

Mobile Home Task Force

November 3rd Meeting Video

Links to Subject Items

10:00 – 12:30 <https://www.youtube.com/watch?v=8VJ8c1YQtFE>

Topic	Video Start
Introduction	0:00
Senator Harrison resolved task items	1:03
Why Committee interest in Real vs Personal Property?	1:06
Emergency Preparedness Plans and MHPs	1:47
Dept. of Housing and Com. Dev. - Shaun Gilpin	2:57
Overview of MHP progress	3:13
Recommendations	4:53
CVOEO Recommendations	6:22
Creation of new parks	7:30
Maintaining current parks	8:42
Investment in small parks	8:50
DHCD Registry	9:27
Vermont Housing and Conservation Board - Pollaidh Major	10:17
Overview of Funding Opportunities	11:04
Case study: Lindale - Wastewater	13:26
Review of Task Force Charges	14:53
VHCB Programs	16:03
Challenges in Public Financing	16:11
Technical challenges and assistance	16:45
Requirement to preserve affordable housing	17:34
MH Replacement and Infill Program	18:31
McKnight Park	19:20
VHCB Overall Work	20:19
Key Federal and State funding sources	20:57

Topic	Video Start
Funding Matrix	<u>22:48</u>
Case study: Tri-Park - Funding complexity	<u>24:38</u>
Reflections and recommendations	<u>26:40</u>
Champlain Housing Trust - Travis Phillips, Julie Curtin	<u>30:22</u>
Manufactured Housing Downpayment Assistance	<u>30:50</u>
Issues encountered	<u>39:43</u>
2024 Outlook	<u>42:36</u>
Discussion and Q & A	<u>43:44</u>
Why loans are not approved	<u>44:06</u>
Is it funding or resources that prevents fewer loans?	<u>45:05</u>
Source of funds	<u>46:35</u>
Why close loan without house on site?	<u>47:57</u>
Loans to parks vs. loans to homes on owned land	<u>50:07</u>
Which banks do they work with?	<u>50:32</u>
What if buyer is not using a mortgage?	<u>51:31</u>
Can use of Funding Matrix be expanded?	<u>53:11</u>
Home purchase navigators and RPC using the matrix?	<u>55:11</u>
Use of duplex MHs	<u>55:46</u>
Programs for in-park vs out-of-park?	<u>55:49</u>
Are dealers required to inform buyers about State programs?	<u>59:03</u>
Break	<u>01:00:00</u>

Topic	Video Start
Champlain Valley Office of Economic Opportunity - Sandrine Kibuey	<u>01:10:15</u>
Are there programs available to stick-built that are not available to MH outside MHPs	<u>01:11:56</u>
Mobile Home Program	<u>01:12:28</u>
Recommendations	<u>01:30:23</u>
Cooperative Development Institute (CDI) - Jeremiah Ward	<u>01:33:01</u>
NE-ROC and WISP	<u>01:33:18</u>
The process of developing a cooperative MHP	<u>01:34:30</u>
Data: Development Costs	<u>01:36:56</u>
Increase in lot rent required to become a cooperative	<u>01:39:06</u>
Pie chart of lot rent usage	<u>01:41:11</u>
How CDI gets paid	<u>01:41:57</u>
Infrastructure needs	<u>01:43:27</u>
ARPA Health Homes	<u>01:45:06</u>
Park Residents - Williston Woods Homeowners Assoc.	<u>01:46:41</u>
Tim Cook	<u>01:47:40</u>
Getting on the DHCD registry	<u>01:50:38</u>
Gary Nowalk - Their Needs	<u>01:52:56</u>
Discussion and Q & A	<u>02:02:59</u>
Park Residents - Breezy Acres - Jess Blanchard-Patenaude	<u>02:04:41</u>
Knowing more costs at coop conversion time	<u>02:05:30</u>
Gayle Pezzo - Westbury	<u>02:07:42</u>
Mary Houghton - Tri-Park	<u>02:09:11</u>
Profir vs. Non-Profit and taxes	<u>02:10:11</u>
Eligibility for CHT Downpayment Assistance	<u>02:11:40</u>
Any municipal herlp from Williston?	<u>02:12:36</u>
Why not in Registry?	<u>02:13:36</u>
Upgrading of electric system to MHP	<u>02:15:45</u>
Taxing cooperatives	<u>02:18:46</u>
Electric, Cable, Gas	<u>02:21:20</u>
Taxes	<u>02:23:47</u>
Next Meeting and Next Steps	<u>02:24:41</u>