

Senate Government Operations Committee  
Tuesday, 1/16, between 3:00-4:30pm

Thank you Chair Hardy and to the members of the committee for the opportunity to testify today. My name is Jenevra Wetmore and I am the Executive Director at Sustainable Woodstock, a nonprofit based in Woodstock, VT and serving the Upper Valley.

I am here to testify today about Sustainable Woodstock's flood relief work at Riverside Mobile Home Park. The main motivation behind my being here today was a call from a resident at Riverside who asked me to "tell the governor" what happened this July, and to ask for action to prevent this from happening again. With that in mind, I hope that I can convey the residents' sense of urgency, and Sustainable Woodstock's view that we must act to relocate Riverside and other mobile home parks in floodplains. Government action is the fastest and most feasible option to move these parks before they flood again. I would also like to share the work we did post-flood, and to make clear the gaps for residents in accessing assistance. Specifically, I would like to suggest that the Manufactured Home Improvement and Repair Program be changed so that it can be responsive to situations such as flooding.

**Background:**

Riverside is a mobile home park situated across from Woodstock Union High School on the Ottauquechee River in a flood plain. The park contains approximately 35 mobile homes and is managed by the VT State Housing Authority. Riverside sustained significant damage in Tropical Storm Irene and flooded again this past July. Sustainable Woodstock was involved in flood relief in 2011 and managed FEMA money for this purpose at the time. We once again took on a leadership role in response to the July 2023 flood.

This past July park residents were evacuated as the Ottauquechee River rose and flooded the park. Residents returned to find that the water had not risen high enough to enter the homes themselves, but had flowed underneath, leaving mud and debris behind and damaging mobile home skirting.

There are two important components of mobile homes you need to know to understand why this was a problem:

Mobile home skirting: skirting is typically made of vinyl and covers the gap between the bottom of a mobile home and the earth. Skirting helps keep homes warm in the winter and protects the insulation under the belly of the mobile home. Ideally, skirting is insulated or has insulation behind it to help weatherize the home, but the majority of mobile home skirting at Riverside had no insulation.

The vapor barrier: Some houses rest on a "slab," which is a cement pad. The rest of the homes sit directly on the earth. In this case, it is necessary to have a plastic vapor barrier (made of plastic sheeting) on the ground beneath the structure to protect the home from moisture that

could cause issues like mold growth and wood rot. Half of the flooded houses at riverside had a vapor barrier, half were on cement pads.

### **Our work:**

When the river flooded under homes it damaged all existing skirting insulation and left a layer of mud hidden under homes. The skirting then trapped this moisture, which is dangerous for the long-term health of the home because of the potential for mold growth and rot. Within days of the flood SW mobilized volunteers to go to the park and remove mobile home skirting so that air could circulate under the homes to dry out the mud and water. The majority of residents did not know that they should take this action to prevent mold problems. Many residents didn't realize that water had even gone under their homes, since they had been evacuated and didn't witness the flooding, so we had to remove some skirting to check how extensive the damage was. Many residents are elderly or disabled and unable to do this physical work themselves.

We led two volunteer work days and removed skirting from 12 mobile homes to let the space underneath air out. We returned a few weeks later with volunteers to power wash the slabs under these homes. Many thanks to Senators Alison Clarkson, Ruth Hardy and her daughter Greta, Phil Baruth, Dick McCormack, and Becca White for volunteering with us that day.

Sustainable Woodstock held a meeting with residents and Dale's Homes, Inc— a local contractor who helped the park recover from Tropical Storm Irene. Residents expressed that they wanted their skirting replaced with insulated skirting, which keeps homes warmer in winter, saves on fuel bills, and reduces carbon emissions. Sustainable Woodstock committed to raising the funds to replace skirting, damaged heat tape (which prevents pipes underneath the homes from freezing), vapor barriers for homes that were not on slabs, and to pay for significant foundation work under one home that was undermined by flowing water.

SW raised \$78,000 for this work, which comes to an average of \$6,500 per home. Funding was from: the Vermont Community Foundation, The Hub and Upper Valley Strong. The work was completed in winter of 2023, and all 12 affected homes now have insulated mobile home skirting, new heat tape, new vapor barriers where needed, and clean cement pads. Of the residents that applied for FEMA, all families I spoke with received only \$300, which would not have been enough to undertake this work. Many of these families did not have time or experience to appeal this decision, and no families I spoke with had the funds to make repairs themselves.

### **Our position in this process:**

Since July 2023 Sustainable Woodstock has acted as the coordinator of flood relief efforts at the park. This was not part of our regular nonprofit work, but was a result of our previous relationship with the park and, quite frankly, because we were the only people who were on-site and responsive. To my knowledge, no other agency or group informed residents that they

should check under their homes after the flood. No other agency informed residents that the trapped moisture under their homes could cause long-term issues, or that flood-damaged heat tape might not protect their pipes from freezing this winter. No other agency responded when residents had questions or had issues come up.

For the past 7 months residents have called, texted, and facebooked messaged me personally to get help on a variety of park issues. I am so grateful that we were able to accomplish all that we did, but we are also a nonprofit with only two full-time staff and limited capacity. We were forced to fundraise for these repairs ourselves with no government funds.

Frustratingly, applications for the Manufactured Home Improvement and Repair Program, which is funded by the state, were not open in July when the flood happened. After being in touch immediately following the floods, I met with officials from the Agency of Commerce and Community Development, CVOEO, and the VT State housing authority to discuss the urgency of opening this program on August 21<sup>st</sup>. In that meeting, they said they were hopeful that applications would be open by September. In reality, applications opened in November of 2023. If we had waited for this funding, it would have been too late to get the work done before winter, given the time needed for residents to submit applications. Reimbursement is not possible through this program.

### **Looking forward:**

Of the 13 homes flooded this July, there were young children living in two, including a child with severe physical disabilities, and there were two homes with people who have dementia. Many residents at Riverside are low-income and elderly, and part of other vulnerable populations. It is essential that we prioritize taking care of these community members.

Going forward, communities such as Riverside need timely resources after flood events. Knowledgeable officials and caseworkers need to be on-site quickly to inform residents of what they need to do, and what best practices should be followed. Volunteers and relief organizations need to come in and do the physical labor. An agency or organization should be funded to manage this work, rather than a small nonprofit taking it on. The Manufactured Home Improvement and Repair Program, or another established funding source, should be immediately available to residents to fund repairs of mobile homes, rather than relying on foundations and grassroots groups.

The bigger issue underlying this experience is that we must act to relocate Riverside and other mobile home parks in floodplains. As we see the effects of climate change more on the ground, the mobile home parks in floodplains cannot continue to stay there. Government action is the fastest and most feasible option to move these parks before they flood again, because they will. As I say this I am thinking of the resident of one of the flooded homes, who would not return to sleep at her house for weeks after the flood out of fear for her safety. She told me that she wants to get out of the park after the traumatizing experience of being evacuated and having

her home damaged, but she expressed to me that she has nowhere else to go, particularly in the housing crisis we are currently experiencing. To my knowledge, she is still living at Riverside.

As the situation is now, we need at the very least to have state or federally funded groups who can be on site and give residents direction after flooding, and we need a state source of funds for repairs to mobile homes, who (from my experience) are undervalued by FEMA and especially under resourced and vulnerable.

Thank you for your time, I appreciate the opportunity to come speak to you about these important issues, and welcome questions.

Chair Hardy is interested in hearing about the following: was the government response effective, were the interactions between levels of government smooth, what could be done better in the future, and how can we make government itself more resilient. And any other stories from your community.