



THE MOBILIZER

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Help for Mobile Home Down Payments

It just got a little easier to buy a mobile home. The Champlain Housing Trust will finance 20% to 50% of your home's purchase price, and you do not have to repay the loan until you sell the home. Thanks to state funding, you pay no interest. Here are the details: The home must be Energy Star rated, 1997 or newer. You must be able to get financing from another source for the remaining purchase costs. You must also be able to pay for 5% of the purchase costs from your own pocket (unless you are a Tropical Storm Irene survivor).

The new loan product was created to increase homeownership, promote energy efficiency, and help Irene survivors buy new homes. However, you do not have to be an Irene survivor to be eligible, and you can live anywhere in Vermont.

If you are interested in detailed information on eligibility requirements and conditions, or would like to apply, call 1-877-274-7431 and ask for Becca McNamara or e-mail bmcnamara@getahome.org.

Milton Park Converts to Resident Owned Cooperative

On February 7, 2012 the Milton Mobile Home Cooperative celebrated the purchase of their 99 unit mobile home park in downtown Milton. The resident-owned cooperative purchased their park from David Pecor after nearly a year of resident organizing efforts and effort exploring whether purchasing the park was financially viable. When the park was initially noticed for sale, a real estate company based out of Connecticut had expressed interest in purchasing the community. Many residents found the idea of having an out-of-state investor own, manage, and establish rules for their community distressing. Under that scenario there was no certainty what lot rental rates would look like moving forward. Residents found the idea of a resident-owned cooperative attractive.

A resident owned cooperative is incorporated as a non profit corporation and membership is composed of the homeowners that live in the community. At the time of conversion, all existing homeowners have the option to purchase a membership share. The cooperative model offers members the ability to vote on the park operating budget, elect board representation, and

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New Year, New Beginning at Shelburnewood

The Shelburnewood Tenant Association President, Victoria Carleton, received a call on New Year's Eve from her new park owner. Tony Pomerleau called to announce he had finally sealed the deal and purchased the park from former owners Marvin and Sue Thomas. At a January 2nd meeting with residents, Mr. Pomerleau was thanked with applause, cards expressing appreciation and tears of joy. Some residents reflected back on the tortured path of uncertainty and waiting they had faced for the past nine years.

Since 2004, the Shelburnewood Mobile Home Park had either been for sale, under sale negotiations or under closure notice. During this time tenants had little sense of security and did not know whether their community would be closed and sold for redevelopment forcing individuals to relocate their homes. Home-owners had been told on several occasions that relocation was their only option, until this new year.

So what does the future hold? There is certainly a sense of relief among residents. It is a bit easier to sleep at night knowing the status of the land is secure and safe. The future also holds new questions and exciting possibilities. At some point, Mr. Pomerleau intends to transfer ownership of the park to a resident-owned cooperative, but not until some substantial infrastructure improvements are made. Shelburnewood residents are generally excited by the prospect of being able to call their land their own.

One road access proposal on the table in Shelburne could affect the future development potential of the Shelburnewood parcel and the future location of the mobile home park on the parcel. The Shelburne Selectboard is currently discussing a "loop road" development proposal. The "loop road" would be an extension of the town road which, if approved by Shelburne voters, would cross the 22 acre Shelburnewood property and connect to Harrington Avenue. The loop road proposal is still under discussion; no decisions have yet been made.

If passed, the "loop road" would create new road access and could allow for the western portion of the Shelburnewood parcel to be developed as a new mobile home park with all new roads, utilities and street lights. One advantage to developing park infrastructure in a new location versus upgrading the existing systems is time. It would take far less time to install and wouldn't require putting anyone out of a home or disrupting utilities while construction is underway. If the "loop road" proposal fails, it seems likely that Tony Pomerleau will move forward with upgrading Shelburnewood's existing water and sewer lines, installing street lights and fire hydrants.

The park redevelopment and relocation scenario raises new questions for residents. What if some homes are too old to be moved? How will homes be moved? How will financing the purchase of new homes work? If a resident-owned cooperative purchased the park how much would the purchase price be and would lot rents be comparable? Answers to these and many other questions will be known with time and further research.

In the meantime, households have begun working with the Cooperative Development Institute to determine individual household needs to inform the larger cooperative conversion plan. Residents will complete surveys to determine whether individual homes are in adequate condition to be able to be moved and if households would wish to move their current home or explore purchasing a new home.



Map of Shelburnewood Park Image courtesy of University of Vermont, Dept. of Community Development & Applied Economics.

State Adds Tree and Drainage Rules

The state has created new rules requiring park owners to trim their trees and provide adequate drainage. CVOEO and residents of three parks advocated for the rule change.

According to the rules, issued February 1 by the Department of Housing and Community Development (DHCD), “a park owner shall maintain or remove trees as necessary to ensure that they do not create any hazard, danger to persons, or damage to property.” In addition, “a mobile home park owner shall provide adequate drainage to prevent standing pools of water, erosion, or sinkholes, and to mitigate flooding to the greatest extent feasible.” Residents are responsible for reporting dangerous trees.

CVOEO proposed these regulations after discovering that homeowners living on eroding lots or under dangerous trees were not protected by any rule or law that specifically mentioned trees or drainage. Residents of three parks testified at DHCD’s public hearing last August.

Now that these rules exist, CVOEO staff is focusing on a larger problem: DHCD has no power to enforce the rules it sets for park living conditions (these rules are called the “Warranty of Habitability.”) Drinking water and septic problems are regulated by the Agency of Natural Resources; electrical systems are covered by the Department of Public Safety; and Town Health Officers will also get involved with water, septic, and electric issues. But there is no state agency with clear responsibility for the condition of trees, drainage, or roads in mobile home parks. CVOEO is researching ways to fix this problem and make the new rules enforceable.

If you do have a problem with trees or drainage at your park, your best bet is first to write to your park owner and second to try calling your town health officer. Depending on the situation, the town health officer might be willing to get involved.

1. Send a letter to your park owner explaining the problem. Quote the new rule and ask for a reply by a certain date. “CC” your homeowner’s insurance company.

2. If the park owner does not respond, call your town health officer. Ask him or her to do an inspection, send a written report to the park owner with an order to fix the problem. Make sure you are there for the inspection and get a copy of the report.

The full text of state’s rules for mobile home parks is available at http://accd.vermont.gov/strong_communities/housing/rules



Director’s Note

Planning for resilient mobile home communities continues to be a major focus of the Mobile Home Program. Work with our colleagues at the University of Vermont continues as our research grant for disaster preparedness is winding down. We have collected much information about mobile home residents around the state and what their level of preparedness for a disaster is. Now we are working with residents, towns and other organizations to improve their response and recovery plans.

The Mobile Home Program has been invited to be involved at symposiums at the Vermont Law School and the Institute for Sustainable Communities to discuss land use planning and resilience. These invitations are a sign of the greater role the Mobile Home Program has been playing in policy discussions and therefore the increased interest in planning for mobile home parks throughout the state.

The Program has also been engaged in exciting projects to design affordable, resilient, energy efficient mobile home alternatives. These homes, name to be determined, will be constructed in Vermont and the first demonstration homes are expected to be sited during this construction season with the hope of many more to come in the future. We are very happy to be involved in a project that aims to proactively provide solutions for replacing Vermont’s many aging mobile homes with a comfortable, safe alternative.

— Shaun Gilpin



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Mobile Home Program

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

\$2000 Fuel Tank Replacement Grants

Is your oil tank getting old, or has a fuel company refused to deliver to your tank? Grants of up to \$2000 are available to help you replace your tank. Under 2011 Agency of Natural Resources (ANR) rules, fuel companies must inspect your tank and cannot deliver to you if the tank could leak or spill. In addition, new storage tanks must have a concrete pad and a protective roof. ANR has grants to help you if the cost of upgrading your tank is too high. For more information, call Maria Stadlmayer at 802-241-3881 or e-mail Maria.Stadlmayer@state.vt.us.

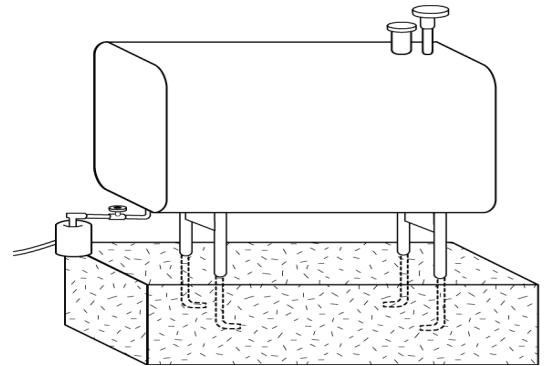


Image Source: FEMA.

Milton (continued from page 1)

make decisions on park policies and procedures and around issues of park maintenance.

This February, the Milton Mobile Home Cooperative celebrated its one year anniversary and held its annual membership meeting where members of the cooperative elected their nine member board of directors, voted on their annual budget, and decided how to allocate their end of year profit surplus. To date, the Milton cooperative has over 75 voting members.

One year out, the cooperative has a number of accomplishments under its belt. A resident committee reviewed the existing park rules to tailor some of the language to meet the needs of the community. The group is in the process of engaging an engineer to propose a safe way to stabilize a steeply sloped ravine located behind a number of lots in the park. In about three years the park plans to connect to Milton's municipal sewer system. A number of the septic systems in the park are aged and failing or close to failure. The proposed sewer project is a big undertaking, requires planning and technical advice and once completed will be a substantial improvement.