

THE COOPERATOR

News and updates for leaders of resident-owned communities

Co-ops navigate COVID-19 eviction rules

Learning how to navigate the evictions process is a challenge for any leader of a resident-owned manufactured home community. The eviction process has been made much more difficult in light of COVID-19 and the eviction moratoriums and, at times, contradictory state and national recommendations that have appeared across the country. The following article provides updated information on the status of the national and local eviction moratoriums. Before making any changes to your co-op's eviction policies or procedures, consult a qualified attorney.

In Minnesota

The following information is provided by HOME Line, a statewide nonprofit providing tenant support.

In Minnesota, the Governor's Executive Order that suspends almost all evictions and landlord-initiated lease terminations (EO 20-79) is substantially more protective for renters than the CDC suspension in most key aspects. In states that have stronger moratorium language, like Minnesota, the CDC suspension

currently does not apply.

On October 12th, the Governor issued Executive Order 20-92, extending the peacetime emergency declaration to November 12, 2020. This means the suspension of evictions and landlord-initiated lease terminations currently remains in place until November 12th. Minnesota's eviction moratorium is dependent on the peacetime emergency, which, by law, can only be extended for 30-days at a time. If Minnesota's peacetime emergency is not extended and ends prior to December 31, 2020, then the CDC suspension will become relevant for Minnesota. At that point, NCF will issue updated advice for cooperatives on their rights under that suspension.

In Wisconsin

In Wisconsin, the Federal CDC eviction suspension is being used. Effective from September 4, 2020 through December 31, 2020, there is a federal moratorium on residential evictions due to failure to pay rent because of the impacts COVID-19 for those that meet certain criteria.

The moratorium applies to ten-



EDITOR B, CREATIVE COMMONS

ants that declare under penalty of perjury that they have applied for rent assistance, cannot pay rent due to lost wages or high medical bills, and are paying as much rent as they can. Each adult tenant listed on the lease agreement must complete the declaration form, or a similar document under penalty of perjury, and provide a copy to their landlord (see page 2 for terms and a link to the form).

While it can be difficult as a business to deal with nonpayment of lot rent, the eviction moratorium is one of many public health measures intended to reduce the spread of COVID-19 by allowing people to stay in their homes and properly isolate.

USDA grant to advance three key community improvement initiatives in NCF-supported co-ops

NCF is pleased to announce it has received \$90,000 from the USDA Rural Development Office through its Socially Disadvantaged Group Grant (SDGG) program. These funds will support community improvement projects in NCF’s client cooperatives in Minnesota and Wisconsin.

Stormwater management and drainage solutions. Lack of proper drainage in manufactured home communities leads to ponding in the streets and lawns which can be detrimental to structures as well as the deterioration of roads, walkways, parking pads, and general soil erosion. Through the SDGG, NCF will work with engineers to deliver a set of recommendations for drainage solutions including cost estimates that can be used in any of the four SDGG-eligible communities that we serve.

Storm shelters and community

buildings. The storm shelter constructed in 2019 in Park Plaza Co-operative was the first of its kind in Minnesota. As a stand-alone design, the walls and ceilings required significant reinforcement which raised the project cost dramatically and proved to not be a replicable model for other co-ops. The SDGG award will be used to engage an architect to develop cost-effective prototype designs for dual-use storm shelter and community buildings.

New manufactured home placement and home replacement. The greatest threat to manufactured home co-ops is the loss of homes and the barriers to bringing in replacement homes to stabilize revenue.

Across the four eligible client co-ops, there is nearly \$150,000 in revenue lost each year due to vacant lots remaining unfilled. A successful infill program requires securing partnerships with lenders, home



dealers, and execution of a strong marketing and sales plan to ensure homes are sold. The grant will fund the development of a comprehensive infill and home replacement guide, which will be used to assist co-ops to develop their own homeownership programs.

NCF staff are looking forward to getting started on these projects. The grant period begins January 2021 and goes through the end of the calendar year.

Federal Eviction Moratorium continued

The eviction moratorium applies to those who:

- Have tried their best to obtain all available government assistance for rent or housing.
- Either expect to earn less than \$99,000 this year (or less than \$198,000 if filing a joint tax return), were not

required to report any income in 2019 to the federal Internal Revenue Service or received a federal stimulus check.

- Cannot pay full rent or housing payment due to loss of household income, loss of hours of work or wages, layoffs or extraordinary out-of-pocket medical expenses.
- Are doing their best to pay what they can on their rent.

- Would likely become homeless, need to move into a homeless shelter or need to move into a new residence shared by other people who live in close quarters due to a lack of other housing options.
- Declaration form is found here: [cdc.gov/coronavirus/2019-ncov/downloads/declaration-form.pdf](https://www.cdc.gov/coronavirus/2019-ncov/downloads/declaration-form.pdf)

Co-op Spotlight: It's time to play at Zumbro Ridge Estates



Before

TOM GUETTLER

Zumbro Ridge's original playground, Fall 2018.



After

TOM GUETTLER

Zumbro Ridge's new playground and basketball court, August 2020.

Soon after joining the Zumbro Ridge Estates (ZRE) Board of directors as Operations Manager in June 2018, Allie Lechner decided that building a new children's playground would be key to keeping existing families and attracting new families to the community.

Getting started

Lechner did some research and early estimates indicated it would cost about \$90,000 to build a basketball court and commercial-grade playground. "Yeah, that seemed like a huge amount of money," Lechner said. "We hadn't allocated any money for this project, so I decided to fundraise. I wrote 400 letters and started a GoFundMe page, but was able to raise only a couple thousand dollars." After applying for several grants, she was finally

awarded a \$25,000 grant by the Hanson Family Foundation, with the condition that any money not spent on the project by June 2020 had to be returned.

Finding funding

So, Lechner went to work. "Through the end of 2018 and into 2019," she said, "I made speeches at local churches, civic organizations, city agencies, and to anyone that would listen. I bet I made several hundred calls and visits. The Rochester Bulletin ran an article about the project. TV station KIMT aired a segment. Money started coming in."

She received a bid of \$18,000 from Rochester Asphalt to build the basketball court, but talked them into donating \$9,000. The remaining \$9,000 came from the Hanson grant, leaving \$16,000 for use on the playground. The court was built in July 2019, and Bear Creek Church donated the poles and hoops.

Donations and pledges for the playground continued to come in throughout 2019 and into 2020. "Just when the goal was in sight," Lechner said, "COVID hit. Donors began canceling their pledges and the project was still short \$23,000. I panicked. There was a deadline for ordering the playground equipment and the Foundation money had to be spent."

"The board and ROC Capital agreed that we could use our reserves to fund the gap, with the condition that I receive member approval and continue to fundraise and replenish the funds from outside donations. I began by going door-to-door and I received member permission."

Putting it all together

Fortunately, donations continued to come in and reserves were not used. Playground equipment was ordered. A local excavating company donated 80 truckloads of fill for the playground site. "We were grateful for the fill," Allie said, "but then realized there were large rocks in the fill, and we had to spend several days picking rocks."

Continued on page 4

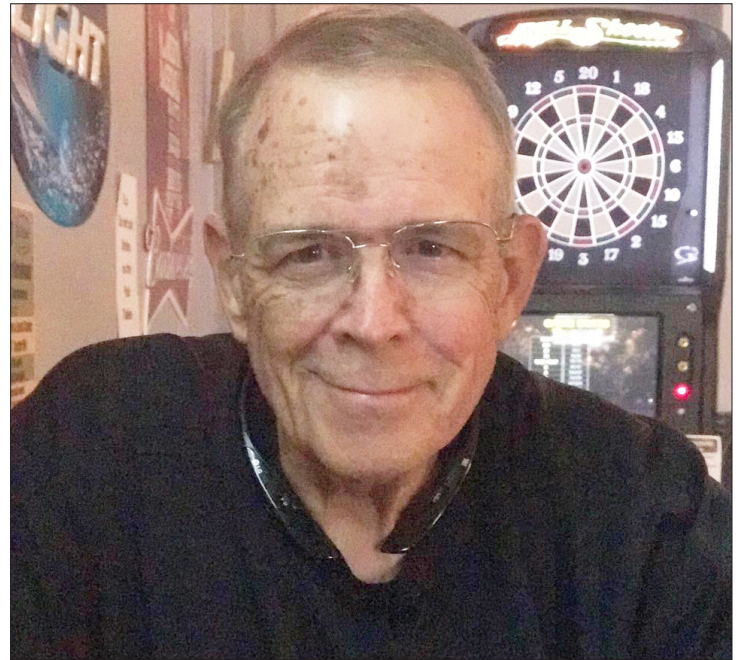
In Memoriam: Patrick (Pat) Sweet

Hillcrest Community Co-op remembers longtime leader and board member

Hillcrest Community Cooperative in Clarks Grove, Minnesota lost a valued board member on September 29, 2020 - Patrick (Pat) Sweet. Pat joined the board as its Secretary shortly after Hillcrest purchased their community in 2015.

A native of Flint, Michigan, Pat served over 20 years as a police officer in the city he grew up in and loved. As a result, he was also an avid Michigan State Spartans and Detroit Lions fan. After retiring and moving to Clarks Grove, Pat drove a school bus for the Albert Lea School Bus Company. During his tenure, he was affectionately called 'Grandpa Pat' by many of his youngest riders because, as one former passenger said, "you were always guaranteed to get a smile and a wave from Pat if he was outside."

Pat is survived by his wife Barb and his two daughters from his first marriage. Pat will be missed greatly by his friends, family, and community.



FACEBOOK

Patrick Sweet, a longtime board member of Hillcrest Community Co-op, passed away in September 2020.

Co-op Spotlight continued from page 3



ALLIE LECHNER

Kids playing on the Zumbro Ridge playground, Summer 2020.

ZRE originally agreed to provide 20 volunteers to help with the playground installation. "Then the installation company decided they didn't want their employees to travel because of COVID," Lechner said, "and wanted to cancel the installation." Lechner ended up convincing the owner to move the installation forward, provided the crew didn't have any contact with volunteers. The playground was installed in August 2020.

In the end, the total cost of the project was \$73,741 all covered entirely through the grant or by donations, so no reserve money was used. (The basketball court cost \$9,000, the playground cost \$64,741, and landscaping costs were \$2,550).

"We want to install picnic tables and grills in 2021," Lechner said. "We have \$923 left in our account, so we'll have to raise \$9,000," Lechner said, "but I'm working on it."

NCF celebrates “virtual” success of Common Ground

In September, NCF hosted its first entirely virtual conference, Common Ground. With the help of countless community members, seven outside guest speakers and the dedicated staff of NCF, Common Ground was a success. Twelve community members gathered over seven sessions to learn about and discuss important topics such as in-fill, infrastructure management, collections, beautification, conflict resolution and technology. One session was spearheaded by two community members, Pat Streeter of Park Plaza and Bobbie Grubb of Pammel Creek. During the allotted time, Streeter and Grubb asked community members to share challenges and successes their communities had experienced.

A unique feature of this year’s event included two grants of \$1,000 each awarded in a random drawing (entries based on those who attended the Common Ground learning sessions).

Madelia Mobile Village Cooperative of Madelia, MN won the \$1,000 technology grant. The board plans to create a digital library for board and community members. They will purchase several chromebooks that will be housed in the community office.

Board and community members



NCF staff took a screenshot of a virtual panel discussion on vacant lot infill as part of the Common Ground Conference, September 23, 2020.

will be able to sign them out to use for Board business or for connecting virtually. All computers will be linked to their board email addresses via G Suite and will, as a result, have access to all their shared folders that guide the board in their decision making processes.

In Fridley, MN, Park Plaza Co-operative won the \$1,000 Beautification Grant. They are planning to hire the landscape architect, Jason Rathe, who facilitated the Beautification

session. They will ask him to design and build a beautiful landscaped area in the front and rear entrance of the park. It is their hope that this touch will encourage residents to take pride in their community as well as act as a generative marketing tool for new residents interested in moving into their community.

Next year NCF hopes to be back to an in-person event; in the meantime it was great to be able to connect virtually.

Have an idea for the next Co-op Spotlight?

Email or call Emily Stewart

emily@northcountryfoundation.org | (612) 767- 2132

All ideas are welcome!



VECTEEZY.COM