

H.846 – Mobile Home Testimony

March 1st, 2024

H.846 is a short form bill that does nothing . . . as yet. It is a vehicle for the discussion of potential additions to other bills or as a stand-alone bill to implement any or all of the suggestions I make today,

First of all, I suggest that this committee take one day to hear testimony on mobile homes in Vermont. The following witnesses would testify on what they think would be most helpful in furthering the use of mobile homes as an affordable, energy-efficient, housing alternative. Their testimony should not be a reiteration of what is in the Mobile Home Task Force Report, but an extension of it.

- Efficiency Vermont – Peter Schneider
 - Modern Mobile Home and how to further the work of Efficiency Vermont
- Vermont State Archives and Records – Tanya Marshall
 - Act 171 of 2022 Integrating Vermont land records including Bills of Sale
- VHCBC - Pollaidh Major
 - What they have done and may do in the near future
- Shaun Gilpin or Arthur Hamlin from DHCD
 - MHIR and expanding reporting
- Cooperative Development Institute – Jeremiah Ward
 - A new mobile home park
- CommonLand Solutions, LLC – Liz Curry
 - Mobile home parks from the developer’s perspective and issues of Environmental Justice.
- Westbury Homeowners Association – Gayle Pezzo
 - Ways to facilitate communication among park leadership teams
- CVOEO – Sandrine Kibuey – Resources available to mobile home owners and mobile home park leadership. Issues of Environmental Justice
- Fecteau Homes - Jim or Dan Fecteau
 - Purchase and sale of mobile homes – is the process easy enough.
- Dan Baker and/or Kelly Hamshaw of UVM to present their work in flood resiliency.

Beyond that, the following are my priority recommendations for possible inclusion in a bill:

1. A Mobile Home Summit.

The State should fund a one-day summit bringing together those individuals working with and interested in issues pertaining to mobile homes and mobile home parks. The summit will consist of informational presentations and work groups that address specific issues relating to mobile homes and mobile home parks. \$50,000 would be allocated to DHCD to develop an RFP to hire a firm for implementation of the summit during the summer of 2025.

Topics for the Summit

- A Mobile Home Park Association?: Bringing together mobile home park leadership to share information, problems, solutions. Proposals to sustain communication of this group.
 - CVOEO
- Discussion of the process of mobile home purchase:
 - When is sales tax collected?
 - When is transfer tax collected?
 - What forms are filed with whom?
 - Participants
 - Mobile home dealership
 - Realtor who works with mobile homes
 - Real Estate attorney
 - Mobile home park leadership
- Mobile home park infrastructure projects
 - Developer
 - VHCB
 - DEC
 - Municipal manager
- Mobile home installation and repair skills
 - Builder
 - VHCB
 - Independent contractors
 - Efficiency Vermont
- Abandoned and condemned mobile homes
 - Town clerks
 - MHIR
 - Use of Brownfield Funds
 - Process of acquiring the mobile home after it's abandoned.
 - For towns
 - For Mobile Home Parks
- Definition of a mobile home park
 - The future of mobile home parks
 - Mixed types of housing
 - Issues in statute
 - Rent regulation
 - Tax sales
- Financing mobile homes
 - Realtor
 - Loan officer
 - Mobile home dealership
- Collecting, coordinating and presenting data on Mobile Homes and Mobile Home Parks
 - DHCD

- Department of Taxes
- Dept of Property Evaluation and Review
- UVM – Center for Rural Studies
- CVOEO – Survey data

2. Loan rates for the purchase of mobile homes.

Commission a study of loan rates to mobile homes and whether they properly reflect the risk level of such loans. The study will be done by the UVM Center for Rural Studies or some other UVM resource. The study will investigate current loan rates, risks and costs relating to abandoned mobile homes, default rates, and whether mobile homes appreciate or depreciate.

3. Definition of a mobile home park

Hear testimony from DHCD, DEC and others on the implications of expanding the definition of a mobile home park. Begin the discussion of what might be the future of mobile home parks or such Economical Communities.

4. Abandon/Condemned Mobile Homes

Take testimony from town clerks and mobile home park leadership and owners as to how much of an issue this is and what resources are available. Hear testimony from DEC regarding making the disposal costs of condemned-abandoned mobile homes qualify for funds from the State’s Brownfield Revitalization Fund ([10 V.S.A.f § 6654](#)).

5. Mobile home park infrastructure assessment

Infrastructure maintenance and upgrades are the biggest problems that mobile home parks are facing: stormwater, wastewater and electric. This is a big ticket item to have DHCD contract with a firm to provide infrastructure assessment services to those mobile home parks that would like to use it. The firm would report on the total infrastructure needs and prioritize their remediation.