

THE COOPERATOR

News and updates for leaders of resident-owned communities

Co-ops tackle annual meetings amid pandemic

Recommendations on how to navigate remote community decision making

Over the summer, the cooperative community has grappled with the question of whether membership meetings should be conducted during a pandemic. Most cooperative bylaws require that an annual meeting of the members where directors are elected be held onsite or at a nearby location. In Minnesota, the Governor's Order 20-86 included language pertaining to cooperatives specifically: 'During the COVID-19 pandemic, in-person meetings conflict with established guidance from the Centers for Disease Control and Prevention and the Minnesota Department of Health. This public health guidance encourages everyone to avoid in-person gatherings when possible.' As a result, NCF's recommendation is that no in-person annual meetings be held this year in either Minnesota or Wisconsin and that all voting take place via a ballot measure.

It will take some extra effort in preparing materials to be mailed out to members, but it is the safest way to conduct business until we can meet

in person again. Below we have outlined the steps to take to help members feel informed and heard and to help the Board meet their objectives of approving a budget and capital improvement plan for 2021, electing directors, and proposing any changes to the community rules.

Step 1. Send a letter to all members outlining how the annual member meeting will be held this year. In this letter, members should be informed of the following:

- Which positions are up for election. Ask current board members if they are running for re-election and include any vacant positions that need to be filled.
- The deadline for nominations and instructions on how to turn it in the nomination (drop box, onsite collects, etc.)
- Enclose the nomination form.

Step 2. Once the deadline for nominations has passed, members should receive an official packet with

the list of candidates and other business to be voted on:

- List of candidates for each position including a write-in option
- Proposed 2021 Budget & Capital Improvements (if ready to distribute)
- Proposed Rule Changes, if any
- Ballot with a deadline to return

Once all of the ballots have been collected, appoint two ballot counters who are not on the Board of Directors to oversee the counting of ballots. The secretary should record who was appointed and what the official vote was in the cooperative's minutes.

Step 3. Share the Results! Members will want to know who was elected to the Board and if there are any changes to the community

Continued on page 3

Lot rent assistance for Minnesota and Wisconsin

Resources available for you and your community

As we approach this Fall with no sign of the coronavirus slowing down, we at Northcountry wanted to make sure that you and your community are prepared to access emergency funds for those who need assistance to cover lot rent payments.

The Federal Coronavirus Aid, Relief, and Economic Security (CARES) Act relief fund is being administered by your local social service agencies in Minnesota and Wisconsin. All the following resources are for those unable to make their lot rent payments due to income loss because of COVID-19.

Wisconsin Rental Assistance Program (WRAP)

Eligible applicants must have a household income at or below 80% of the county median income in the month of or prior to the application date. Eligible costs include direct financial assistance for rent due, up to \$3,000 per individual.

Below are the contacts for the WI Community Action Program Association in your areas:

- Kenosha County | Racine/Kenosha CAA | 262-657-0840
- La Crosse County | Coulecap, Inc. | 608-782-4877
- Burnett County | Indianhead Community Action Agency | 715-532-4222

Minnesota Emergency COVID Rent Relief (ECRR) (as available)

Greater Minnesota Housing Fund (GMHF) has funds available to provide grants to affordable housing communities in Minnesota. Residents who are behind on rent or anticipate they will be behind and can attribute their need to a loss of employment, reduction in hours, reduction in pay as a result of COVID-19, or hospitalized/unable to work due to a diagnosis of COVID-19. There are four steps to access funds:

1. Onsite manager determines if a household is eligible.
2. Household fills out ECCR Self Certification (4 questions).
3. Onsite fills out a ECCR Grant Request & Reporting Spreadsheet and sends it to GMHF.
4. GMHF and the co-op enter into a grant agreement that must be signed along with a W-9.

Once all these steps are complete, funds are sent to the coop on behalf of the resident. Grant award will be the lesser of: 80% of lot rent, remaining lot rent due, or \$450. The spreadsheet the onsite fills out determines the amount based on calculation. Key details:

- Funds are only to be used for lot rent and not late fees or additional charges.



VECTEEZY.COM

- Grant requests can be made for multiple months and retroactive to April 2020.
- If there are delays in processing the rent relief, late fees may not be charged to the resident's account.

Minnesota COVID-19 Housing Assistance Program (CHAP)

Applicants must income qualify and have housing-related expenses that were incurred after March 1, 2020 that are past due. Dial 2-1-1 or visit 211unitedway.org to apply. United Way 211 has multilingual staff available 8am-8pm Monday-Friday.

For non rent-related assistance, both Minnesota and Wisconsin have United Way 211, a free referral line that is available 24/7 that can connect you with resources in your area. Simply dial 2-1-1 from your cell phone or landline, or text your zip code to 898-211.

Common Ground begins September 19th

Ongoing learning for residents of cooperative MHCs

Every Fall, Northcountry Cooperative Foundation hosts a conference for resident owned manufactured housing communities. The annual event is about coming together, building new relationships and learning from each other. This year we have adjusted our usual in person event to be a virtual experience.

Over the course of one week in mid-September, NCF will host seven unique discussions centering around topics chosen by and tailored for residents; topics include infill, collections, technology, infrastructure, and beautification. All sessions are completely free and require advance registration to access the unique meeting ID.

Registration opened on August 1st and can be found via the NCF homepage or the NCF Facebook page.



VECTEEZY.COM

A few features we are excited to share:

- Two different sessions offer a chance to win \$1,000 grants for your community
- All attendees will receive a conference t-shirt in the mail

- You can pick and choose the sessions that are right for you!

For any questions, please email emily@northcountryfoundation.org

Annual Meetings continued from page 1

rules, board of directors, or lot rent for the coming year. Here is a sample nominating and balloting schedule:

- Oct 1: Members receive letter with nomination form
- Oct 15: Deadline to turn in nominations
- Nov 1: Members receive their packets including a ballot

- Nov 10: Deadline to turn in ballots
- Nov 20: All residents receive a letter with the outcomes including an approved 2021 budget, list of all board members, and any approved rule changes

Contact your TA Provider for assistance in compiling these materials. NCF has template nomination forms and ballots and can help draft letters to members. Annual Meeting prep will take extra effort by boards this year, so we recommend getting started on a plan as soon as possible.



VECTEEZY.COM

Co-op Spotlight: from studs to stunning

On a day in early October of last year, Marv Iverson walked through a vacant fifty year old manufactured home in Pammel Creek Estates. All the wiring was shot, there was no ceiling in the bedroom, and the only thing that didn't leak was a newly installed hot water heater.

"It wasn't much, but it had potential," Iverson said.

With the prospect of living a few houses down from his daughter, Iverson decided he was up to the challenge - remodeling a manufactured home to call his own. Agreeing to pay the recent plumbing bill for the property, the title was his. But turning it into a home was a whole other question.

Before making his way to Pammel Creek Estates on that fateful afternoon, Iverson was an accomplished fellow. Originally from the area, he established himself as a licensed contractor in Wisconsin, working on construction projects throughout the area. But at the age of 53 he decided to hang up his hard hat and hit the books returning to school for landscaping, horticulture and design.

For two years, he studied hard and graduated at the top of his class at the age of 55. Now owner of Iverson Landscape and Design/Build, Iverson works summers in his newly cemented career as a landscaper - and in the winters, does kitchen remodels. But this past winter, he took a "break" and focused his energy on a new project, his home.

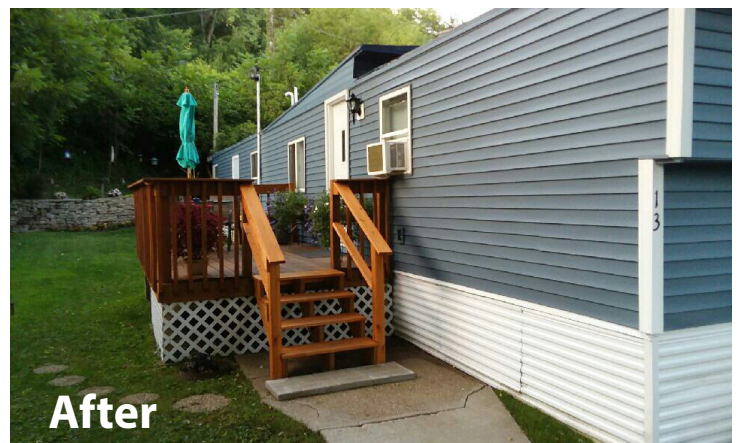
Beginning in October, Iverson went to work. Starting with the bedroom, he began to gut the unit. He knew he was going to have to rewire and redo the plumbing in the whole place to get it back to code. Once it was down to studs, he went to work on the electrical and pipes.

Next Iverson drywalled the bedroom so he could start living there. Once he moved in he knew he could work on the place day and night - and that he did.

Realizing the home was built with 2x2s, Iverson thought it would be wise to replace the whole house with 2x4s instead — this would ensure that the home would hold drywall, as well as establish 4-inch thick walls that would hold insulated windows.



Exterior of Iverson's home before the remodel, Fall 2019



Exterior of Iverson's home after the remodel, Summer 2020

"You always have to look one step ahead of everything you do," Iverson said.

Taking the rest of the winter to move 3 walls, relocate the washer/dryer hookup, insulate and wrap the exterior before putting up new siding, hang over 60 sheets of drywall, and retile the bathroom, Iverson saw his house transform. Just over \$5,000 in materials, Iverson said it took countless hours over seven months to turn this diamond in the rough into something that really shines.

"You have to have a lot of time, a lot of patience and a lot of ingenuity," Iverson said.

The whole remodel was done by just one person which proved to be quite difficult, especially when hanging drywall sheets on the ceiling. Asked what he plans to do next, he exclaims "the kitchen!" Iverson has ordered custom kitchen cabinets, and plans to replace the countertop and backsplash soon. Like most home remodeling, it is never quite over, but the house is now a place Iverson proudly calls home. See more before/after pictures on page 5.

Notice: attorney fee reimbursement

For many of the communities NCF works with, the Occupancy Agreement (Lease)—and in some cases the Community Rules—state that the co-op is entitled to reimbursement from the resident for attorney fees if legal enforcement is necessary.

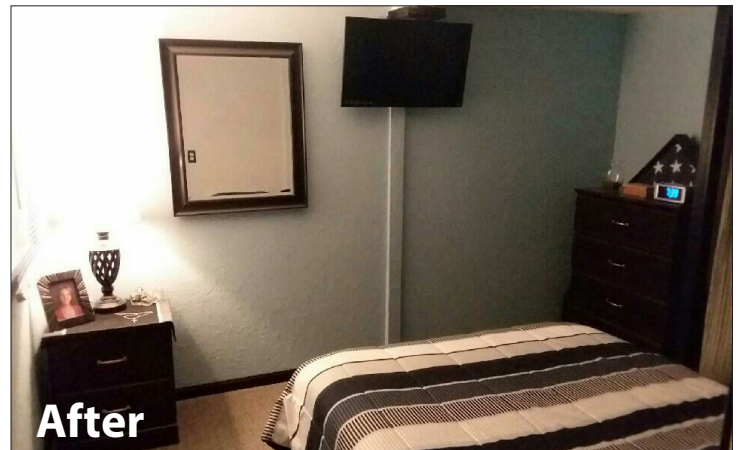
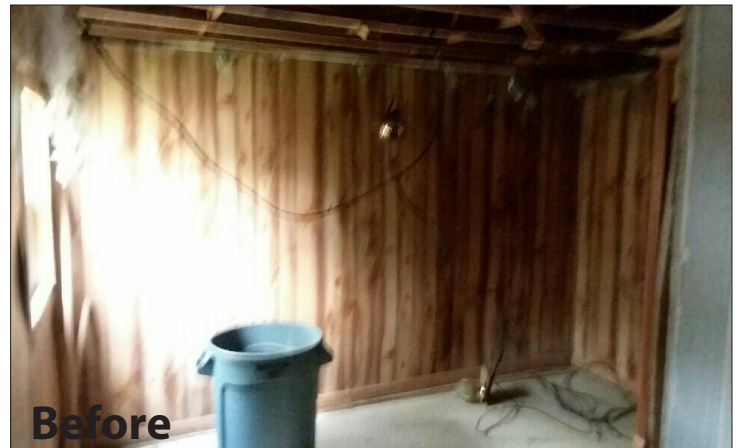
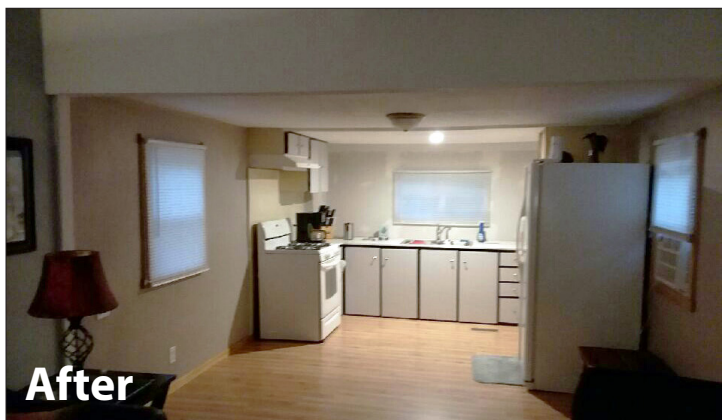
For example, when the co-op retains an attorney to file an eviction action in court, the co-op may be billing the resident for reimbursement of attorney fees, which often run into several hundred dollars.

We discovered that in Minnesota, State law allows full reimbursement for court and related filing fees, but only \$5.00 for attorney fees. Wisconsin law, on the other hand, allows a more generous recovery of attorney fees, with the exact amount is determined by either the value of the amount in arrears or the judgment of the court.

NCF is recommending that, on any eviction action, our Minnesota client communities only ask a resident for reimbursement of attorney fees equal to the amount allowed by Minnesota State law, which is \$5.00. **Remember that the co-op can still recover the full cost of court and filing fees.**

Because Minnesota law supersedes a co-op's legal documents, there is no need to change your co-op's legal documents unless you choose to do so. Instead, if you change the amount for which you ask a resident to reimburse the co-op for attorney fees, add the topic to your board agenda so that the decision appears in board meeting minutes....and be sure to communicate the change to your onsite or property manager.

Studs to stunning before and after photos continued from page 4



Before and after interior photos of Marv Iverson's home at Pammel Creek Estates

NCF Announces New Executive Director, Victoria Clark

The NCF Board of Directors is excited to announce the promotion of Victoria (Tory) Clark to the role of Executive Director. Clark first joined NCF in 2016 and has led the formation of new resident-owned cooperatives in manufactured home communities since 2019.

Clark brings breadth and depth of direct experience in NCF's programs and a demonstrated commitment to the organization's mission of transforming lives and communities through cooperative enterprise.

"Tory has a solid track record leading NCF's core activities, supporting the creation of housing cooperatives that build wealth and preserve affordability in low-income and underserved communities. She guides the technical assistance and organizational development services that are central to NCF's ongoing programming and she also manages the real estate transaction side of the cooperative conversion process, with a focus on acquiring manufactured home communities for resident ownership. This depth of experience makes her a compelling ambassador and advocate for NCF," Board Chair Jim Erchul said.

Clark succeeds Interim Executive Director Tom Guettler. Guettler, a long-time NCF staff member, will remain at NCF and continue to provide post-purchase technical assistance consulting.

"We are grateful to Tom for stepping in as interim director in this time of transition. Tom has an impressive record as a co-op development consultant, so we're glad he's staying on to continue providing the ongoing technical assistance that NCF is known for," Erchul said.

NCF's change in leadership comes at a time of renewed national interest in cooperative housing, and in cooperative economics as a whole. In Clark, NCF has a leader who brings a deep commitment to the cooperative model that the board believes will energize the organization's programming. Originally from southwest Minnesota, Clark is committed to the rural and urban communities that NCF serves in the Upper Midwest.

"Now, more than ever, people are calling for commu-



Victoria (Tory) Clark, pictured above, was promoted to Executive Director by the NCF Board of Directors in early September. Clark first joined NCF in 2016.

nity-led solutions to some of the most systemic challenges facing our nation, namely, racial equity and economic equality. Cooperatives will play an important role in advancing the more just and equitable world that communities are demanding. It's the responsibility of organizations like NCF to answer these calls with cooperative solutions that empower communities to build wealth, stabilize their housing costs, and secure a stake in their futures," Clark said.

In addition to the organization's flagship program converting manufactured home communities to resident ownership, NCF is supporting the development of new co-op housing strategies for multifamily rental buildings, in response to growing interest by residents, advocates, and community stakeholders.

"This is an exciting time at NCF. Our team has learned a lot over the last two decades building out the manufactured home community conversion program. We're energized by the opportunity to leverage this expertise to generate cooperative solutions with residents of multifamily buildings," Clark said. "We've got the team, the track record, and the partners to really grow the impact of cooperatives in the housing sector. We're ready to get to work."