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CVOEO Mobile Home Project



September 2011 Volume 14, Issue 1

A Note from the Program Director

It has been a busy few months since our last newsletter went out. Sarah Woodward, our new Resident Organizer has dived in head-first as the Mobile Home Project continues to work on projects throughout the state of Vermont.

Some of the many projects we have been recently involved in include working with residents to achieve a settlement for undue water charges, assisting multiple Resident Associations with elections and leadership transitions, and an ongoing attempt at creating the first new resident-owned mobile home cooperative in Vermont in over 15 years. We are also looking forward to beginning work on a research project with the University of Vermont next month to create emergency preparedness plans for mobile home communities.

As the economy continues to stagnate and the state is facing serious budget deficits, it is more important than ever that we continue working with and for mobile home residents throughout Vermont to maintain and improve safe, healthy, affordable housing. Thank you for your support.

—Shaun Gilpin

Updated Guide to Your Rights

We are happy to announce that the latest edition of our most commonly requested guidebook is now available, and in a new, compact, booklet format.

The Mobile Home Project produces a very popular publication entitled *A Guide to Your Rights: Information for Residents Living in Vermont's Mobile Home Parks*. While Vermont law provides mobile home park residents with unique rights, the state statutes can be complicated and difficult to understand. *A Guide To Your Rights* is our attempt to articulate these statutes in a way that is clear-cut and easy to understand.

Over the past two years, the Mobile Home Project has worked with experts and lawmakers in Montpelier to write legislation that clarifies both the process of selling a mobile home and 'rent-to-own' deals for aspiring mobile home owners. This legislation went into effect last September and is now reflected in the 2010 edition of *A Guide to Your Rights*.

The most updated edition of the Guide is now available, in the new booklet format, to residents and resident advocates across the state. You can access the Guide through our webpage, contained at the Housing page of www.cvoeo.org or call (802) 660-3455 x204 and leave your name (please spell your last name) and mailing address and we will be happy to mail you a copy.

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Riverside Weatherization Project

WOODSTOCK—The Sustainable Woodstock Energy Group was recently awarded a \$3,000 grant from the New Hampshire Charitable Foundation in order to conduct the Riverside Mobile Home Park Weatherization Project. A November 2010 workshop organized by Chris Miller of Sustainable Woodstock featured a presentation on weatherization techniques conducted by Logan Zingus. The event was well attended with residents of 10 of the 40 homes in Riverside Park represented. Following the workshop, energy audits were conducted at six homes. Sustainable Woodstock intends to perform energy efficient upgrades on the six homes audited. Thanks to all who organized and participated in these activities!

Do-it-Yourself Mobile Home Energy Efficiency Guides & DVDs

One of the main goals for the Mobile Home Project's Energy Efficiency Initiative has been to provide educational materials to Vermont's communities on how to save money and live more comfortably at home by saving energy. At last, our *Do-it-Yourself Mobile Home Energy Efficiency Guides* and instructional DVDs are complete and available to mobile home residents, municipal offices, non-profit organizations and housing providers throughout the state upon request. These resources offer great tips and inexpensive ways to weatherize mobile homes including furnace maintenance, air sealing, windows, insulation and more. Contact us to request your free copy. To date, The Mobile Home Project has distributed guidebooks and DVDs to local libraries, town offices, and residents of all non-profit owned mobile home parks in Vermont.

Three Energy Tips for Winter

- 1) Use Heat Tape—Water pipes under the home are prone to freezing in the winter. Heat tape is relatively cheap, easy to install, and the best method to prevent your pipes from freezing. If you already have heat tape, make sure it is working properly.
- 2) Caulk around windows/replace weather stripping—Use a paintable silicone caulk or rope caulk to seal the gaps around your window. Replace weather stripping in poor condition with high quality vinyl weather strip. This will decrease cold drafts entering your home.
- **3) Unplug electronics**—Many home appliances use power just by being plugged in, even if they are not turned on. Unplug them and other appliances when not in use.

New 2011Threshold for Lot Rent Increase Mediation

VERMONT—In Vermont, renters of lots in mobile home parks have additional protections under Vermont state law. While there is technically no limit to the amount a park owner may increase lot rents, park residents have the right to challenge the increase if the percent increase is over a certain threshold.

In 2011, park residents may request mediation to dispute any lot rent increases over 0.6%. The threshold required to request mediation is the housing portion of the Consumer Price Index (CPI) plus 1%. The Consumer Price Index tells us how the average cost of living has changed from year to year, and the housing portion tells us specifically how the cost of housing has changed. Since the housing portion of the CPI dropped in 2010, any lot rent increase over 0.6% may be disputed.

If you receive a notice of a lot rent increase from your landlord, and feel the amount is not justified, talk to your neighbors. If over 50% of the leaseholders in the park sign a petition to dispute the increase and to request mediation, a formal mediation session may be held. The petition must be filed within 15 business days of receiving the notice of lot rent increase and must name one or a few individuals who are willing to represent leaseholders at mediation. It should be filed with both the park owner and the Commissioner of the Department of Economic Housing and Community Development within this timeframe.

The Mobile Home Project will assist you if you have questions about this process, if you would like to request a copy of a petition, need help filing it, or if you would like someone to assist you during mediation.

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Swanton Park Nearing Settlement of Water Charges

SWANTON—For over half of a decade, residents of Homestead Acres mobile home park in Swanton had been paying water bills to the park owner. According to Vermont law, any landlord or park owner that is charging tenants for a utility must have a Certificate of Public Good, issued by the Public Service Board. This park owner had no such certificate and when a resident contacted the Mobile Home Project (MHP) a complaint was filed with the Department of Public Service (DPS). So began the long process of working with the MHP and lawyers at the DPS to negotiate a settlement and avoid taking the park owner to court. With a park-wide challenge in front of them, and many other desired improvements, Homestead Acres residents successfully campaigned for and established a Resident Association to help with future park-wide issues. And, after a successful lot rent mediation, the residents and park owner are coming very close to a settlement that will require the park owner to pay back the water charges that were levied without the proper certificates. Another success for the hard work of residents speaking out for their rights.

Park Residents Work to Save Community

WINDSOR—When residents of Bunker Hill mobile home park in Windsor got word that the park owner intended to close the park, they didn't get scared, they got organized. Park owner, Rockingham Area Community Land Trust (RACLT), which has indicated a need to dissolve into Windham Housing Trust for financial reasons, had issued a sale notice for the park, a step required by Vermont mobile home park law prior to closing the park. Residents showed up in impressive numbers to a meeting lead by Arthur Hamlin of the Department of Housing to learn what they could do to save the community. They overwhelmingly opted to request 90 days to investigate the possibility of purchasing the park as a resident owned cooperative. Considering that the park lies within a 100-year FEMA designated floodplain, and no new cooperative parks have been established in the state for over 15 years, this was not going to be a simple exercise.

But Bunker Hill's residents were not to be discouraged. Working closely with the CVOEO Mobile Home Project and the Massachusetts-based Cooperative Development Institute, an agency experienced in cooperative housing, residents got to work determining what it would take to run a successful community and purchase the park. Grant money was awarded from the Vermont Housing and Conservation Board to hire Vermont-based engineers, financial analysts and appraisers to investigate the feasibility of running this community under a resident-owned cooperative.

After establishing a Resident Association and engaging in many weeks of meetings, the residents are officially recognized by the state as a housing cooperative and are in the midst of negotiations for the purchase of Bunker Hill mobile home park. While the final outcome is yet unknown, the residents of Bunker Hill park have displayed their determination to maintain and manage their community and could usher in a new model for mobile home park ownership in the state.

Mobile Homes For Sale

Enosburg, Val's Mobile Home Park......\$20,000

2 bedroom, could be converted to 3BR mobile home, looks brand new. Several recent improvements made, including roof, windows, door, siding, bathroom, and hot water heater. Has jacuzzi bathtub. Quiet location. Lot rent is \$265 per month, and park approval required. Contact Serena at 802-370-5669.

Fayston.....\$27,000

3 bedroom, 2 bath, 1998 14x80 Colony Aurora, in good condition. Needs some interior cosmetic work. Home recently weatherized last spring. Has water, electric, and septic, all ready for move in, located on rented land. Lot rent is \$300 per month. Contact Tina at tina@gmavt.net or (802) 496-9900.

Are you planning to sell your mobile home? The Mobile Home Project may be able to advertise your home for sale in the next edition of our *Mobilizer* newsletter for free. Our newsletter reaches thousands of mobile home residents in Vermont. If you are interested in advertising your home, please call or email us with a description of your home, location, asking price and your contact information. We often get calls from individuals looking to purchase mobile homes, so we may be able to link you to an interested buyer.

Interested? Contact Sarah Woodward at 802-660-3455 x105 or swoodward@cvoeo.org

CVOEO Mobile Home Project

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

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Core funding for the CVOEO Mobile Home Project comes from the State of Vermont and is administered by the Department of Economic, Housing and Community Development.

Low to No Interest Loans for Home Repairs

Neighborworks Homeownership Centers in Vermont offer low to no interest rate loans (0-5%) for individuals looking to make necessary repairs to their homes or to make energy efficiency improvements. A number of non-profit housing organizations in Vermont administer these loans. Eligibility and loan application guidelines vary by county. In some counties there are grants available for mobile home owners in parks for energy improvements. Call us and we can provide more details on eligibility and connect you with the right organization. See the lists of common repairs and energy improvements covered by these loans below.

Loan Providers	Common Home Repairs	Common Energy Improvements
Central Vermont Community Land Trust	Foundation	Heating Systems
	Plumbing and electric	Air Sealing
Champlain Housing Trust	Accessibility modifications	Insulation
Gilman Housing Trust	Water/sewer repair	Hot water systems
Neighborworks of Western	water/sewer repair	Hot water systems
Vermont	Drainage and mold	
Windham Housing Trust	Roof	

Our Housing Counseling Services

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