

Mobile Home Task Force

October 16th Meeting Videos

Links to Real Estate vs Personal Property Agenda Item Video

10:00 – 10:55 <https://www.youtube.com/watch?v=sfw27j74KaU>

Topic	Video Start
Introduction	0:04
New Member - Gayle Pezzo	0:51
Agenda Review	1:46
Personal vs Real Property - Chris D'Elia	2:16
Overview	4:11
Q & A	7:23
How loan rates are affected	12:09
Why rates might differ	13:15
Personal Prop. vs Real Prop. Rates	14:35
Rate Differences	14:59
Loan Lengths	15:39
What drives loan rate decisions	16:14
Importance of secondary market	17:14
Permanence of residents in MH vs Stick Built	20:02
What if MH required to be real estate?	23:50
How to encourage Real Property Loans	25:34
Average size of MH loans and count	26:32
Cost of MHs	29:03
Down Payment Assistance Program	29:36
Loan type when sold to another buyer	30:41
CHT Down Payment Assistance Program	32:07
Home Ownership Centers	33:32
Discussion of Testimony	34:45
Downpayment Assistance	35:03
Incentivizing lower rate loans	39:08
Conversion to Coops and New Parks	40:33
Downpayment Loan Program	43:07
Westbury Municipality	44:46

Links to Modern Manufactured Homes (Efficiency VT) Agenda Item Video

11:05 to 12:38: <https://www.youtube.com/watch?v=NPWclrZdZg8>

Topic	Video Start
Modern MH Design and Energy Efficiency	
Introduction	00:05
Peter Schneider Efficiency Vermont	00:46
Introduction	2:02
Overview	03:52
Who is in our MHPs (Income)	4:16
Age of Housing Stock	04:46
Income and Age importance	05:47
Cost of Housing - Affordability	06:07
The effort - Bennington - Willows MHP	08:55
Infrastructure at Willows	14:21
Why MH's are abandoned	15:00
What MH will fill the demand	16:01
Manufactures' Tax Credit	16:49
Trends in MH Production	17:04
Today's MH factory	17:54
Design of MHs - Double Wide	18:58
Design of MHs - Single Wide	20:13
Exterior of MHs - Single and Double	21:02
Design Restrictions	21:26
Energy Standards - HUD, Energy Star, ZERH m VT 3.0	22:23
\$2500 Tax Credit	25:05
Efficiency VT Standard	25:54
ZERH Standard - Exhibits	26:32
Energy Star vs ZERH	28:43
Clayton Homes	30:35
Health & Safety Issues	.31:36
Limits within industry	34:19
Homes in Willows project	35:58
Equipment in ZERH	36:11
Manufacturer's requirements	38:27
Solar ready requirements	40:42
Energy Consumption	42:00

Topic	Video Start
Energy Costs	44:41
Dolar PV effect on Cost	45:25
Cost of modern manufactured home	47:27
Recommendations to factories	50:43
Conclusion	54:30
Discussion	54:45
Labor pool for maintenance	54:45
Labor in the field	55:58
MH as Appreciating vs Depreciating asset	58:25
Whole park approach	54:43
Clarification of 'stick built' modular	01:02:15
Cost of moving homes	01:03:19
Criteria for MH in MHP - Movable?	01:05:093
Modular homes in MHPs?	01:06:39
Number of bedrooms and septic changes	01:09:02
Difficulty finding repair and maintenance labor	01:10:20
What \$145k cost includes	01:12:37
Cash for Clunker removal program	01:13:05
Conclusion of Efficiency VT	01:13:55
Scheduling and Next Steps	
Schedule next meeting	01:14:18
Next Steps	01:25:28