MOBILE MANUFACTURED HOME ADVISORY COUNCIL

MINUTES

SEPTEMBER 16, 2020

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

Members Present: Bennett Pudlin Attorney at Law, Acting Chairperson

Mark Berkowitz Mobile Home Park Owner

Myriam Clarkson Mobile Manufactured Home Industry

Representative

Al Hricz Senior Citizen

Jennifer Ponte Department of Housing

Colette Slover CT. Housing Finance Authority

Representative

Marcia L. Stemm Mobile Home Park Owner
Dave Delohery Mobile Home Park Tenant or

Representative of Such Tenant

Members Absent: Leonard Campbell Town Planner

Joseph B. Castonguay

Arthur Mazeau

CT Real Estate Commission Member

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. License & Applications Specialist

Cynthia Fernandez Pamela Brown Janita Hamel Staff Attorney, Legal Division
Director, Investigations Division
Supervising Special Investigator

Investigations Division

Others Present: Raphael Podolsky Connecticut Legal Services

Valencia Taft-Jackson CT. 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, Richard M. Hurlburt, Director. For more information, refer to:

MINUTES OF PREVIOUS MEETING:

1. Review of the June 17, 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:

No discussion was held.

FINANCE COMMITTEE:

1. Update/follow-up on meeting with CHFA.

Mr. Pudlin advised the Council that he along with Al Hricz and Nancy Palmisano participated in a recent call with the CHFA (Connecticut Housing Finance Authority), CDI (Cooperative Development Institute), and ROC (Resident Owned Communities). This was a follow up meeting to a previous discussion held between these organizations. The call concerned how residents are given support and information pertaining to accessing financial information and participating in related support groups. The pre-application process was also discussed. It was determined that it was critical to have professional assistance available to residents at an early stage and that the Department of Housing be included in this process. Mr. Pudlin noted that subjects for future meetings were also discussed.

Ms. Taft-Jackson gave the Council a report regarding the Mobile Home Purchase Program stating that the program will be revised shortly. She hopes to provide the Board with more details at their next meeting. She noted that regarding refinancing for homeowners, CHFA is working on this and trying to rebuild their relationships with homeowners. She will bring the Council more information on this matter at their next meeting as well. Mr. Pudlin requested a meeting be held with the CHFA prior to the Council's next meeting to get caught up on all the new information. Ms. Taft-Jackson will try and accommodate this request and be in touch with Mr. Pudlin.

Ms. Colette Slover gave the Board and update on her meetings with CDI and ROC which covered familiarizing themselves with existing products and processes. They also spoke with

other States who have worked with these organizations before. She noted the focus of the discussion was what happens when notification is given that a Park is being sold. The discussion was very productive.

Mr. Hricz thought the meeting went well noting that both CDI, ROC, and CHFA seemed to be cooperative and willing to work with each other. He did have questions regarding CDI's involvement once the structure is completed and after the Park is purchased. Mr. Pudlin stressed the importance of residents being provided professional assistance both at the beginning when they are trying to form an association as well as afterward because they have to function as a Board and sustain the Park as a business entity in perpetuity. Mr. Pudlin explained that CDI and ROC are separate entities; CDI providing the technical assistance and ROC providing the financing. He also noted that these entities are not exclusive and that residents have a choice which is very important.

Mr. Pudlin noted that a "critical mass" as determined by CDI and ROC in terms of Park Resident numbers is between 50 to 100 homes. He noted that many Connecticut parks have less than this number and he believes that creative solutions need to be developed in order for these smaller entities to exist and be eligible for assistance from these organizations. Ms. Clarkson noted that there are other ways to go besides ROC and cited an example of a resident-formed housing in Danbury, Connecticut that is doing very well. She elaborated further on this matter for the Council citing her personal experiences. Mr. Podolsky noted that an important part of this matter is the resident's willingness to become active in their communities and give their time in working towards solutions. Mr. Hricz cited examples of local banks in his area that had no interest in helping the local parks (i.e. Ryder Woods) with their financing which is the reason why ROC became involved.

Mr. Delohery stated that the recent sale of the Jenson's parks as an example where residents did not have the opportunity to consider purchasing the parks and might have been an excellent example of a potential resident owned communities.

EDUCATION COMMITTEE:

1. Discussion of revisions to Disclosure Agreement

Mr. Pudlin reviewed the latest draft of this document on the shared screen for the Council's information. He noted that by statute, this this document must be presented no later than the signing of a new lease by a new resident. After discussion by the Committee and confirmation from Park owners, it was decided that the document should be presented to prospective buyers just a soon as knowledge of the sale is known. Although not a part of the language of the document itself, Mr. Pudlin will notify the Department that, although by Law the document must be presented no later than the signing of the new lease, it is strongly recommended that the document be made available as soon as there is knowledge of the sale.

Mr. Pudlin asked the Council for their review and comment. Hearing none, the document with revisions as presented was put to vote and approved unanimously. (Delohery/Stemm) Mr.

Pudlin will make any required formatting changes and forward the document to the Department to the attention of Ms. Cynthia Fernandez and Ms. Julianne Avallone.

OLD BUSINESS:

1. Update from DCP on Country Mobile Estates and any pending legal cases.

Ms. Cynthia Fernandez noted she does not have an update for the Council on Country Mobile Estates and stated that Ms. Paulette Annon has this information and is not currently at this meeting. Ms. Fernandez stated that Oakridge is following the Department's Consent Decree and is in substantial compliance with the same.

The Park was last inspected in February 2020. Ms. Fernandez spoke with a representative from the park who noted various work that has been done such as road work and tree work. She is planning on following up with the Park's representative after today's meeting. Ms. Fernandez stated that she is taking over the Department's Mobile Home Park assignment from Ms. Annon.

Mr. Pudlin noted that Country Mobile Estates is in foreclosure and that there is a receiver. Beyond that there is no new information at this time.

Mr. Delohery gave the Board an update on Oakridge Park in Montville. He noted that a pine tree dropped limbs in the backyard of a resident's home. The resident is seeking a copy of the arborists report from the Department but has not yet received a response. Ms. Fernandez does recall seeing a copy of this report and noted that she believes the owner has complied substantially with the report. Mr. Delohery believes that the condition this tree is in now poses a danger to residents and is threatening two homes. He asked if the Mobile Home Alliance can file a complaint on behalf of the residents. In response, Ms. Brown noted that they can and was encouraged by Ms. Fernandez to do so.

Mr. Pudlin asked for an update on other pending cases from Ms. Fernandez. To her knowledge, she is not aware of any but did remind the Council that she has just taken over the Council duties and will be meeting with Ms. Annon this week for an update.

NEW BUSINESS:

1. Upcoming tour of two mobile home parks.

Mr. Pudlin advised the Council of an upcoming tour of Colchester Commons on October 7, 2020; the first resident owned Park in Connecticut which will be attended by Commissioner Seagull from DCP, members of the Council, and executives and staff from the CHFA. The tour will include a clubhouse discussion afterward with the association executive committee. He also stated that the tour was changed to one park from the original two parks scheduled due to time constraints from CHFA.

CORRESPONDENCE:

None received.

DCP COMPLAINT AND INSPECTION REPORTS:

1. Update from DCP on park licensing, inspections, and complaints.

Ms. Brown stated specific Divisions are responsible to report on their own matters. Ms. Hamel will be presenting the Board an overview of pending complaints with limited detail so as not to compromise the investigations. Ms. Hamel reviewed the mechanics of the case report given to the Board prior to today's meeting. She noted nine (9) new complaints open and under investigation and one (1) closed complaint. Details of the open and closed complaints were reviewed with the Council. Some discrepancies in addresses listed on the report were discussed and will be examined by Investigations and the Information Technology Divisions.

More discussion regarding the level of detail of the open complaints was held between Mr. Pudlin, on behalf of the Council, and Ms. Brown and Ms. Fernandez. It was decided that the best way to address the level of detail allowed to be given to the Council was to have a separate meeting with the Council, the Legal Division, the Investigations Division, and the Commissioner. Mr. Pudlin would like an agreed upon "high level of detail" given to the Board as has been done in the past. Ms. Brown will pursue setting up this meeting with the Commissioner and inform the Council.

Mr. Delohery stated asked the Department for an update regarding the mobile home park in Orange, Connecticut. He gave the Council specifics associated with the park condition, number of homes, and rents. Mr. Pudlin gave the Council details regarding the Park Owner's attempt to circumvent the park closure statutes. He noted that this is a very serious issue and not a routine case. He urged the Department to act and refer this matter to the Legal Department.

Mr. Podolsky asked the Department how cases initiated by the Department are reflected or if they are reflected on the complaint report. Ms. Hamel noted that she does not believe that IT has an inspection report format created for this condition. Ms. Brown was asked and agreed to pursue this issue with the IT Department. Mr. Pudlin also asked how complaints issued by the Department show up on the complaint report. Ms. Brown noted that a column on the report will indicate cases that are referred to the Legal Department.

Mr. Delohery asked if the DCP has completed any recent inspections for the previously referenced park in Orange, Connecticut. Ms. Brown does not at present have the most recent information and will report back to Mr. Pudlin with an update.

Ms. Brown briefly noted some address errors pertaining to Mobile Home Parks some of which have been corrected on the report and others that will be amended shortly.

COMMENTS OR CONCERNS OF ANY PERSON PRESENT TODAY:

1. Mr. Hricz had a question regarding the individual purchase program and cited an example of a resident who approached CHFA on this matter and was told that they no longer handle this. He asked if there is any information that can be sent out to Council Members to provide individuals who want to apply for financing through CHFA. Ms. Slover stated that CHFA is currently working through the details and that they are aware of the situation that Mr. Hricz cited. Ms. Slover could not confirm at this time if applicants can apply through CHFA for financing.

There being no further business, the meeting adjourned at 11:52 AM.

Respectfully Submitted,

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

2020 MEETING SCHEDULE:

• December 16

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