

# Mobile Home Task Force

## December 5<sup>th</sup> Meeting Videos

1:00 to 3:30: <https://www.youtube.com/watch?v=EOL62Xj98SA>

Topic	Video Start
<b>Start - Agenda Review</b>	<a href="#">00:00</a>
<b>VSECU - Rachel McLeod - Mortgage Operations Supervisor</b>	<a href="#">06:01`</a>
"Mobile Home" vs. "Manufactured Home"	<a href="#">07:17</a>
Does it really make a difference?	<a href="#">08:46</a>
Confirming HUD guideline, etc.	<a href="#">10:13</a>
Real Property vs Personal Property	<a href="#">10:46</a>
Stats on borrower types	<a href="#">11:44</a>
Lender concern	<a href="#">12:24</a>
Security Agreement vs Warrantee Deed	<a href="#">12:40</a>
Why this came up	<a href="#">13:02</a>
Other Compliance Implications	<a href="#">14:41</a>
Question: Can you continue lending to MH?	<a href="#">16:11</a>
Can VSECU require Warrantee Deeds?	<a href="#">18:55</a>
Purchasing process with MH in park	<a href="#">19:24</a>
Purchasing a new home not yet installed	<a href="#">20:14</a>
Refinancing and conversion to Deed	<a href="#">20:54</a>
Can conversion be done at refinancing?	<a href="#">21:37</a>
How are closing being done in parks now?	<a href="#">23:19</a>
Where from here?	<a href="#">26:31</a>
Secondary Market	<a href="#">26:31</a>
If not secondary market, where? Rates and Terms	<a href="#">29:49</a>
Anything other than loans to maintain affordability?	<a href="#">31:46</a>
Freddie, Fannie and Mortgage Guidelines	<a href="#">33:29</a>
Property Taz requirements	<a href="#">34:24</a>
Is VSECU going to continue MH loans?	<a href="#">35:17</a>
Bill of Sale Conversion	<a href="#">37:11</a>

**Continues on next page.**

<b>Topic</b>	<b>Video Start</b>
<b>Energy Efficiency and Durability of Mobile Homes</b>	<a href="#">40:10</a>
2 X 6 Walls? Insulation?	<a href="#">45:42</a>
Tiered approach in new standards	<a href="#">46:52</a>
State-wide energy efficiency code and MHs	<a href="#">48:58</a>
Modular Homes and State Energy Standards	<a href="#">54:17</a>
Cost advantage of factory built	<a href="#">55:25</a>
VerMod	<a href="#">56:06</a>
Life-cycle efficiency	<a href="#">57:31</a>
The Transition	<a href="#">01:00:02</a>
Production Volume	<a href="#">01:00:33</a>
Energy and MH cost estimates	<a href="#">01:02:01</a>
4 and 5 bedroom MHs	<a href="#">01:04:23</a>
Question: Cost of sitework	<a href="#">01:06:45</a>
Durability	<a href="#">01:09:25</a>
Wrap of MH Energy Efficiency	<a href="#">01:12:09</a>
Break	<a href="#">01:13:36</a>

<b>Topic</b>	<b>Video Start</b>
<b>After break</b>	<a href="#">01:23:58</a>
<b>VTrans - Senior Architectural Historian - Kyle Obenauer</b>	-
Introduction to issue of MHPs being Historical Places	<a href="#">01:24:59</a>
Who is doing the reports and why	<a href="#">01:25:25</a>
First Report - Statewide survey of NH properties and MHPs	<a href="#">01:29:43</a>
Second report reasons	<a href="#">01:30:18</a>
"Mobile Homes" vs "Manufactured Homes"	<a href="#">01:31:43</a>
What happens next with reports?	<a href="#">01:32:45</a>
Discussion: Just one home?	<a href="#">01:35:01</a>
What are the benefits of being listed?	<a href="#">01:37:27</a>
Why listing one property is important	<a href="#">01:39:02</a>
Benefits	<a href="#">01:39:59</a>
Any disadvantages to being listed?	<a href="#">01:42:57</a>
Devin Colman - VT Division of Historic Preservation	<a href="#">01:45:24</a>
Overview of project	<a href="#">01:46:39</a>
Locating MHPs along highways	<a href="#">01:47:37</a>
What is the document that's being created?	<a href="#">01:48:18</a>
More on the process of being listed	<a href="#">01:49:30</a>
What does listing mean?	<a href="#">01:51:15</a>
Restatement of reason for report	<a href="#">01:54:45</a>
Historic Markers	<a href="#">01:58:03</a>
Transportation Equity	<a href="#">01:58:57</a>

<b>Topic</b>	<b>Video Start</b>
<b>MHP access to transit</b>	<a href="#">02:00:03</a>
<b>Discussion of Possible Recommendations for the report</b>	<a href="#">02:01:28</a>
Technical Assistance Provider for Small Parks	<a href="#">02:04:03</a>
Streamlining regulations for wastewater and drinking water hookups	<a href="#">02:05:19</a>
Funding, simplifying infrastructure repairs	<a href="#">02:07:17</a>
Group to continue Task Force work	<a href="#">02:08:25</a>
Tax Assessments of new cooperatives	<a href="#">02:09:19</a>
MH sales prices and taking improvements into account	<a href="#">02:11:57</a>
Cost of setting up MHs - afterthought	<a href="#">02:12:55</a>
CVOEO as Technical Assistance Provider	<a href="#">02:13:50</a>
Continuing assistance for MH repair and infrastructure	<a href="#">02:15:01</a>
Assistance for new MHPs	<a href="#">02:15:07</a>
Leadership group for continued work on MHs and MHPs	<a href="#">02:15:25</a>
Infrastructure funding alignment, technical assistance, and assessment	<a href="#">02:16:42</a>
Prioritize needs of existing parks	<a href="#">02:18:34</a>
Assure new parks are done right	<a href="#">02:19:15</a>
ROC-USA Report on new parks	<a href="#">02:20:24</a>
Transit availability	<a href="#">02:24:05</a>
Change in definition of MHP	<a href="#">02:25:30</a>
Support for MHIR	<a href="#">02:26:24</a>
Time for Dec 15 meeting	<a href="#">02:30:16</a>
Executive Summary Overview	<a href="#">02:31:13</a>
Adjourn	-