

MINUTES

MOBILE MANUFACTURED HOME ADVISORY COUNCIL

JUNE 20, 2011

The Mobile Manufactured Home Advisory Council convened at 10:09 a.m. in the Community Room of Forest Hills Community located at 251 Redstone Street, Southington, CT.

Members Present:	Bennett Pudlin Jennifer Ponte Myriam Clarkson Keith Jensen Mark Berkowitz Marcia L. Stemm Al Hricz	Attorney at Law, Acting Chairperson DECD Representative Mobile Manufactured Home Industry Rep Park Owner Park Owner Park Owner Park Tenant
Members Absent:	Timothy Coppage Ben Castonguay George Cote Erwin Cohen, Ph.D Leonard S. Campbell Nancy E. Dickal Michelina G. Lauzier	CT Housing Finance Authority Rep CT Real Estate Commission Member Banking Industry Representative Senior Citizen Town Planner Park Tenant Park Tenant
Board Vacancies:	One Representative of the Housing Advisory Committee	
DCP Staff Present:	William M. Rubenstein, Commissioner Vicky Bullock, Staff Attorney	
Public Present:	Carol DeRosa, CT Housing Finance Authority Rep Rose Holbrook, CT Housing Finance Authority Rep Dara Kovel, CT Housing Finance Authority Rep Michael Lettieri, DECD Rep Nancy Palmisano	

Note: The administrative functions of the Boards, Commissions and Councils are carried out by the Department of Consumer Protection, Occupational and Professional Licensing Division. For information contact Richard M. Hurlburt, Director at (860) 713-6135 or Fax: (860) 706-1255.

Agency Website: www.ct.gov/dcp **Division E-Mail:** occprotrades@ct.gov

TOUR OF MOBILE MANUFACTURED HOME COMMUNITY

A tour of two Jensen owned and operated mobile home parks began with a visit to the Forest Hills Community located in Southington, Connecticut. Participants were afforded an opportunity to view a single wide and a double wide home within an established community. Upon returning to the Forest Hills Community Room, Council members had an opportunity to provide feedback on their impressions of the mobile homes and the communities visited.

MINUTES OF PREVIOUS MEETINGS

The Council voted unanimously to approve minutes of the March 22, 2011 Mobile Manufactured Home Advisory Council meeting.

REPORT FROM SUB-COMMITTEES

- **LEGISLATIVE COMMITTEE**

Attorney Pudlin reported that the legislative committee did not have anything to report at this time but would hold a meeting to review pertinent upcoming and pending legislation.

- **FINANCE COMMITTEE**

Ms. DeRosa reported on the changes to the statutory language concerning the CHFA home loan program. She provided a program overview, discussed the current mobile manufactured home loan program requirements including income guidelines, insurance and the minimum down payment amounts. Ms. DeRosa stated that under the Down Payment Assistance Program, a 20% down payment is required. CHFA will lend up to 80% of either the appraised value or the purchase price of the mobile home, whichever is less. Ms. DeRosa stated that a lot lease agreement is required under the revised program. She explained that an applicant must enter into a yearly, renewable lot lease agreement before the applicant will be permitted to close on the mortgage. The borrower must also enter into a Lessor's Agreement which assigns CHFA rights to the lease in the event the borrower fails to fulfill any of his or her obligations under the loan.

There was also some discussion as to Connecticut Housing Investment Fund (CHIF) initiatives and its current status.

Ms. DeRosa stated that there is also a need for new funding sources, perhaps a partnership between CHFA and HUD or some other pilot programs

Mr. Lettieri asked about the primary tasks of the Advisory Council. Chairman Pudlin summarized that the areas of interest to the Advisory Council include marketing, financing and zoning. Ms. Bullock recommended that the minutes from previous Council meetings be forwarded to Mr. Lettieri to bring him up to speed.

Chairman Pudlin summarized some of the other priorities by the Advisory Council as set forth in the statute. They include but are not limited to:

- Promoting Mobile Home Communities in the state and promoting them as affordable, decent, safe and sanitary housing;
- Providing expertise;
- Assisting the Department in its enforcement role;
- Monitoring the implementation of statutes and regulations affecting mobile manufactured homes;
- Conducting public education programs to improve public perception and local acceptance of mobile manufactured homes and study additional issues related to mobile manufactured homes;
- Identifying emerging issues; and
- Studying additional issues related to mobile manufactured homes.

NEW BUSINESS

Ms. Bullock provided a copy of the Department's status of mobile home complaints. Ms. Bullock reviewed the contents of the report and answered questions relative to the summary presented.

MISCELLANEOUS

A question was raised by a park resident relative to whether a park owner can require residents to obtain insurance for their oil tanks.

After some discussion, the general concenses is that a park owner can require park residents to obtain insurance; however, the resident has several options: including switching to propoane, removing the problem or obtaining his/her own insurance. In the event the park resident decides to obtain his/her own insurance, there must be sufficient coverage for cost containment.

2011 MEETING SCHEDULE

Tuesday – September 20, Room-117

Monday – December 19, Room-126

There being no further business, the meeting adjourned at 11:43 a.m.

Respectfully submitted,

Vicky Bullock on behalf of
Nelson Leon
Advisory Council Secretary

The next meeting of the Advisory Council is scheduled for Tuesday, September 20, 2011 at 10:00 a.m. in Room-117