

MOBILE MANUFACTURED HOME ADVISORY COUNCIL

MINUTES

DECEMBER 16, 2020

The Mobile Manufactured Home Advisory Council convened via ZOOM webinar on Wednesday, December 16, 2020 at 10:06 AM.

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| Members Present: | Bennett Pudlin | Attorney at Law, Acting Chairperson |
| | Mark Berkowitz | Mobile Home Park Owner |
| | Joseph B. Castonguay | CT Real Estate Commission Member |
| | Myriam Clarkson | Mobile Manufactured Home Industry Representative |
| | Jennifer Ponte | Department of Housing |
| | Colette Slover | CT. Housing Finance Authority Representative |
| | Marcia L. Stemm | Mobile Home Park Owner |

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| Members Absent: | Leonard Campbell | Town Planner |
| | Arthur Mazeau | Mobile Home Park Tenant or Representative of Such Tenant |
| | Dave Delohery | Mobile Home Park Tenant or Representative of Such Tenant |
| | Al Hricz | Senior Citizen |

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| Member Vacancies: | Banking Industry Representative |
| | Mobile Home Park Tenant or Representative of Such Tenant |
| | Mobile Home Park Owner |

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| DCP Council Staff: | Robert M Kuzmich, R.A. | License & Applications Specialist |
| | Cynthia Fernandez | Staff Attorney, Legal Division |
| | Pamela Brown | Director, Investigations Division |

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| Others Present: | Valencia Taft-Jackson | CT. Housing Finance Authority |
| | Nancy Schwinn | Guest, Colchester Common |
| | Mark Asnes | CMHA |
| | Nancy Palmisano | CMHA |

Note: The administrative functions of the Boards, Commissions and Councils are carried out by the Department of Consumer Protection, Occupational and Professional Licensing Division, Richard M. Hurlburt, Director. For more information, refer to:

DCP Agency website: www.ct.gov/dcp Division E-Mail: dcp.occupationalprofessional@ct.gov

MINUTES OF PREVIOUS MEETING:

1. Review of the September 16, 2020 Mobile Manufactured Home Advisory Council meeting draft minutes.

The Council voted, unanimously, to approve the minutes as written. (Stemm/Slover)

COMMENTS OR CONCERNS OF ANY PERSON PRESENT TODAY:

Mr. Pudlin stated to the Council that Mr. Podolsky will not be able to attend today's meeting due to the sudden death of his partner Jill. The Council expressed their sympathy to Mr. Podolsky for his loss.

REPORT FROM SUB-COMMITTEES:

LEGISLATIVE COMMITTEE:

No discussion was held.

FINANCE COMMITTEE:

1. Update on CHFA home purchase and park purchase programs.

Ms. Taft-Jackson stated the Board of Directors approved the Mobile Home Financing Program and CHFA is moving forward with launching the program by the end of January 2021. The amount of funds available is \$6,000,000.00. She had her first meeting with Capitol for Change (C4C) and talked about their involvement with CHFA also by the end of January. They addressed capacity issues to ensure adequate processing.

Ms. Taft-Jackson spoke about the applicant pool relative to the distribution of the available funds and the criteria that will be used for screening of the applicants to ensure they reach the greatest number of people with the greatest need. As such, the program will be limited to Mobile Home Parks that have at least fifty percent owner occupancy. Her understanding is that most Parks are above this number so there should not be an issue. She also noted that eligible properties will require an economic remaining life of at least twenty years to run for at least the term of the loan.

CHFA is looking to limit the number of eligible units in any one park so that larger parks do not get the bulk of the opportunity. Ms. Taft-Jackson is asking the Council for is a list of Parks showing the number of units in the Parks so that she can determine a reasonable maximum number of eligible units in any one Park. Mr. Pudlin noted that the Department of Consumer Protection can provide her with this information; specifically, the Office of the Commissioner.

In addition, he also suggested the Department of Housing and the Park Owners Association as sources for this information. Mr. Pudlin offered to assist CHFA in getting this information as well.

Ms. Taft-Jackson stated that they will be posting this information on CHFA's website and on C4C's website once everything is in place. She also noted that eligible units for refinancing may need minor repairs but nothing that impacts health and safety. These are the basic restrictions and CHFA's goal is to help the people with the greatest need. They are also looking to set an interest rate cap for eligible applicants. After doing research, it was determined that applicants must have a current interest rate of at least 6% or higher to qualify to refinance to the 1% interest rate. Applicants must also have at least 5 years remaining on their current note.

Ms. Taft-Jackson answered more questions from Council Members. She will send Mr. Pudlin, at his request, a summary from a meeting held with Mr. Pudlin, Mr. Podolsky, and Legal Counsel from CHFA addressing concerns the Council had that have been resolved. Mr. Pudlin will distribute the same to the Council.

Ms. Taft-Jackson noted that when CHFA met with C4C, they discussed reactivating the Mobile Home Purchase Program. The Council will be given updates on this as it moves forward. Mr. Pudlin asked that a summary of the requirements for this program be sent to him before they get released.

Park Purchase Program

Ms. Colette stated that CHFA is continuing work on their Park Purchase Program and continuing their meetings with Cooperative Development Institute (CDI). The relationship has been very valuable and productive in helping to update their program. CHFA is hoping to have a draft of this ready by the Council's next meeting. She will coordinate directly with Mr. Pudlin on the details and distribution of the program details.

EDUCATION COMMITTEE:

1. Update on Disclosure Statement from the Department of Consumer Protection.

Mr. Pudlin noted that the Council approved the revisions to the Disclosure Statement after their last meeting. This revised document was submitted to the Department by Mr. Pudlin to the attention of Ms. Fernandez and Ms. Avallone. They had very minor changes to the language and the revised statement will be republished on the licensing page of the Department's website where it currently resides. It will also be published on the Council's Mobile Home page for residents to make it easier to find for them. He detailed the introduction that precedes the Disclosure Statement. Mr. Pudlin asked Ms. Fernandez to advise Mr. Pudlin when the document is published on the website. She noted that this should be done by next week.

OLD BUSINESS:

1. Update on Country Mobile Estates, Oakridge Gardens, and pending legal matters from the (DCP).

Ms. Fernandez experienced audio issues with ZOOM Meeting and was unable to correct the issue. She advised the Council by E-Mail that she will send an e-mail to them after the meeting.

NEW BUSINESS:

1. Report on Colchester Commons Tour

Mr. Pudlin stated that the impetus for this tour was to demonstrate to the CHFA what it took for residents to purchase and maintain a Park. This meeting was also attended by the DCP Commissioner and the DOH Commissioner. The meeting was recorded by Ms. Slover and presented to the Colchester Commons Board. Ms. Nancy Schwinn organized this meeting and advised the Council she appreciates being a part of today's meeting. The Meeting went very well, and Board Members appreciated the video that was given to them by the Council. It is the hope of the Colchester Commons Board that more residents will buy their Park. She noted that visitors to the Park are always welcome and encouraged to do so.

Ms. Slover stated that she was very impressed with the resident's accomplishments and what they continue to accomplish. It was helpful to hear their perspective and what it takes to own and maintain a Park. She also noted that from a financing perspective, the CHFA will continue to require that the establishment maintain a management company, especially at the onset.

CORRESPONDENCE:

None received.

DCP COMPLAINT AND INSPECTION REPORTS:

1. Report on Inspections and Complaints.

Ms. Pamela Brown presented the Council with a report prior to today's meeting. She noted that her Division is experiencing a glitch with their system which they are working on with their IT Department. The report for next quarter's meeting should represent what they are looking for. The majority of the report is from one property; Riverside. Ms. Brown gave the Board details on the open and closed complaints.

Mr. Pudlin gave the Board an update on a discussion he had with Ms. Brown and Ms. Julianne Avallone, the Department Head for their Legal Division, both by telephone and e-mail about reporting of complaints to the Council. The Department's policy is not to provide details of open complaints specific to any park. The Department would provide the Council with a summary of the issues related to complaints that have come in since their last meeting. Mr. Pudlin noted this would allow the Council to keep track of the trends of complaint issues that may need to be addressed by them by way of policy changes.

Ms. Brown stated her staff will begin their inspection of parks as they relate to their renewals. Their goal is to keep the properties as safe and pleasant for the residents as possible. Any matters concerning park conditions affecting this will be expedited to the Legal Division as quickly as possible. Ms. Brown answered questions from the Council concerning the Department's Park Inspections, Inspection Procedures, and Park Certificate renewal questions. In response to a question from Mr. Pudlin, Ms. Brown noted that some of the complaints her Department has encountered concern lease issues and landlord tenant issues.

COMMENTS OR CONCERNS OF ANY PERSON PRESENT TODAY:

There were no further comments or concerns discussed.

There being no further business, the meeting adjourned at 11:07 AM.

Respectfully Submitted,

Robert M. Kuzmich, R.A.
License and Applications Specialist

2021 MEETING SCHEDULE:

March 10, 2021
June 9, 2021
September 8, 2021
December 8, 2021

All meetings will take place at 450 Columbus Boulevard, Hartford, CT at 10:00 AM unless otherwise noted.