bill of Sale if all property taxes on the mobile home that have come due have been paid,
4. If the mobile home is to be moved out of town, Town Clerk endorses the Uniform Bill of Sale if all property taxes assessed for the year have been paid,
- 5. Sale of the mobile home happens only after the Town Clerk endorses the Uniform Bill of Sale and the buyer is approved for residency in the park,**
6. At the sale, the seller, buyer, and a witness or witnesses sign and date the Uniform Bill of Sale,
7. The buyer files the fully executed Uniform Bill of Sale with the Town Clerk within 10 days. In most cases, a Property Transfer Tax Return is also required.

This procedure is to be followed to move a mobile home from one town to another, even if not being sold. However, it does not apply to mobile homes that are financed as real property, abandoned mobile homes transferred by Court order, or mobile homes in "inventory" of a dealer or manufacturer that are on a sales lot and are not hooked up to utilities.

Continued page 3...

Mobile Home Rent-to-Own Transactions

Act 140 defines a Rent-to-Own Agreement as any agreement where someone makes payments for the right to use or occupy a mobile home over a period of time and either is required or has the option to become the owner for no, or only a very-little more money. The Act also requires a written contract in accordance with the motor vehicle retail installment sales act, Title 9, Chapter 59, and a Mobile Home Uniform Bill of Sale for a Rent-to-Own sale to be considered a valid transaction. Until or unless these two requirements are met, the agreement is considered a lease and the ‘buyer’ is considered to be renting the mobile home and is therefore protected by landlord-tenant law.

The Legislature decided it was important to define, and establish legal requirements, for Rent-to-Own agreements because these kinds of arrangements have been extremely problematic for Vermonters. Sometimes transactions were not even written down. In a number of instances mobile home residents faced serious problems with their mobile home that the seller would not fix, but when they applied for assistance were deemed ineligible because they did not legally own the mobile home.

Act 140 will mean there is no question about whether a person owns the mobile home, or is renting the mobile home. If they own the mobile home they are responsible for maintenance, but could be eligible for home improvement loans or grants, weatherization etc. If the person does not meet all the conditions of ownership they will be considered a renter, and the mobile home owner can be held responsible to comply with rental housing safety, and the renter can easily understand that they are protected by the landlord-tenant laws.

Other provisions of Act 140 clarify that a sale of a mobile home is covered by the Uniform Commercial Code for sale of goods, and impose various warranties on the sale.

Of particular importance among these warranties is that in the case of a ‘used’ mobile home, the implied warranties of ‘merchantability’ and ‘fitness for a particular purpose’ can only be waived if the mobile home is sold “as is”. As stated earlier, however, in this case the seller is required to itemize all known deficiencies on the Uniform Bill of Sale. The warranty of title may also only be modified or waived by a written agreement signed by seller and buyer clearly stating any deficiencies of the title and any security, liens or encumbrances on the mobile home.

Where to Get a Vermont Mobile Home Uniform Bill of Sale

On September 1, 2010, the Department of Economic, Housing and Community Development is required to publish the text of Act 140 and a MH Uniform Bill of Sale substantially in the form required by Act 140, on its website www.dhca.state.vt.us/housing.

— Arthur Hamlin, DEHCD

Brookside Global Youth Service Day

Starksboro — On April 25th, dozens of residents of the Brookside Mobile Home Park participated in a garden project. The project was a part of Global Youth Service day which aims to engage youth in service projects for their community. With the work of the Brookside Resident Association, University of Vermont’s Community Development and Applied Economics department, Vermont Affordable Housing Coalition and the Mobile Home Project, the Brookside Resident Association won a mini-grant from TD Charitable Foundation and Vermont Campus Compact.

The residents used the grant, along with donations from many local businesses, to plant ‘garden barrels’ around the park. Young residents planted vegetables and flowers in many barrels under the supervision and guidance of Chris Anderson, member of the Brookside Resident Association and Abby Ahern, Certified Master Gardener. The youth learned how to grow vegetables and flowers while beautifying their community. Unused barrels were planted and donated to elderly residents around the park.

“I wanted to pass this life lesson information [of gardening] on to the children in my community” said Anderson. “Listening and watching the joy of the children planting was priceless. They were happy, had fun, and learned about gardening from a community of good people.”

Special thanks to Kelly Hamshaw of the University of Vermont and Marissa Fischer, VISTA volunteer at Vermont Affordable Housing Coalition for their work finding and applying for the grant.



CVOEO Mobile Home Project

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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.

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 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 if you have any questions.

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

Selling a Mobile Home? We can spread the word

If you are planning to sell your mobile home, the Mobile Home project may be able to help spread the word! Call the Mobile Home Project or e-mail Sarah Woodward at swoodward@cvoeo.org with a description of the home, the location, asking price and your contact information. We commonly get calls from individuals looking to purchase a sited mobile home and with your information we may be able to connect you with a potential buyer. We may also be able to publish your listing in the next *Mobilizer* newsletter, which reaches thousands of mobile home owners across the state, for free.

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