



**HB24-1294 Mobiles Homes in Mobile Home Parks**  
**House Transportation, Housing & Local Government Committee**  
**March 19, 2024**

Alison Friedman Phillips, Director of Programs, Policy & Advocacy, [alisonp@wfco.org](mailto:alisonp@wfco.org)

My name is Alison Friedman Phillips and I am the director of programs, policy, & advocacy at The Women's Foundation of Colorado. Thank you for this opportunity to share our perspective on this bill. I want to also thank the sponsors of this bill and the members of this committee for your public service to our state. We are grateful for what you do to advance Colorado. We urge the committee to approve this important policy that will protect affordable housing options for women and families in our state.

The Women's Foundation is the only statewide, community-funded foundation protecting the progress and advancing gender, racial, and economic equity for all Colorado women. There are countless barriers that prevent women, especially women of color, from advancing economically - such as limited access to housing, child care, and transportation.

We know that the high cost of living, especially affordable housing, is on the minds of nearly all Coloradans. We hear directly from our stakeholders that span the entire state that access to housing is a top issue facing their communities. And we know that women and their families staying in their homes is key for their success economically.

In the most recent evaluation of our WINcome grantee partners we learned that being able to afford housing is also a key stressor for many participants and typically the largest expense in a family's budget. For these reasons it is vital that legislation like this bill is passed to ensure that homeowners and renters in mobile home parks are further protected.

When the Mobile Home Park Act was originally passed in 2022 our state took a step forward in ensuring that mobile home park owners and renters have increased protections. This bill provides the legislature with another opportunity to do that at a time where it is vital to bolster the ability for women and their families to stay in their homes.

Please vote yes.

***The only statewide, community-funded foundation protecting the progress and advancing gender, racial, and economic equity for all Colorado women.***



HB24-1294Lenny Roundtree to: Committees.lcs.ga 03/19/2024 11:59 AM

I am providing this Testimony. to say we have too many regulations and laws.And we should wait to see how current legislation works before we create any more laws, or regulations

Audie Roundtree



March 17, 2024

**RE: HB24-1294 Mobile Homes in Mobile Home Parks—SUPPORT**

Dear Members of the Transportation, Housing & Local Government Committee:

My name is Kathy Smith, and I am a Volunteer Lobbyist with the League of Women Voters of Colorado's Legislative Action Committee. **I am writing in support of HB24-1294 on behalf of the League of Women Voters of Colorado.**

The League of Women Voters of Colorado (LWVCO) has been a nonpartisan organization for 104 years, encourages informed and active participation in government, and influences public policy through education and advocacy. Our membership spans the state of Colorado with thousands of members in 19 local leagues. The LWVCO supports policies to provide a decent home and a suitable living environment for everyone and continued evaluation to provide a basis for revision and strengthening of all procedures so that equality of opportunity for access to housing can be accomplished.

HB24-1294 adds new protections for home owners and clarifications to the Mobile Home Park Act. This bill establishes provisions and specifies duties for rent-to-own mobile home contracts and authorizes the Attorney General to initiate civil and criminal actions for rent-to-own contract violations. It is essential that mobile home rent-to-own contracts contain adequate information and that parties are informed of their rights and responsibilities in writing. This bill requires transparency in the agreement and payments and addresses unfounded or retaliatory evictions for rent-to-own contracts.

Over 100,000 people live in nearly 800 manufactured home communities across Colorado. Manufactured homes are the largest source of naturally occurring, unsubsidized affordable housing for hard-working families, older adults, people with disabilities, immigrant families, and veterans. Manufactured home communities have a unique business model in that most residents own their homes but lease the land (lot) underneath. Many homes are not movable, leaving the home owners vulnerable to unpredictable annual lot rent increases with little to no ability to move their home. The Mobile Home Park Act (MHPA) outlines the rights and responsibilities of home owners and landlords in a manufactured home community. Since 2019, several laws have been passed to modernize the MHPA. Although these laws have provided additional protections for home owners, remaining gaps in the MHPA have left many park residents vulnerable to displacement and financial harm. Preservation and stabilization of manufactured home communities are critical to save this important source of existing, unsubsidized affordable housing.

**We urge the committee members to vote YES on HB24-1294.** Thank you for your consideration of this important bill.

Respectfully,  
Kathy Smith, Volunteer Lobbyist, Housing  
League of Women Voters of Colorado  
1410 Grant Street, Suite B-204  
Denver, CO 80203  
303-863-0437

Representative Meg Froelich, Chair  
Representative Mandy Lindsay, Vice-Chair  
Committee on Transportation, Housing and Local Government

Roaring Fork Community Development Corporation  
Sydney Schalit & Brianda Cervantes  
970.300.1166

March 12, 2024

Support of HB24-1294 for increased language access requirements to support mobile home park residents.

The Roaring Fork Community Development Corporation (RFCDC) is a non-profit organization whose mission is to preserve and create vibrant, diverse and livable communities in the Roaring Fork and Colorado River Valleys.

Sydney Schalit is the Executive Director of the RFCDC. She is a passionate, equity focused, dynamic problem solver who sees resident ownership as a model that could preserve dozens of mobile home communities throughout the Western Slope. She also knows that the free market is not necessarily a fair market, and therefore designed a program that positions non-profits as intermediary owners while organizing the residents for a friendly-purchase.

Brianda Cervantes, a bilingual community leader, serves as the Mobile Home Park Manager/Community Organizer. She works with residents of the 3-Mile Mobile Home Park (MHP) in Glenwood Springs to strengthen community voice, governance, and leadership using community organizing tools.

3 Mile MHP was established over 30 years ago. The previous owner engaged in a traditional model of Landlord-tenant business. The previous owner was also a monolingual English-speaker while 80% of the residents are native Spanish-speakers and a majority of them are monolingual. This made it difficult for the residents to communicate with or receive vital information from the owner. This also prevented residents from feeling a sense of belonging within the community.

In the spring 2023, the RFCDC purchased the 3 Mile MHP, and a top priority for the organization was to practice language justice, even before the purchase. Since the beginning, the RFCDC has provided professional interpretation services at each community meeting or community event. Consequently, all residents of this community are better informed, engaged, and are taking leadership roles within the community. Residents have received bilingual versions of the park's Rules and Regulations and lot leases to ensure that they understand their rights and obligations. Residents have also formed subcommittees, including a Rules and Regulations Subcommittee and a Tree Maintenance and Fire Mitigation Subcommittee, to participate in important decisions impacting the community, regardless of their preferred language. Finally, the residents of the community are receiving ongoing bilingual training to be equipped for the opportunity to purchase the park and become the owners of the community they live in.

In closing, updating requirements for mobile homeowners, especially ensuring language justice for all, will be a great addition to helping our communities thrive. We reiterate our support for the language access requirements included in HB24-1294 in particular. Thank you for this opportunity to testify.

**WRITTEN TESTIMONY OF DEBORAH CANTRELL  
HB24-1294**

*House Committee on Transportation, Housing, and Local Government:*  
Chair Meg Froelich  
Vice Chair Mandy Lindsay

*Testimony From:*  
Deborah Cantrell

*Prepared:*  
March 14, 2024

*Hearing Date & Time:*  
March 19, 2024, 1:30 pm

*Testimony in support.*

My name is Deborah Cantrell, and I am a professor of law at the University of Colorado Law School. Over the last several years, I have worked closely with mobile home communities throughout Colorado. I have particularly focused on efforts to preserve mobile home communities as a key source of affordable housing.

With its provisions related to rent-to-own mobile home contracts, HB24-1294 adds an important set of protections for low-income Coloradans who see buying a mobile home as an important step towards housing security and to improving their financial wellbeing.

As members of this Committee likely are aware, financing a purchase of a mobile home is not the same as financing a traditional single family residence. If a person needs a loan in order to buy a mobile home, they cannot use a typical mortgage. Instead, they have to take out a chattel loan. According to a recent study that I reviewed, chattel loans typically cost borrowers almost 5% more in costs than if they were seeking a typical mortgage. And, chattel lenders, like any commercial lender, can have screening criteria, like minimum credit scores and the like, that can be challenging for a lower-income borrower to satisfy. The costs and burdens of a chattel loan can mean that a lower-income borrower will not be able to purchase a mobile home unless the seller of the mobile home is willing to enter into a private contract. And, since a lower-income borrower often does not have savings to draw upon to pay for the mobile home up front, the buyer will need to be able to purchase

the mobile home over time. Thus, rent-to-own contracts serve as a very important mechanism for lower-income folks to be able to purchase a mobile home.

Unfortunately, because private, rent-to-own contracts are not scrutinized by regulators, like commercial loans can be, rent-to-own contracts can be misused. As I have worked with mobile home community residents, I have seen too many examples of rent-to-own contracts that are unclear, unfair and unscrupulous. For example, unlike a mortgage, where a buyer always can tell how much they will pay in interest over the course of the loan, the rent-to-own contracts I have seen that include interest payments don't provide that same clarity. A buyer may not even realize how much they will pay in interest on top of the purchase price for the home. Or, if a park owner is selling the mobile home, the rent-to-own contract doesn't ensure that the buyer will have a concurrent lot lease. So, a person buying a mobile home could find themselves without the underlying lot lease that they need. Finally, and especially when a seller also owns the mobile home park, I have seen rent-to-own contracts that put a buyer needlessly at risk for eviction from the home and park, and then permit the seller to keep all of the payments made towards the purchase price.

At their core, the rent-to-own provisions of HB24-1294 are designed to provide transparency in these private loan settings—transparency that will benefit both the buyer and the seller. For example, under the Bill, a rent-to-own contract must separately specify the purchase price, any interest to be charged, and any additional amount of lot rent. So, a buyer will know exactly what they are paying for and a seller can make sure that they are thinking through all of the costs that they need to cover. Further, just like in the sale of a traditional, single family home, a mobile home buyer will be entitled to pay for a home inspection to make sure they know what condition the mobile home is in. And, a park owner selling a mobile home will have to ensure that a buyer has a concurrent lot lease during the entire time period of the rent-to-own contract. All of those provisions make sure that the rent-to-own contract is transparent, fair, and equitable.

Finally, HB24-1294 carves out more informal arrangements, like those between family members. It applies only to rent-to-own contracts where the seller is a park owner or where the seller owns more than one mobile home. In other words, it reaches those transactions that are more akin to commercial consumer transactions, where the consumer-buyer often has less power and is most at risk for being inappropriately taken advantage of and the seller has resources to ensure that their interests also are protected.

In conclusion, I respectfully request the support of the Committee in favor of HB24-1294.