

MINUTES

MOBILE MANUFACTURED HOME ADVISORY COUNCIL

OCTOBER 22, 2012

The Mobile Manufactured Home Advisory Council convened at 10:10 a.m. at the State Office Building, in Room-126, 165 Capitol Avenue, Hartford, CT 06106.

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| Members Present: | Bennett Pudlin Jennifer Ponte Albert Hricz George Cote Leonard S. Campbell Keith Jensen | Attorney at Law, Acting Chairperson DECD Representative Park Tenant Banking Industry Representative Town Planner Park Owner, Co-Chairperson |
| Members Absent: | Ben Castonguay Timothy Coppage Marcia L. Stemm Mark Berkowitz Lorraine Conderino Nancy E. Dickal Erwin Cohen, Ph.D Myriam Clarkson | CT Real Estate Commission Member CT Housing Finance Authority Rep Park Owner Park Owner Park Tenant Park Tenant Senior Citizen Mobile Manufactured Home Industry Rep. |
| Board Vacancies: | One Representative of the Housing Advisory Committee | |
| DCP Staff Present: | Robert M. Kuzmich, License & Applications Specialist Vicky Bullock, Staff Attorney | |
| Public Present: | Raphael Podolsky, Esq. Nancy Palmisano Arthur Mazeau Carol DeRosa | Legal Assistance Resource Center of Connecticut Connecticut Manufactured Housing Association Connecticut Housing Finance Authority |

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: dcp.occupationalprofessional@ct.gov

MINUTES OF PREVIOUS MEETINGS

Review and approve minutes of the July 9, 2012 Mobile Manufactured Home Advisory Council meeting. Ms. Bullock asked the Council to review these minutes for their comment even though there is no quorum at today's meeting. Mr. Podlosky noted that the second paragraph on page two should reflect the number of units. The revised sentence shall read as follows:

"The Council suggested that DCP have their database identify the park name, park address, park owner address, telephone number, and number of units." As such the Council approved the minutes as amended herein. (Jensen, Hricz)

REPORT FROM SUB-COMMITTEES

LEGISLATIVE COMMITTEE

No items.

FINANCE COMMITTEE

No items

OLD BUSINESS

No Items.

NEW BUSINESS

1. Mandatory Insurance for above-ground oil tanks, in particular, when the resident already has an oil tank.

Mr. Pudlin noted that the latest wrinkle in this ongoing discussion is that Park Owners are now requiring owners to purchase a policy to insure against above ground tank leakage. It was determined that the term is really a service agreement that is being required as opposed to an insurance policy. The particulars of a park tenant's service agreement were discussed in detail by the Council. Mr. Pudlin noted that this matter raises the generic issue which is to what extent the Park Owner can impose a fee for a reasonable task to be completed which, in this case, is to protect against oil spills. Mr. Pudlin noted that the Department has the ability to issue rulings in these types of cases which can potentially protect a large number of people.

2. DCP process for resolving disputes between residents and park owners without the initiation of an eviction (consumer complaint, declaratory ruling, or some other process).

No discussion on this matter.

3. Park Owner Survey.

Mr. Pudlin noted that this this survey was in response to the presentation that interns made to them and the difficulty they had in reaching the park owners and getting supplemental information about the parks. As such the Board decided this past summer to draft a survey in conjunction with the industry and would send this document out electronically as opposed to hitting people cold with the questions.

After significant discussion, the survey shall be modified to specify and indicate major infrastructure repairs or improvements. In addition, comments and concerns about mobile homes in Connecticut shall be moved to the end of the survey and addresses of park owners/contact person(s) shall each be given their own lines.

Ms. Bullock and Mr. Pudlin discussed the logistics and technicalities of how this survey can be distributed to the Park Owners. Mailing by the Department and electronic circulation was discussed. It was also noted that the survey shall be accompanied by a cover letter on Department letterhead. Compilation and follow up on the results will be dealt with in the near future. Mr. Pudlin noted that the key to successful survey is a doing a follow-up. Ms. DeRosa suggested a compromise and offered to distribute this survey as an insert document to her association's marketing mailing of other material.

4. Update on Connecticut Housing Finance Authority (CHFA) Mobile Home Financing Program.

Ms. DeRosa addressed the Council and began by giving statistics on their financing to various population sectors on a yearly basis. She noted a major change that has taken place was in the past the CHFA staff was actually taking the applications and at present the Connecticut Housing Investment Fund is taking all applications which may be attributed to the current downward trend in financing applications.

Ms. DeRosa noted that financing activity in her organization is very slow because she believes that people are afraid to take on the financing. In part, this may be attributed to the mandatory twenty percent down payment required. The Federal Government has a part in this process. In wood framed housing, CHFA is primarily an FHA insured shop guaranteeing that if the first mortgage defaults, CHFA will be paid back. With mobile homes, there is no Federal Insurance backing and the CHFA is at risk for the entire amount of the loan. Mr. Pudlin suggested that perhaps CHFA can reduce the maximum loan amount to ninety percent giving them a financial cushion should there be a default on the mortgage. This means that the homeowner is now providing a ten percent down payment instead of twenty percent.

Ms. DeRosa would like a select group from the Mobile Home Associations and Council to address the new CHFA President about the new mobile home purchase program.

5. Recommendations for revisions to MMHAC website.

Ms. Bullock was asked to provide the Council a list of most frequently asked questions by the public for the Board to discuss for their next meeting. Mr. Pudlin also noted that a survey was circulated to the Council Committee. The Committee should have a draft survey that will be submitted to the Council for their recommendations.

COMMENTS FROM THE PUBLIC PRESENT TODAY

None were addressed.

There being no further business, the meeting adjourned at 11:50 AM.

Respectfully submitted,

Robert M. Kuzmich, R.A.
Advisory Council Secretary

NEXT MEETING DATE: **JANUARY 16, 2013**

**STATE OFFICE BUILDING
165 CAPITOL AVENUE, RM. 117
HARTFORD, CONNECTICUT**