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CVOEO Mobile Home Project

THE MOBILIZER

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Over 100 Mobile Homes Destroyed by Tropical Storm Irene; 16 Parks Affected

Tropical Storm Irene damaged some 525 Vermont mobile homes according to FEMA, and flooding destroyed more than 120 mobile homes located in mobile home parks, according to the Department of Economic, Housing, and Community Development (DEHCD). Five months later, homeowners and park owners are still trying to rebuild.

Flash floods triggered by Tropical Storm Irene on August 28 ripped through 16 mobile home parks, inundating homes, tipping oil tanks, scattering debris, and covering everything with layers of clay and silt. Amazingly, no deaths or serious injuries were reported from mobile home parks.

Mobile homes were disproportionately affected by the August flooding. The average amount of damage to mobile homes was about twice the cost of damage to stick-built homes: \$9854 for mobile homes versus \$4893 for stick-built homes, according to FEMA. Most mobile home parks were sited before land-use regulations regarding flood plains were in place. In addition, just a foot of water in the living space encourages dangerous mold growth and can require repairs more expensive than the home itself.

Though no official notices have been mailed, at least one park expects to close permanently: 11-lot Whalley Trailer Park in Waterbury is located in a federally designated floodway. Other parks are closing flood-prone sections.

Irene altered the landscape for residents who have been able to return home.

See Irene—p2

2011: The Year of Mobile Home Cooperative Conversions

At first glance, the cup appeared half empty for the 14 households of Windsor's Bunker Hill Mobile Home Park when they received a park sale notice, from the Rockingham Area Community Land Trust (RACL), their park owner. On top of that, residents were informed of the owner's intent to close the park altogether and were briefed on what the process of relocation could look like for them—a lot of unknowns and unanswered questions. Residents of Bunker Hill were unwilling to accept relocating as their fate; rather they were determined to keep their homes and their neighborhood together. Residents quickly realized the need to organize themselves in order to preserve their community.

Neighbors who once only waved to one another in passing now work side by side serving on the co-op's board of directors addressing park issues like culvert maintenance and water meter installation. Weekly, co-op board members, David Furman, Lisa Estey, Sal Straniti, Brenda Day, Mark Connelly, Michelle Wood, Jeff Shepard and community members gathered around the table to discuss next steps with the CVOEO Mobile Home Project and technical assistance

"I looked at this glass as being half empty, now it's overflowing!"

—Barbara Adams, Windsor Bunker Hill Community Cooperative Resident

See Cooperatives—p2

The Impact of Irene

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At Glen Park in Brattleboro, for example, ten of 33 lots are vacant and one damaged home still sits on-site, awaiting continued FEMA appeals. When the wind blows, fine sediment left by the floodwaters fills the air.

Former residents of damaged homes and parks are rebuilding their lives in a variety of settings. Sandra Gaffney, who lost her two-bedroom home in Weston's Mobile Home Park (Berlin), now lives in a two-room efficiency in Montpelier. She says her former neighbors have scattered, some to apartments, some to stick-built homes, and others to nursing homes, while a few have chosen to return to the park.

Although forty-seven mobile home owners in the state received the maximum FEMA award of \$30,200, most received far less. The average amount was only \$4,518, about half the \$9,854 average cost of repair estimated by FEMA. None of these awards was designed to make the recipients financially whole. Gaffney, for example, expects she will never again be able to afford her own mobile home.

"It's still raw," said Gaffney.

Thank you to Nancy Brosz and Mary Durland (Glen Park, Brattleboro) and Sandra Gaffney for their contributions to this article and their leadership of recovery efforts in their parks. Nancy Brosz shepherded 10 neighbors through the FEMA process. Mary Durland supervised teams of volunteers who helped clean up Glen Park. And Sandra Gaffney, along with the Vermont Workers Center, organized Mobile Home Park Residents for Fairness and Equality, a group that demanded state help for mobile home residents after Irene.

Cooperative Conversions

CONTINUED FROM PAGE 1

providers from The Cooperative Development Institute (CDI) who assisted with purchase negotiations, budgeting and financial planning and developing legal documents for the cooperative. The cooperative purchased the park on June 30, 2011. Now residents take pride in their community and have the ability to make decisions about management and upkeep and are proud to do it themselves. The co-op has been operating for six months now. As President Dave Furman states, "it's been work getting everything established" but we are "moving forward."

While the idea of cooperative mobile home park ownership is not new to the state of Vermont, (Brattleboro's Tri-Park Housing Co-op was founded in 1989 and Williston's Williston Woods Co-op founded in 1993), Bunker Hill Community Cooperative is the first to become resident-owned since 1993.

This year, however, Bunker Hill is not alone in its success. The Homestead Acres Mobile Home Park in Swanton was put up for sale in June of 2011 and with the motivation of the Resident Association and the leadership of their board of directors, President Henry Benedict, Vice President Bruce Snider, Secretary Daniel Shedrick, Treasurer Cindy Shambo, and Director at Large Jake Charleston, the Homestead Acres Cooperative purchased their park in November 2011.

The Bert's Mobile Home Park in Milton, which provides housing for 99 families, is also for sale. The resident-owned Milton Mobile Home Cooperative, is in the process of negotiating the purchase of their park, so that residents there may also have the ability to govern their community.

Residents of each of these communities have determination in common—a drive to have greater sense of security in their communities, a motivation to keep their homes, have democratic control of park operations, and to preserve the affordability of their communities. The Mobile Home Project would like to recognize and congratulate Vermont's newest resident-owned mobile home cooperatives.

Director's Note

Once again, the Mobile Home Project has seen many changes since our last Mobilizer publication. Over the past months the MHP has assisted with the conversion of two of Vermont's mobile home parks into resident-ownership and are continuing to work with another park towards that same end.

Project staff members Sarah Woodward and Rachel Van Cleve worked with the University of Vermont to conduct a state-wide survey of park residents to determine levels of disaster preparedness and steps that can be taken to improve the disaster plans for vulnerable park communities. This is the first such survey to be conducted on this large a scale anywhere in the nation.

Of course, the flooding caused by Tropical Storm Irene greatly affected a number of mobile home parks in the state. The MHP has been working closely with many agencies to assist with and plan the recovery. This tragic event has underlined the challenges unique to mobile home parks and we hope that the conversations about the results lead to a greater level of planning and preparation for potential future disasters.

— Shaun Gilpin

Mobile Home Project and UVM Research Disaster Readiness

The Mobile Home Project and researchers from the University of Vermont are studying disaster planning and resiliency in mobile home parks. Simply put, we want to know what more mobile home owners can do to be ready for a disaster. The three-year project began in the fall of 2010, long before anyone anticipated Tropical Storm Irene, and is now particularly relevant. We hope the results will make people and homes safer and better prepared for future storms.

This fall, 28 UVM students helped interview 364 mobile home residents in 127 parks, completing the first statewide, door-to-door survey of mobile home residents in the nation. Those residents who opened their doors to clipboard-bearing students were asked, among other questions:

Is your home tied down to its lot?

Is your fuel tank secured so it can't be knocked over?

Have you stored enough food and water for 72 hours?

Does anyone in your household have a disability that would be a concern in an emergency situation?

Survey results will be available this year. By 2013, the Mobile Home Project and our UVM partners will also publish disaster readiness guides, create floodplain maps for every mobile home park, and meet with residents and community leaders to discuss what we've learned.

If you have ideas to improve park safety, or if you would like to share a story about a flood, fire, or storm you have experienced please call us at (802) 660-3455 x204.

Post-Irene Deconstruction Project Update

In response to Tropical Storm Irene and the widespread damages to mobile homes throughout the state, Lieutenant Governor Phil Scott, and Commerce Secretary Lawrence Miller launched a project to assist mobile home owners with the cost of demolishing mobile homes destroyed by flood waters.

The project was carried out in partnership with the Association of General Contractors, Vermont Community Foundation, CVOEO Mobile Home Project, The University of Vermont and the Vermont Long Term Disaster Recovery Group and others.

The Vermont Community Foundation and other partners raised over \$300,000 from numerous private donations to offer a free home deconstruction and removal service to any homeowner living in a park and affected by Irene. Notable donors include Aubuchon Hardware, Bond Auto, and Argosy Foundation, among many others.

Homeowners requiring assistance were directed to enroll in the program by contacting the CVOEO Mobile Home Project. Staff managed homeowner applications, tracked client progress through the FEMA process and

coordinated with Association of General Contractor deconstruction crews on the ground in affected parks.

Between October 31st and December 8th, 68 mobile homes were removed from 6 parks. The average demolition and disposal cost per home was approximately \$2,500. A total of 946.15 tons of waste was removed and 104.46 tons of scrap metal were removed from the mobile homes for recycling.

Now that the demolition and disposal phase of the program is complete and some donor funds are still available, a second phase of the project will soon be announced. The purpose of the second phase will be to offer grants to homeowners in mobile home parks to help to cover some the expenses individuals paid out of pocket to demolish their homes. Any homeowner in a mobile home park affected by Irene that paid for the demolition of their home will be eligible to apply for disaster assistance grants. Award amounts will be based on need, the total number of applicants,

and the amount of available funds. To inquire about the program or to request an application, contact the CVOEO Mobile Home Project at (802) 660-3455 x204.



Workers from Gene Armstrong Excavating remove the damaged mobile homes from Glen Park in West Brattleboro. (Zachary P. Stephens/ Brattleboro Reformer)

Park	Town	# Homes Removed
Weston's	Berlin	32
Patterson's	Duxbury	11
Whalley's	Waterbury	10
Glen Park	Brattleboro	8
Riverside	Woodstock	5
Greene's	Sharon	2

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.

Irene Recovery Resources

If you need...	Contact...
A vacant lot in a nonprofit park	DEHCD's list of vacant lots http://www.dhca.state.vt.us/Housing/vacantmhlots.htm
An affordable apartment	Directory of Affordable Rental Housing http://www.housingdata.org/doarh/
A home to share	Home Share Now, 479-8544, www.homesharenow.org
Affordable home loans (for buying brand new mobile homes in nonprofit or co-op parks; for repairing your home)	USDA Rural Development, www.rurdev.usda.gov/vt Southern VT: 257-7878 x108; Central and Northwest VT: 828-6012; Northeast Kingdom: 748-8746 x112.
Help buying or repairing a home	Neighborworks HomeOwnership Centers, http://www.vthomeownership.org/ Chittenden County: 862-6244; Franklin/Grand Isle Counties: 527-2361; Northeast Kingdom: 535-3555; Southeast Vermont: 254-4604 (then dial 0); Central Vermont: 476-4493 x211; Southwest Vermont: 438-2303
Free legal help (benefit denials, FEMA appeals)	Vermont Legal Aid, 1-800-889-2047
Free post-Irene financial planning help	National Financial Planning Association, 888-562-8784

New Threshold for Rent Increase Mediations

In 2012, park residents may request mediation for **any rent increase above 2.6%**. Here's how it works:

1. Notices of rent increase must be given 60 days in advance on an official form from the Department of Economic, Housing, and Community Development (DEHCD).
2. The form gives the amount of rent increase in dollars and as a percentage.
3. If the percentage is greater than 2.6%, you may request mediation.
4. To request mediation, you must gather the signatures of a majority of the homeowners in the park within 15 business days. Call the Mobile Home Project for a petition form.
5. The state will pay for a professional mediator to sit down with a representative for the residents and a representative for the park owner. Many mediations results in a smaller rent increase.

The annual threshold is determined by adding 1% to the annual change in the Consumer Price Index (CPI) Housing portion.