

MINUTES

MOBILE MANUFACTURED HOME ADVISORY COUNCIL

JUNE 17, 2009

The Mobile Manufactured Home Advisory Council convened at 10:15 a.m. in Room 117 of the State Office Building, 165 Capitol Avenue, Hartford, CT 06106.

Members Present:	Bennett Pudlin Jennifer Ponte George Cote Carol DeRosa Myriam Clarkson Keith Jensen Marcia L. Stemm Al Hricz Mark Berkowitz	Attorney at Law, Acting Chairperson DECD Representative Banking Industry Representative (Appearing for Timothy Coppage, CT Housing Finance Authority Rep.) Mobile Manufactured Home Industry Rep. Park Owner Park Owner Park Tenant Park Owner
Member Absent:	Timothy Coppage Ben Castonguay Timothy Coppage Leonard S. Campbell Michelina G. Lauzier Erwin Cohen, Ph.D	CT Housing Finance Authority Rep. CT Real Estate Commission Member CT. Housing Finance Authority Rep. Town Planner Park Tenant Senior Citizen
Board Vacancies:	One Representative of the Housing Advisory Committee One Park Tenant	
DCP Staff Present:	Nelson Leon	
Public Present:	Raphael Podolsky, Esquire Joseph Mike Nancy Dickal	

Note: The administrative functions of this Advisory Council 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.

Agency Web site: www.ct.gov/dcp

MINUTES OF PREVIOUS MEETINGS

The Board voted unanimously to approve minutes of the April 15, 2009 Mobile Manufactured Home Advisory Council meeting.

REPORT FROM SUB-COMMITTEES

LEGISLATIVE COMMITTEE

Attorney Podolsky reported on two proposals that died in session. The first proposal was to eliminate a variety of Boards and Commissions and the second proposal was to change the way re-sale of mobile homes are taxed. This bill was part of a broader bill that tries to raise revenue by closing sales tax exemptions. Senate Bill 932 attempts to impose a tax on re-sale of mobile homes. There is an effort to try to take the mobile home piece out of the bill. CT General Statutes, Section 12-40c was adopted in 1986, which at the time the re-sale of mobile homes was to be taxed as real property as opposed to personal property, exempting them from sales taxes on re-sale. Attorney Podolsky also reported that all eviction bills died as well.

FINANCE COMMITTEE

Ms. DeRosa thanked Mr. Jensen for all of his help in assisting her with the drafting of a memo to CHFA, outlining a modification of the single family home mortgage program that will help to enable the purchase of mobile manufactured homes located in a manufactured housing community. The following are the changes to the Mobile Manufactured Home Loan Program criteria:

1. Reduce the downpayment requirement from 30% of the purchase price to 20%. This is the standard industry requirement for loans that are uninsured.
2. Eliminate the 12 month escrow requirement for the land lease. Escrows will be collected at closing in accordance with industry guidelines and State and Federal laws.
3. Eliminate the ½% difference in interest rate and offer the same interest rate as the prevailing CHFA Homebuyer Program Rate.
4. Eliminate the restriction on financing homes manufactured prior to 1976. Many homes have been remodeled and updated to current code standards. To determine if financing can be provided, CHFA will use the property appraisal and the remaining economic life of the mobile home as indicated in the appraisal.

CORRESPONDENCE

From: Helene Stancato [mailto:Helene@gardenhomesmanagement.com]

Sent: Tuesday, May 05, 2009 10:26 AM

Subject: Connecticut Statutes

We are purchasing a 55 & over Manufactured Housing Community in Ct. and were hoping to offer 30 year leases with built in rent escalation clauses for CPI (and other pass throughs if applicable) in order to get our residents favorable bank financing. However, after reviewing Chapter 412, it doesn't seem that this would be permissible under current regulations. I would like to take this matter up with the Board for their interpretation and/or possibly initiate legislative changes. It's an important issue that could benefit many State residents and the affordability of Manufactured Homes in our State. Thank you for your attention to this matter.

After further input and discussion on this matter, the Council unanimously concluded to have the Legislative Committee look into this matter closely because it may require legislative approval and suggested looking into how this matter can work from the park owners, residents and financier's perspective.

OLD BUSINESS

- The Council is requesting that the DCP Mobile Home Investigator appear at their meetings to provide a more detailed report on mobile home complaint issues and resolutions.

NEW BUSINESS

- The Council unanimously agreed to have meeting agendas and minutes e-mailed to them.

There being no further business, the meeting adjourned at 11:35 a.m.

Respectfully submitted,

Nelson Leon
Advisory Council Secretary

The next meeting of this Advisory Council is scheduled for Wednesday, August 19, 2009.