

The Mobile Home Task Force Recommendations to the Vermont General Assembly

January 31st, 2024

In Vermont

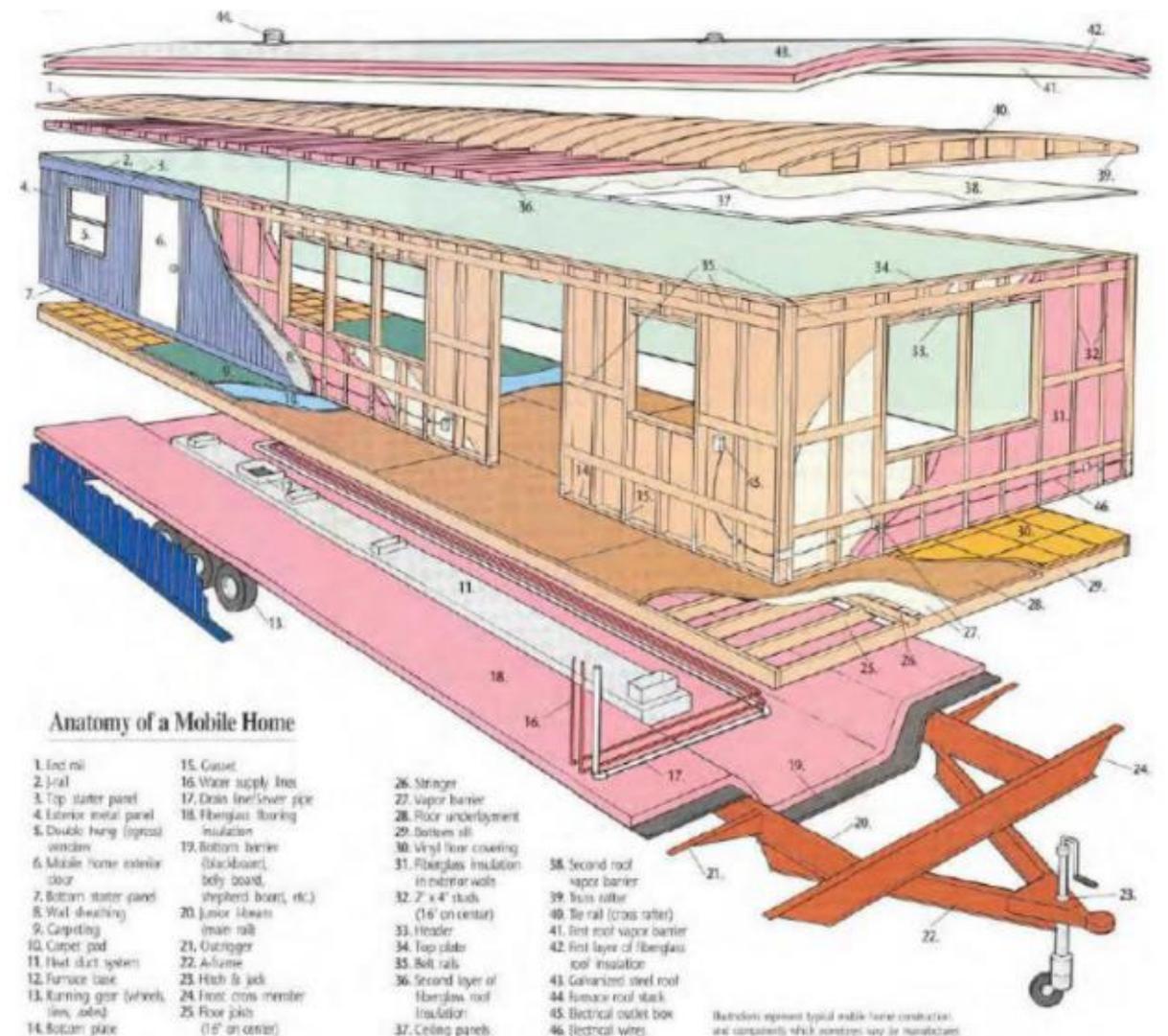
(roughly)

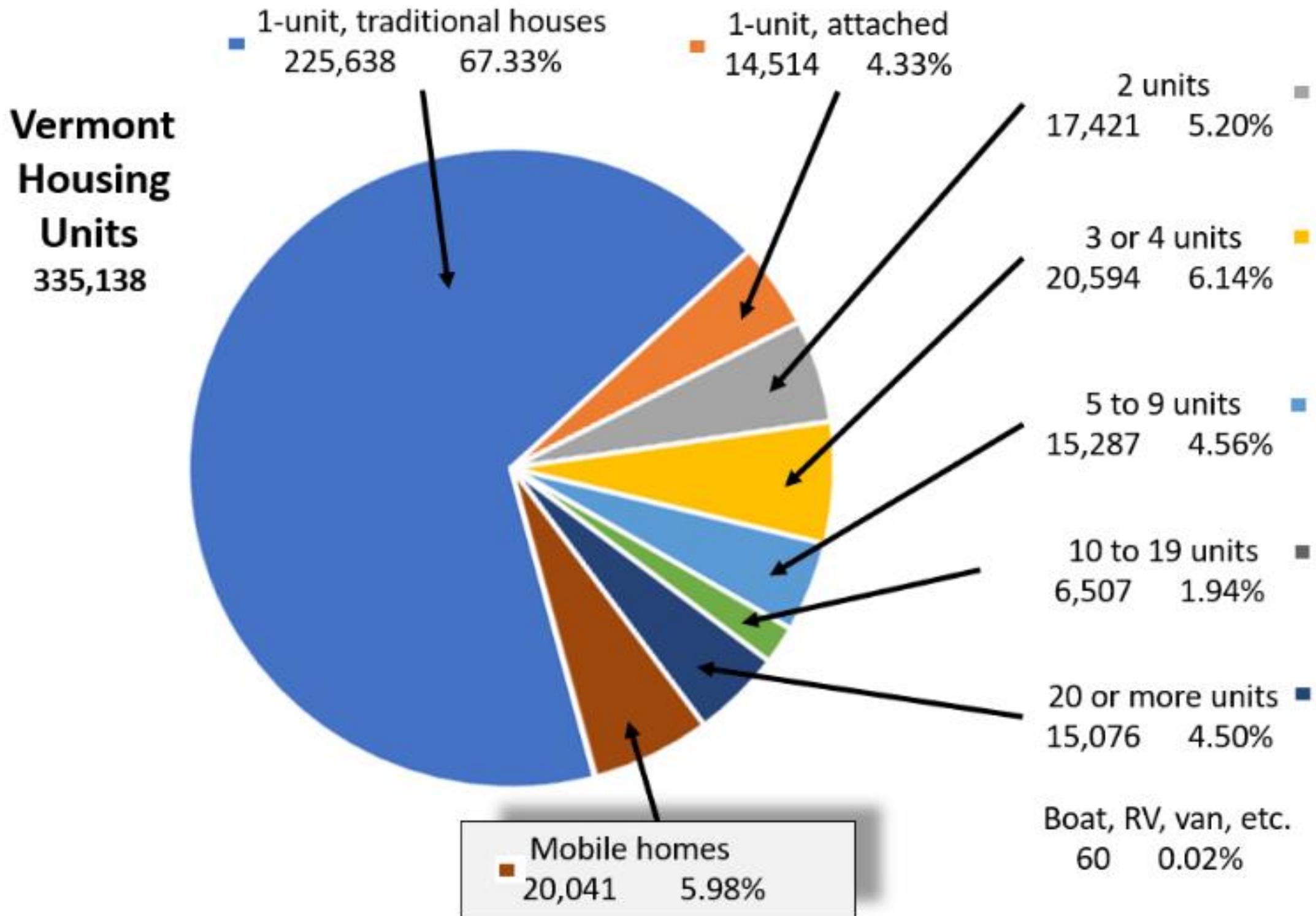
20,000 Mobile Homes

7,000 in 240 Mobile Home Parks

13,000 outside parks

5.98% of Total Housing Stock





Source: 2022 American Community Survey 5-Year Estimates Data Profile, Table DP04

A fresh look at mobile homes and mobile home parks

- Affordability
- Labor
- Climate Change
- Environmental Justice

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Site-Built: very roughly \$350 / sq. ft.

100 sq. ft. = 20 ft by 50 ft

1000 sq. ft. = \$350,000

Mobile Home:

13.5 ft X 70 ft 3-bedroom, 2 bath ~ 1000 sq. ft

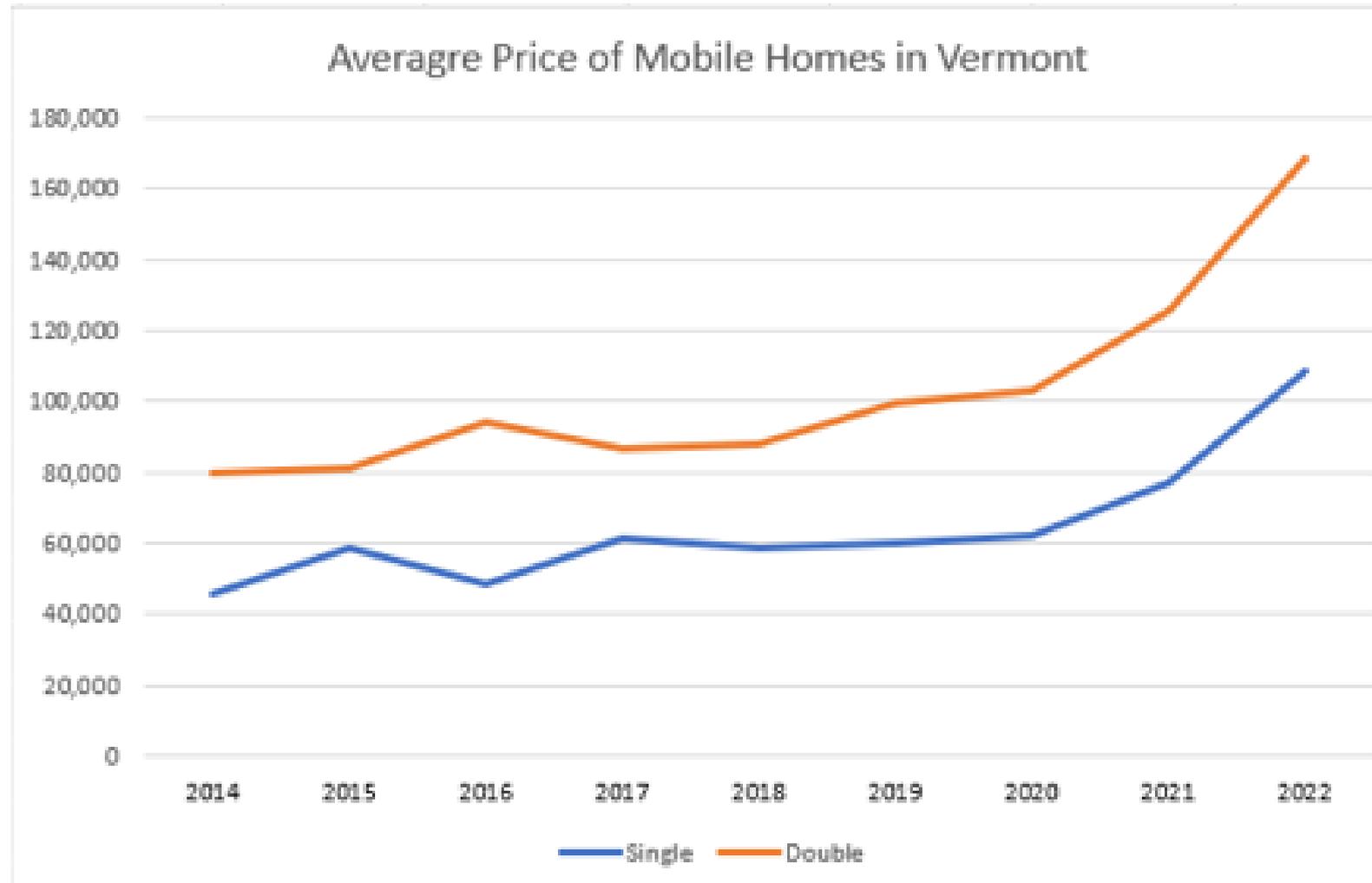
\$150,000 (not installed), \$150 / sq. ft.

- Affordability

- Labor

- Climate Change

- Environmental Justice



Source: US Census – Manufactured Home Survey December 2023
<https://www.census.gov/data/tables/time-series/econ/mhs/latest-data.html>

Percent Price Increase

	Single	Double
2021	24.32	21.30
2022	40.67	34.48

- **Affordability**

- Labor

- Climate Change

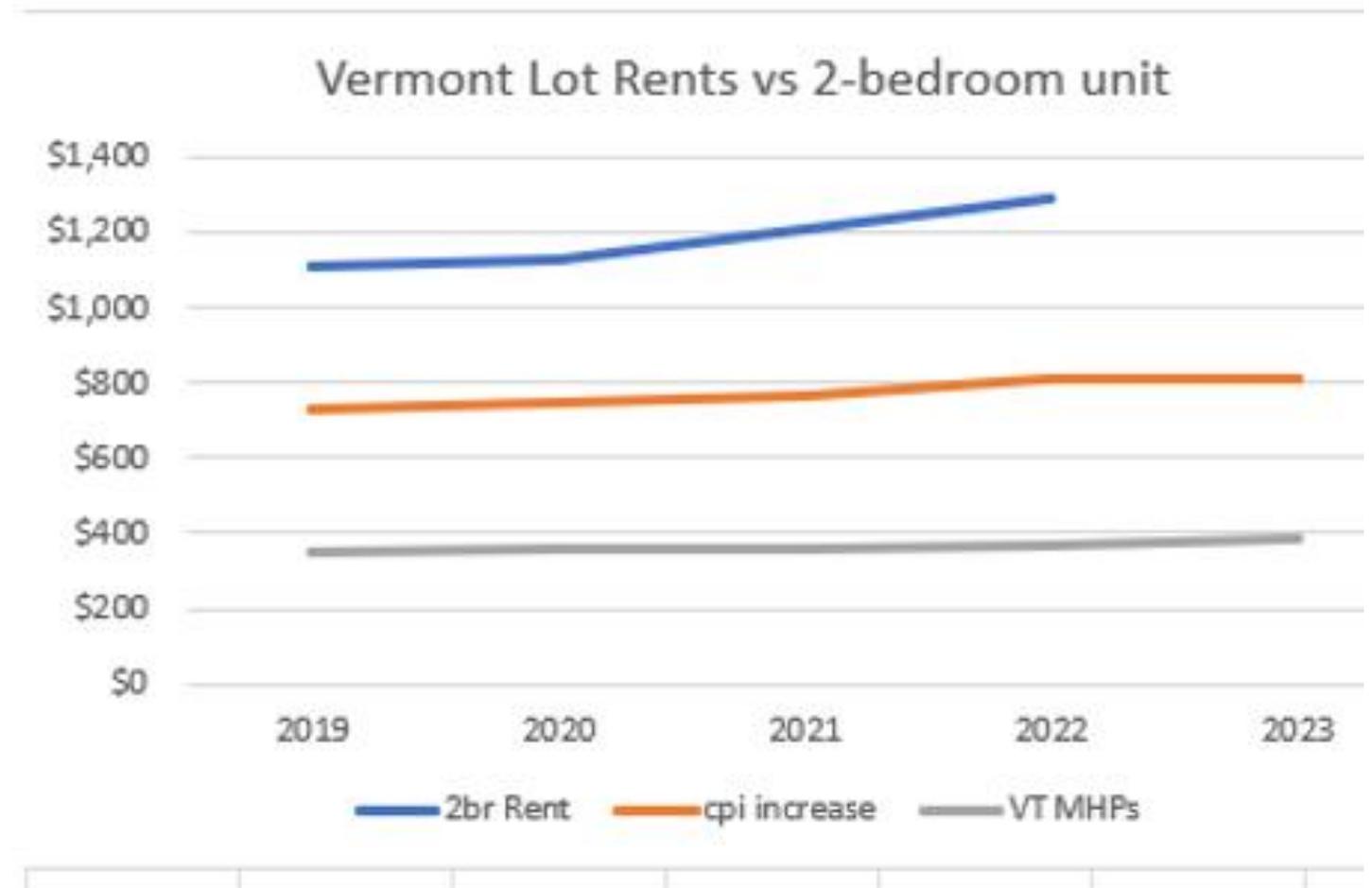
- Environmental Justice

Lot rents in Vermont's
Mobile Home Parks

Range from \$125 to \$500 per month

Median Lot Rent in Vermont Mobile Home Parks				
2019	2020	2021	2022	2023
\$347	\$355	\$360	\$370	\$390

Rent Increases for Mobile Homes vs.
Vermont 2-Bedroom Residence vs.
CPI for Housing



Source: U.S. Census ACS table D25031 5-year estimates
DHCD Registry Data

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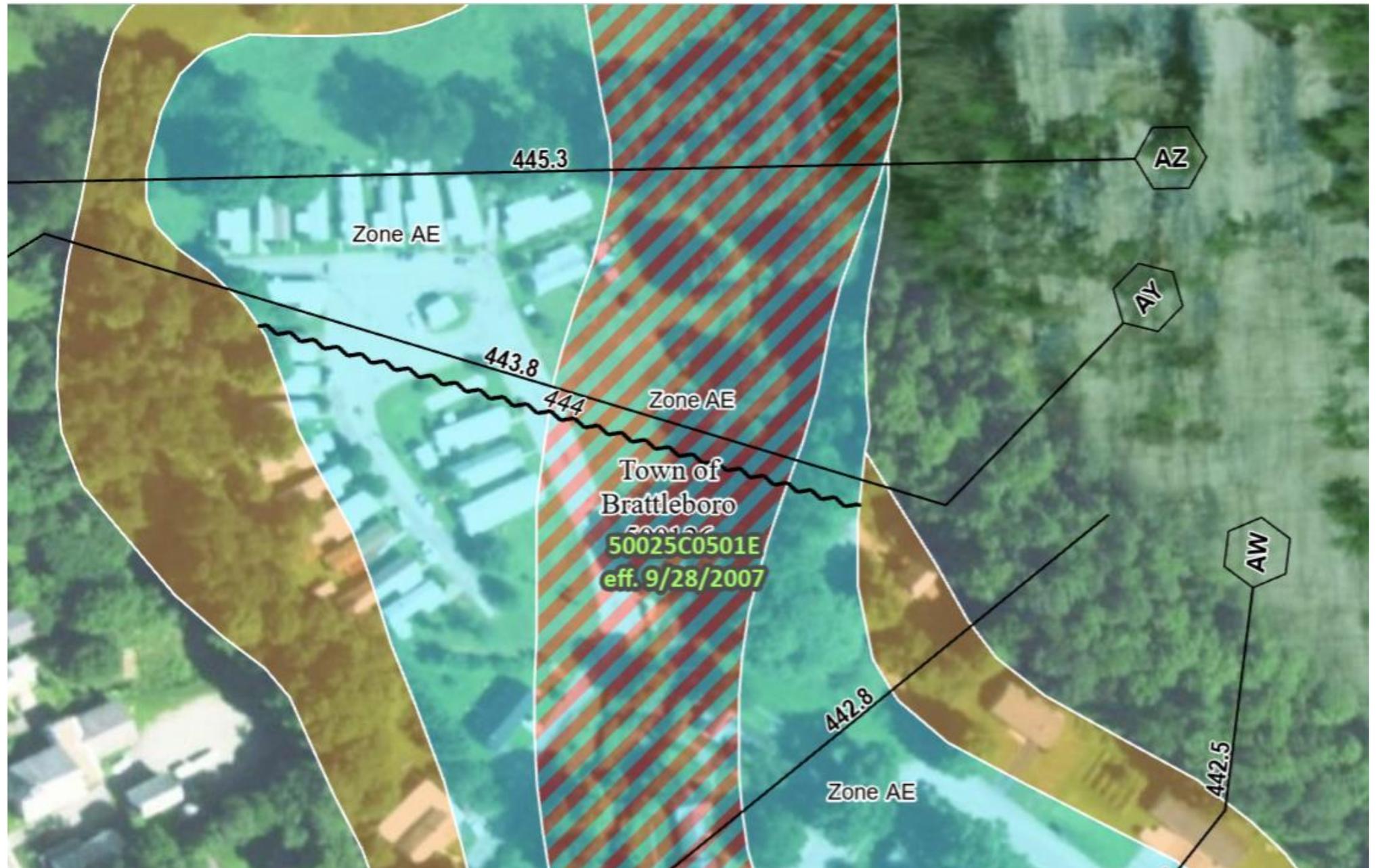
Photo from VtDigger article by Carly Berlin Sept. 29th, 2023

Mobile Homes are more likely to be destroyed by weather events than are other housing units.

- Affordability
- Labor

- Climate Change
- Environmental Justice

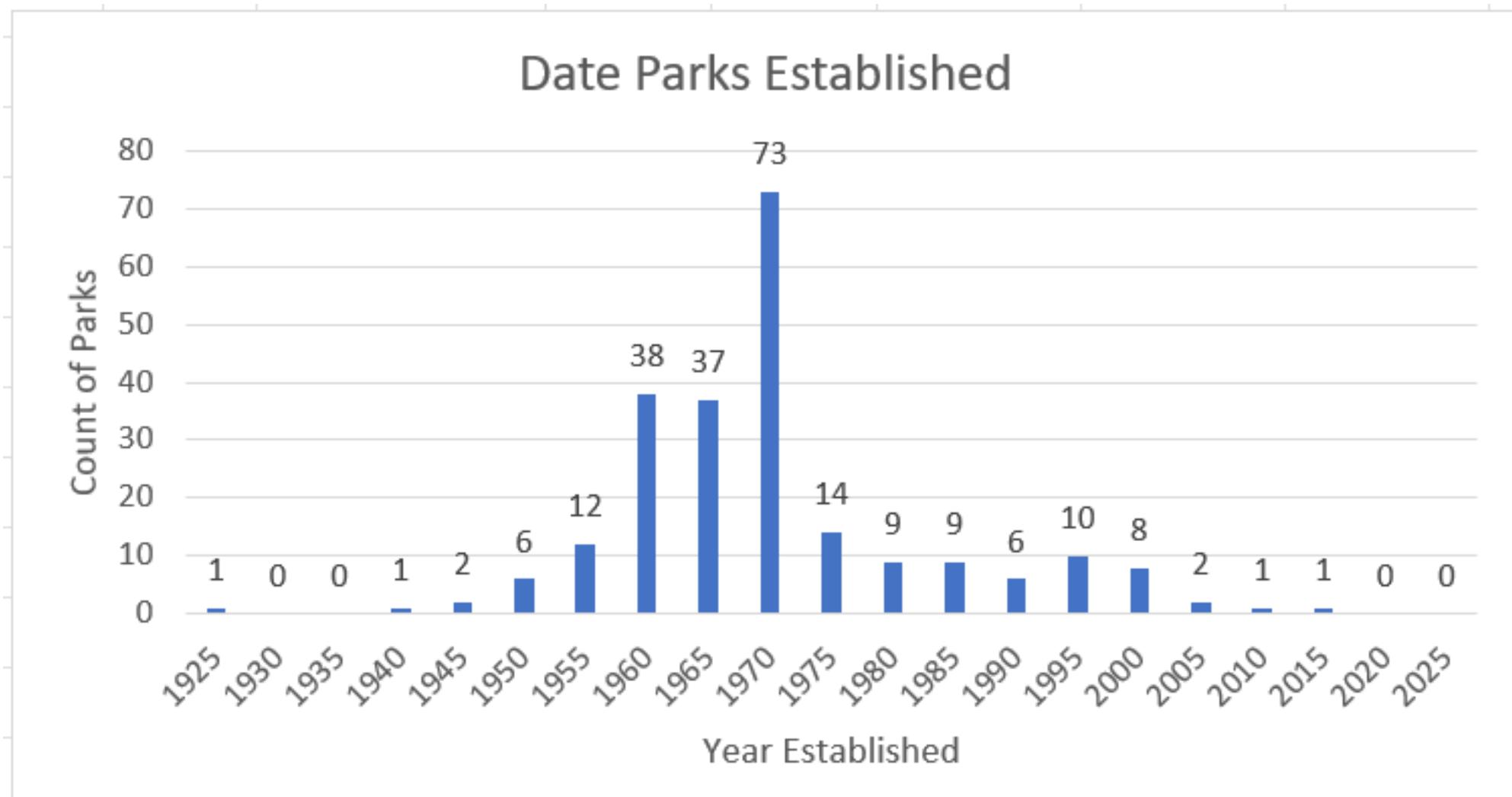
CVOEO and UVM in 2019 found that 40% of Vermont's mobile homes were in flood hazard areas.



Key Finding

Infrastructure – Age of Mobile Home Parks

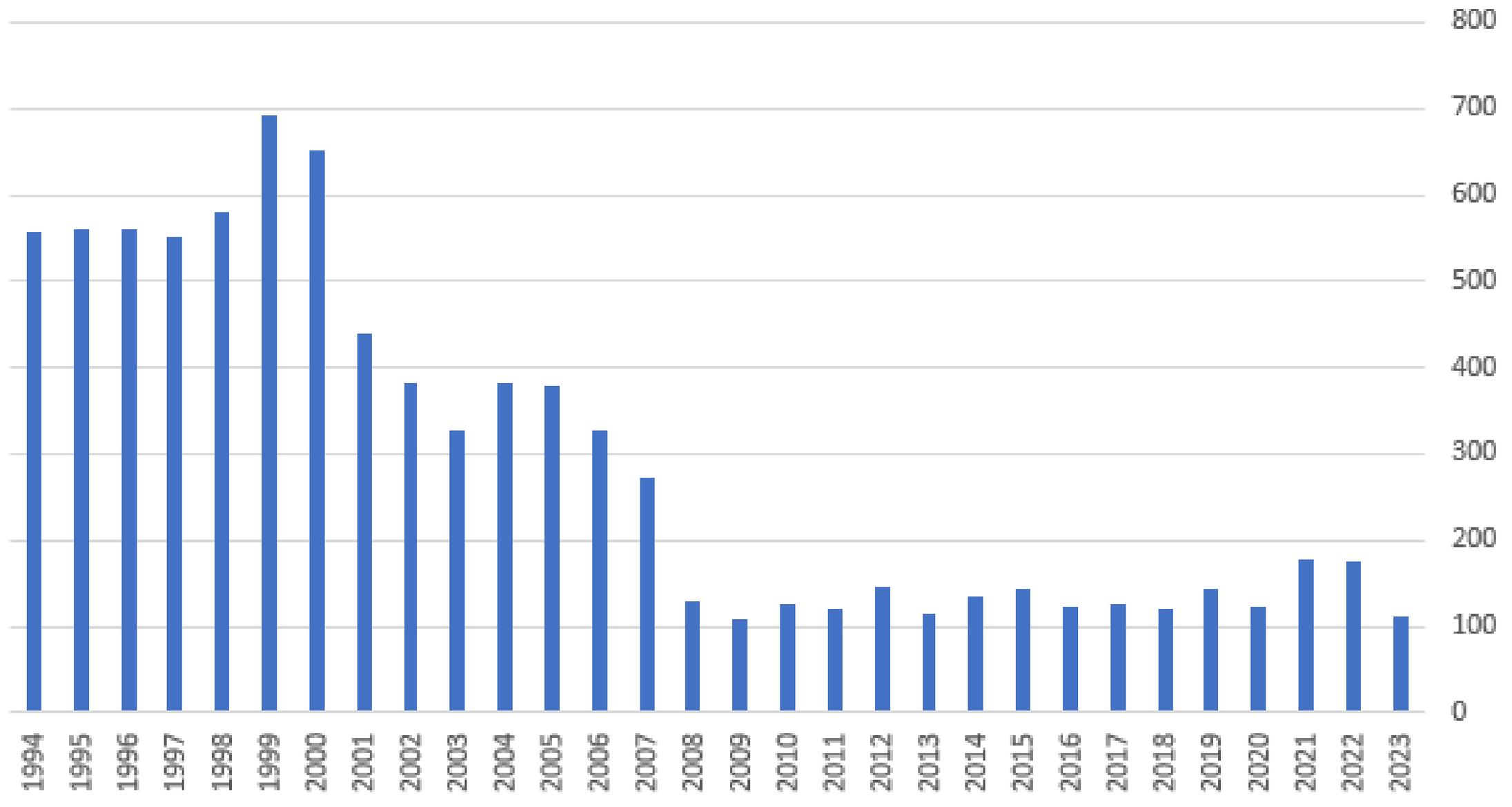
A large majority of Vermont's mobile home parks were established prior to 1970. The age of parks, combined with deferred maintenance on critical infrastructure, has resulted in mobile home parks now facing costly infrastructure repairs and upgrades. .



Infrastructure – Age of Mobile Homes

A sizable portion of Vermont’s mobile home stock was manufactured and sited prior to HUD regulation and enforcement.

Mobile Homes Shipped to Vermont



Recommendation

Sustain and enhance programs to address mobile home park infrastructure needs.

Undertake a comprehensive needs assessment to identify near- and long-term mobile home park infrastructure conditions and needs and develop a plan to address those needs.

For individual homes, the well received MHIR Home Repair Awards program and regional housing rehab loan fund programs should be expanded.

Key Finding

Infrastructure – Development

Developing and funding infrastructure projects currently requires timely and costly technical expertise across a range of professional competencies, including development consulting, grant writing, financing, and regulatory and legal advising.

Recommendation

Relevant legislative committees should receive testimony from developers, program administrators, mobile home park owners, and State agencies to better understand and simplify processes the development process.

Key Finding

Policy and Program Development

Residents of mobile homes possess the most current information on mobile homes and mobile home parks and live the consequences of policy in their day-to-day lives.

Recommendation

Obtain and prioritize input from residents of mobile homes in any future efforts to develop policy governing mobile homes or mobile home parks.

Key Finding – Environmental Justice

Act 154 of 2022 defines Vermont's Environmental Justice policy. That policy must be applied, by law, when developing, resourcing, and implementing programs to address the state's housing and climate resilience needs

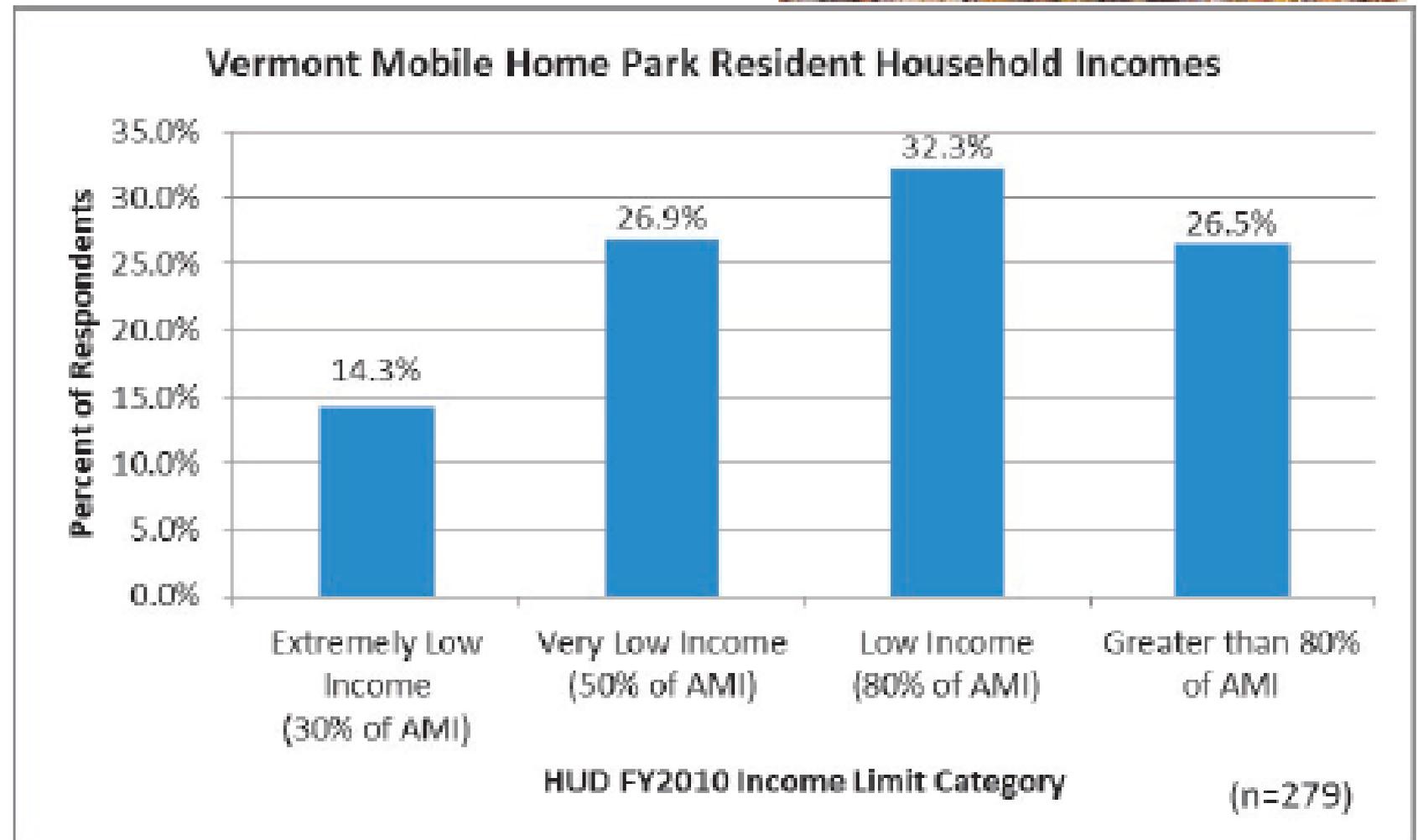
It is the policy of the State of Vermont that no segment of the population of the State should, because of its racial, cultural, or economic makeup, bear a disproportionate share of environmental burdens or be denied an equitable share of environmental benefits. It is further the policy of the State of Vermont to provide the opportunity for the meaningful participation of all individuals, with particular attention to environmental justice focus populations, in the development, implementation, or enforcement of any law, regulation, or policy.

Key Finding: Environmental Justice

15-Park Survey Results

56% below 50% of
Area Median Income
(AMI)

83% of households
reported income below
80% of AMI



Mobile home parks are similar to other lower-income neighborhoods but . . .

Key Finding: Environmental Justice

In Vermont they are more likely to be located in flood hazard areas.

The infrastructure is often not adequately maintained.

The impact of climate on a mobile home is greater than on a site-built home.

Recommendations

Adequately fund the Environmental Justice Advisory Council.

Monitor ANR's development of the Environmental Justice Mapping Tool and confirm the inclusion of mobile homes and mobile home parks in its analysis.

Continue to raise the issue of environmental justice during consideration of any state policy, programs, and funding relating to housing and mobile homes,.

Key Finding

Modern Mobile Homes

Modern advancements in building technology and energy science enable purchasers of new mobile homes to have affordable housing without sacrificing quality or energy efficiency and can expect to build equity.

Recommendation

Mobile homes must be an important part of initiatives to provide affordable housing responsive to the challenges of climate change and a tight labor market.

Key Finding

Modern Mobile Homes

Modern advancements in building technology and energy science enable purchasers of new mobile homes to have affordable housing without sacrificing quality or energy efficiency and can expect to build equity.

Recommendation

Allocate additional funding to CVOEO and similar organizations to provide support for park leadership teams and to develop a means to assist in addressing the day-to-day management needs.

Key Finding

Park Governance

Running a cooperative mobile home park is new to most park residents and challenging by its nature. Leadership tasks are particularly difficult if the park cannot afford a professional management firm.

Recommendation

Allocate additional funding to CVOEO and similar organizations to provide support for park leadership teams and to develop a means to assist in addressing the day-to-day management needs.

Key Finding

Vermont Mobile Home Statutes

Existing State law on mobile homes and mobile home parks treats certain communities and residents differently based on what appear to be arbitrary factors.

Recommendations

Legislation has been proposed to amend the definition of a “mobile home park”.

Additional clarity is necessary on the laws and procedures relating to the financing and taxation of mobile home transfers.

Key Finding

Data on Mobile Homes and Mobile Home Parks

Much of the data needed to inform mobile home policy is already collected and made public, but that data is not regularly centralized, cross-checked, compiled, and made available to policymakers in a report format.

Recommendations

Task a single State agency with convening a group of stakeholders to identify a means of regularly collecting and compiling mobile home related data into a consistently formatted annual report that tracks changes in the mobile home housing sector.

Conclusion

The report of the Mobile Home Task Force details the Task Force's findings for each of the six charges in Act 47 of 2023 and presents 22 specific recommendations.

Questions?