

MOBILE MANUFACTURED HOME ADVISORY COUNCIL

MINUTES

MARCH 10, 2021

The Mobile Manufactured Home Advisory Council convened via ZOOM webinar on Wednesday, March 10, 2021 at 10:35 AM.

Members Present:	Bennett Pudlin Mark Berkowitz Joseph B. Castonguay Myriam Clarkson Jennifer Ponte Colette Slover Marcia L. Stemm Al Hricz	Attorney at Law, Acting Chairperson Mobile Home Park Owner CT Real Estate Commission Member Mobile Manufactured Home Industry Representative Department of Housing CT. Housing Finance Authority Representative Mobile Home Park Owner Senior Citizen
Members Absent:	Leonard Campbell Arthur Mazeau Dave Delohery	Town Planner Mobile Home Park Tenant or Representative of Such Tenant Mobile Home Park Tenant or Representative of Such Tenant
Member Vacancies:	Banking Industry Representative Mobile Home Park Tenant or Representative of Such Tenant Mobile Home Park Owner	
DCP Council Staff:	Robert M Kuzmich, R.A. Pamela Brown Janita Hamel	License & Applications Specialist Director, Investigations Division Supervising Special Investigator Investigations Division
Others Present:	Valencia Taft-Jackson Marcus Smith Mark Asnes Nancy Palmisano Raphael Podolsky	CT. Housing Finance Authority CT. Housing Finance Authority CMHA CMHA Connecticut Legal Services

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 December 16, 2020 Mobile Manufactured Home Advisory Council Meeting draft minutes.

The Council voted, unanimously, to approve the minutes as written. (Clarkson/Hricz)

COMMENTS OR CONCERNS OF ANY PERSON PRESENT TODAY:

There were no comments or concerns discussed.

REPORT FROM SUB-COMMITTEES:

LEGISLATIVE COMMITTEE:

1. Legislative Update: DCP Bill, HB 6100.

Mr. Pudlin was not aware that this Bill was being considered until the Friday before the Public Hearing was held. He noted some Park Owners and Residents were unhappy with some parts of this Bill and that testimony was given. The Department had submitted a similar but not identical Bill a year ago. He cited some of the concerns the Council had on the language of this past Bill. Mr. Pudlin noted that although they were assured to be notified by the Department on any action on the present Bill, they were not. Mr. Pudlin was not able to attend this Hearing and asked the Council Members for input.

It was the Council's understanding that the purpose of this Bill was to strengthen/clarify the Department's licensing and enforcement powers that are already in place. The Council believes that this statement was not accurate and stated that it was unfortunate they that were not involved in the initial process. One issue included in this Bill was the cost of additional mandatory inspections being placed upon the Park Owners. This mandate is nowhere in the Statutes.

Ms. Palmisano noted that the lobbyist for the CHMA noted that there was no substantial progress on the Bill and that the Bill does not change the Department's power but just clarifies what is already there. The Council disagrees.

Mr. Podolsky does not totally agree with previous speakers. The Department already has certain powers that do not require any further clarification. He also trusts that if the Department believes that clarification is needed, then they should be able to do so. Further, he noted that it is not unreasonable to expect Park Owners to pay if the Department believes that additional inspections are needed as a part of an investigation they are conducting.

Mr. Podolsky believes that the Council, by consensus, say to the Department that it is important that they should be advising the Council in advance on these kinds of matters. Mr. Pudlin agrees with Mr. Podolsky.

Mr. Hricz stated that he and Mr. Podolsky spoke with the Department on what they were presenting in this Bill regarding the wording and content. He got the impression that the Department was not open to any discussion except on the inspection parts of the Bill and cited some examples of this.

FINANCE COMMITTEE:

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

Ms. Taft-Jackson addressed the Council noting that CHFA is launching the new Mobile Home Refinance Program. She also noted that the Mobile Home Purchase Program is being relaunched with new guidelines which she will send to Mr. Pudlin. Mr. Marcus Smith with the CHFA now presented this Refinance Program to the Council. He is the Director of Research, Marketing, and Outreach. The program was presented with supplemental graphics presented to the Council via the ZOOM platform.

Mr. Smith noted that the program is scheduled to launch by March 22, 2021. He now cited the statistics relative the mobile home community in Connecticut and gave the Council his personal background relative to Mobile Homes. The refinance program offers a 1% refinance rate which translates to approximately a \$200.00 per month savings based upon the current average monthly payment of approximately \$559.00. The new program requires a minimum of 5 years remaining on the existing loan term, the home must be located in a State licensed Park, and the current interest rate must be at least 6%.

CHFA is partnering with a lending entity called Capitol for Change (CFC) who specializes in financing for residents living in affordable housing. Mr. Smith outlined the CHFA's strategy for marketing their new refinance program. This includes direct mass mailing to existing residents and using Park Newsletters and local newspapers in which to place advertisements. In addition, they may use virtual presentations to residents in recognition of the pandemic and word-of mouth advertising from resident's testimonials of their personal experiences.

Mr. Smith talked about the proposed revisions to the CHFA's web page addressing both their Refinance and Purchase programs tailoring the website specifically for current residents. The go-live (launch) date for this program is March 22, 2021. The Mobile Home Purchase Program

is also beginning on this date. He asked the Council for their input and suggestions on this program

Mr. Smith now answered questions from the Council. Mr. Hricz suggested that program information be given to real estate agents as a means of getting the word out. Mr. Smith agreed and noted that a bulletin has already been distributed to realtors and lenders and complimented Mr. Hricz for his suggestion. Mr. Castonguay suggested that the Connecticut Association of Realtors be contacted in addition to assist in contacting all the realtors. Mr. Smith stated that both programs are being funded from CHFA's own resources in response to a question from Mr. Castonguay. Mr. Smith also addressed questions regarding assistance for down payments for homeowners and the appraisal process for purchasing.

Mr. Podolsky suggested the Statewide Resident Council be contacted regarding outreach on these programs and that Mr. Hricz and Mr. Delohery would be a good people to speak with. Mr. Podolsky and Mr. Pudlin believe the proposed name for the program be reconsidered since it may convey the wrong image of what Mobile Homes really are. Mr. Pudlin asked if CFC is geared up to handle the applications to which Mr. Smith stated that they are. He also asked if CHFA may reduce the 6% interest threshold for refinancing in the future. Mr. Smith believes that this may be considered if they get enough feedback from their clients. It was noted that the Connecticut Mobile Home Association (CMHA) will be working with Mr. Smith to coordinate advertising for these programs in their marketing literature. Mr. Pudlin confirmed that the Department of Consumer Protection will include all the revised CHFA information on their website. Mr. Smith noted that he will reach out to the Department of Housing regarding the new CHFA Programs.

Mr. Smith asked the Council for suggestions on communicating information on the new programs to the resident community such as Facebook. In response, Facebook Market Place was suggested as a means of promotion. He also asked questions on the use of internet access to the resident community as another means of communication. Mr. Hricz noted that some of his fellow residents use internet while others choose not to. Marketing brochures were also suggested. Bilingual communication was also recommended.

Mr. Smith concluded his presentation and offered to attend the next Council Meeting to report back on the progress of the programs. The Council welcomes him back and thanked him for his time and effort.

EDUCATION COMMITTEE:

No discussion was held.

OLD BUSINESS:

1. Ms. Slover updated the Council on the Park Closing/Purchase Programs. She noted that CHFA has been working closely with various related associations such as CDI and ROC to get

an understanding how the programs work. A program Draft update has been completed and has been distributed to their Senior Team for review and comment and their approval. Mr. Pudlin asked that this draft be sent to the Council as soon as it is available for their review and comment. Mr. Pudlin suggested that CHFA consider looking into the tax-free market; in other words, get away from taxable bonds to bring the interest rates down.

NEW BUSINESS:

1. Council Membership: vacancies and status of recommended appointments.

Mr. Berkowitz discussed the current vacancies on the Council. Mr. Asnes stated that he is still waiting on his appointment confirmation as a Mobile Home Park Owner. He contacted the lobbyist from the CMHA for an update and to contact the Governor's Office again. Mr. Hricz noted that he has not had any discussions with Mr. Podolsky regarding the Mobile Home Park Tenant vacancy. Mr. Asnes offered to speak with his friends regarding the Banking Industry representative vacancy.

2. Mr. Hricz stated he encountered issues with the local banks regarding trying to get better loan rates other than personal loan rates for home improvements. Personal loan rates are not affordable. He asked if this issue could be addressed to any future banking contacts that are made. Mr. Berkowitz thanked Mr. Hricz for this suggestion.

3. Mr. Pudlin advised the Council that he was informed by Ms. Cynthia Fernandez that the new Disclosure Statement has now been posted to the Department's website; both in the Park Owners area and the Residents area of the website.

CORRESPONDENCE:

None received.

DCP COMPLAINT AND INSPECTION REPORTS:

1. Report on Inspections and Complaints.

Ms. Pamela Brown introduced Ms. Janita Hamel who gave the Council a summary of the Complaints and Inspections. The Council was given copies of the report prior to the meeting. Ms. Hamel reported that there were no complaints received between from December 2020 through February 2021. The Legal Department closed 10 files during this time frame. Annual Inspections are ongoing and hope to be done by the middle of April. The Complaint format has changed temporarily due to enhancements to the Department's Licensing database and Investigations is working with the I/T Department to get the format back to what the Council has asked for.

Mr. Pudlin noted that he has received a report from Ms. Cynthia Fernandez prior to today's meeting and has given this report to the Council. Mr. Pudlin noted that Ms. Fernandez was not able to attend today's meeting. The report addressed several Mobile Home Parks: Tilting Rock, Oakridge Gardens, and Country Mobile. Health and Safety issues referenced were not addressed in this report. Investigations was not able to comment further on these issues and referred the Council back to the Legal Department for further information. Mr. Pudlin expressed his frustration regarding the delay in getting more information due to the differing information available to both Divisions. There was further discussion regarding the specific issues of some of the complaints. Ms. Brown noted that she e-mailed Ms. Fernandez while Ms. Hamel was addressing the Board and asked the she contact Mr. Pudlin for answers to his questions.

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 12:09 PM.

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.