

JANUARY 21, 2004 MINUTES

MOBILE MANUFACTURED HOME ADVISORY COUNCIL

The Mobile Manufactured Home Advisory Council convened January 21, 2004 at 10:00 A.M. in Room 117 of the State Office Building, 165 Capitol Avenue, Hartford, CT 06106.

Members Present:	Vincent Flynn, Chairman	CHFA Employee
	Ben Castonguay	CT Real Estate Commission Member
	George Cote	Banking Industry Representative
	Myriam Clarkson	Mobile Manufactured Housing Ind. Rep.
	Keith Jensen	Park Owner
	Jeffrey Ossen	Park Owner
	Neil Gervais	Park Tenant
	Al Hricz	Park Tenant
Members Absent:	Bennett Pudlin	Attorney at Law
	Leonard S. Campbell	Town Planner
	Marcia L. Stemm	Park Owner
	Michelina G. Lauzier	Park Tenant
Board Vacancies:	One DECD employee, appointed by the Governor	
	One Housing Authority Committee Rep, appointed by the Governor	
	One Senior Citizen, appointed by the Governor	
DCP Staff Present:	Vicky Bullock, DCP Attorney	
	Gregory Carver, Special Investigator	
Public Present:	Raphael Podolsky, Esq. , Legal Assistant Resource Center of CT.	
	Joe Mike, CMHA	

Note: The administrative functions of this Board are carried out by the Department of Consumer Protection, Occupational and Professional Licensing Division.

For information call Richard M. Hurlburt, Director, at (860) 713-6135.

The next regular meeting of this Advisory Council is scheduled for Wednesday, April 7, 2004.

MINUTES

The Advisory Council reviewed and approved the minutes of the November 19, 2003 Mobile Manufactured Home Advisory Council meeting.

REPORT FROM SUB-COMMITTEES

- EDUCATION

Myriam Clarkson, Chairperson of the Education Committee reported on the progress with regards to developing a DCP website format that is informative, instructional and fair to all parties of mobile home park residents and communities. The consensus reached between the Education Committee and DCP was to develop two separate documents and websites, one piece consisting of the rights & responsibilities of mobile home park residents and a second piece that would allow for mobile manufactured home promotional information. Joe Mike will contact the office of legislative research to have them prepare an official summary of the mobile manufactured home statute so that it can be reviewed for suitability to be included in the mobile manufactured home promotional information piece.

- FINANCE

The committee reports meeting with several financial representatives from FHA, CHFA and Fannie Mae, who provided them with a considerable amount of information relative to financial aid programs available to mobile park purchasers. FHA provides financial aid to first time home buyers; CHFA provides financial aid to first time home buyers and are offering a pilot program for purchasing parks, of which 60% of the residents must participate at the time of application and 90% later on, with a \$75,000.00 individual income limit. CHFA also provides a program for financing the purchase of a mobile home park by residents, with the interest rate being more or less the same as a commercial interest rate, the difference is they would do it at a fixed rate; FANNIE MAE provides financing as long as it is a resident owned park.

There is financial aid for first time home buyers of homes and parks with a significant interest rate break of 2-3 points lower. The problem is that these programs are only available to a very limited category thru CHFA and to first time home buyers with a 20% down payment. The 20% down payment would eliminate the mortgage insurance requirement.

The Advisory Council will look into the Community Reinvestment Act, requiring banks to do lending that meets the needs of the community. The information gathered will serve to assist the Advisory Council with ways of having banks offer programs that are suitable for mobile home and park purchasers.

RYDER PARK UPDATE

Al Hricz reported that the Ryder Park issue remains held up with the Wetlands Commission. Ongoing public meetings are continuing in order to address all issues that have been and are currently being presented. The ongoing concern with the Wetlands Commission is the issue of introducing a community into the wetlands area that can potentially have an impact on or damage the existing wetlands.

There being no further business, the meeting adjourned at 12:15 P.M.

Respectfully submitted,

Nelson Leon
Advisory Council Secretary