

THE COOPERATOR

News and updates for leaders of resident-owned communities

Coming soon: expanded rent relief for residents

Find out how you can help residents effected by COVID-19 apply for aid

Since COVID-19 hit last year, we know all cooperatives are seeing an increase in delinquent rents. Residents are struggling to pay bills and co-ops are struggling to ensure lot rent income remains stable. The good news is both Minnesota and Wisconsin have rent relief programs that can help alleviate the growing debt of some residents.

Minnesota

Minnesota Housing is rolling out the COVID-19 Emergency Rental Assistance in the coming weeks. These grant funds can be used to pay past-due lot rent beginning April 1, 2020 and upcoming rent. Community member are eligible if: 1) they qualified for unemployment or were otherwise negatively impacted by COVID, 2) are below the income limits for your county and, 3) are behind on lot rent.

Here are a few tips for those preparing to apply or helping someone apply:

- If you have received other COVID-related rental assistance you can still qualify.

- Not sure if you are income-eligible? If you have accessed any government programs (SNAP, MFIP, GA) and your income hasn't increased, you likely qualify.

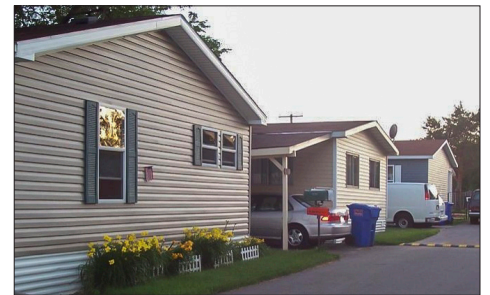
- You will need to gather a copy of your occupancy agreement (lease), a past due rent statement or ledger, a list of household members, two months' income documentation (pay stubs or other payment verification) and a state-issued ID.

NCF encourages all ROCs to share this information with residents behind on rent. As a landlord, you cannot apply directly on a tenant's behalf, but you can help them prepare to apply. The cooperative will also need to have a W-9 for the property owner.

United Way (211) is ready to take calls and answer questions about the program. For more information visit: Renthelppmn.org

Wisconsin

The Wisconsin Emergency Rental Assistance (WERA) program offers eligible households assistance with current or late rent, energy or utility



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bills, and other housing costs dating back to April 2020. Applicants must be a Wisconsin resident who has experienced income loss or costs due directly or indirectly to COVID-19, is at risk of experiencing homelessness or housing instability, and has a household income at or below 80% of the county median income.

Since this relief is administered through the WI Energy Assistance program, applicants must first apply for Energy Assistance before applying for Rent Assistance. You will need to gather a copy of your occupancy agreement (lease), one (1) month of income documentation for your household (pay stubs or other payment verification) and ID. Contact your local CAP agency for more information: wiscap.org

Promote your co-op using Google Business

When you search for information on a business in Google, have you ever wondered where the business information comes from? Well, the answer is, a feature called Google My Business.

Google My Business is a free and easy-to-use tool that allows businesses and organizations to manage their online presence across Google Maps and Google Search.

As a resident-owned community, you can use Google My Business to help Internet users find your community's address, phone number, website, photos, and best of all, your story. Once your community is set up, the Google Insights Pane will allow you to track how many people searched for your community, what search terms they used, how they interacted with your information, and more.

To set up your Google My Business account, you'll first need a Google Gmail account. If you don't have an account—or if you have difficulty with any of the following steps—please contact your NCF technical assistance provider, and they'll be happy to help.

There are essentially three steps to set up a Google My Business account:

Step 1: Log into Google and Request an Account

Have ready your business name, address, contact phone number, office hours and website URL. When you're ready, sit down at a computer (don't use a tablet or cellphone)



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and begin in your Internet browser (Chrome works best). Type “business.google.com” as the URL. If you haven't already, log into your Google account. Answer the prompts on your screen to set up your business. After providing information requested, choose how you want Google to verify your business; it could be by postcard, phone, email, or another method.

Step 2: Verify your business with Google

You have to first verify your business before you can add and edit more business details and photos. Verification allows Google to confirm that you are the rightful owner of the business so that you have permission to manage your Google Business Profile. In Step 1, you chose the method that Google will use to verify your business. Once you've received your verification, log into google.com/mybusiness and follow the prompt(s) to verify your business.

Step 3: Once Verified, Optimize your Listing

Once you've verified your business, you have the foundation of your business listing. Adding more details to your listing will enhance its appeal. For example, it's especially important to have, at minimum, a nice profile photo that someone will see when they first Google your community. Photos should be in the JPG or PNG format, high-resolution and high quality.

You can add more details and photos yourself, or you can ask NCF for help. If you take the do-it-yourself approach, start at support.google.com and in the “Describe your issue” box, type “optimize my business.” When you're ready to try the tips you learned from support.google.com (or just see your options), go to business.google.com.

If you don't feel up to the challenge or if you get stuck at any other step in the process, NCF can help.

Enjoy discounts and other benefits with ROC USA®

One of the lesser-known benefits of being in the ROC USA® Network is that you can receive discounts on a number of products and services that are used in your community: for example, paint, office supplies, and manufactured home parts and supplies.

To receive the discounts, you must first join the ROC Association. The ROC Association is comprised of resident-owned communities from across the country. Membership is free and any number of people from your community can join.

Discounts are only available to ROC Association members. Other features of ROC Association membership include:

Access to News and Blogs

Get the latest updates on upcoming events, news from across the ROC USA Network, and blogs from ROC USA.

Access to Community Resources

Better Together Community Grants. ROC USA regularly offers grants for community improvement projects.

Home Financing and Insurance. Information on buying, selling and insuring a manufactured home.

Home Improvement. Useful re-



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sources for home improvement in your state.

Community Improvement. Useful resources for infrastructure improvement (water, sewer, road) in your state.

Fund a Community Project. Donate to a project in another resident-owned community.

Opportunities to Connect with other leaders and access trainings

Discover multiple ways to connect and learn with other co-op leaders through the ROC Association online membership portal. Resources available through the online portal include: discussion forums and newsletters from other communities and access to online trainings, tips on home marketing, community building, energy-saving, working with property managers, home maintenance, and more.

How to become a member of the ROC Association (remember, it's free!):

1. In your Internet browser, go to: rocusa.org
2. Click on Member Login at the top of the page.
3. Click 'Sign up now' and follow prompts to provide the information requested. (Be sure to write down your password!)
4. You're now a member of the ROC Association.

Join today and set aside some time to explore all the interesting information available to you as a ROC Association member.

Have an idea for the next Co-op Spotlight?

Email or call Emily Stewart

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



Addressing the stigma of manufactured housing

Emily Stewart

Housing Program Associate

A national publication recently published an article titled “What happens when investment firms acquire trailer parks?” While the article does a great job outlining the rise of investment firms buying manufactured home communities, it was amazing to me that still, in 2021, a national publication is using terms like ‘trailer parks’ and ‘mobile-homes.’

As Marjory Gilsrud, President of Madelia Mobile Village in Madelia, Minnesota, stated in a recent interview: “They don’t hook up behind a truck. They are not trailers. They are our homes, manufactured homes.”

At NCF we wonder how communities are addressing the misconceptions of manufactured housing. And, perhaps more importantly, wonder what homeowners would say about their experience living in manufactured homes. I virtually sat down with three community members across Minnesota and Wisconsin to begin to answer these questions.

“They don’t hook up behind a truck. They are not trailers. They are our homes, manufactured homes.”

—Marjory Gilsrud

Peggy Claflin, onsite manager at Pammel Creek Estates in La Crosse, Wisconsin, first started living in manufactured housing in Texas. She lived on a ranch in a double-section home for several years and had a great experience. She didn’t see anything negative about living in a manufactured home until she moved back to Wisconsin to take care of her aging parents. Upon moving home, she began to see a shift in people’s attitudes.

“You see it in the way that people react to you. When you tell people that you live in a manufactured home community, they take a step back and sometimes abruptly end conversations,” Claflin says. These interactions have been disheartening for Claflin.

Gilsrud’s experience in manufactured housing was a little different. She moved into a manufactured home



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Aerial view of a manufactured home community.

at the age of seventeen with her mom and stepdad, who owned a manufactured home community in Eagle Lake.

When she and her husband moved into Eagle Lake Regency years later, her stepfather had long sold it to an out of state investor. She was surprised because when she arrived there was no sense of community, the lot rent had more than tripled, and residents were disparaging of their homes and referred to them as trailers.

That prompted her to seek out Madelia Mobile Village which had recently been sold to the residents. Her experience changed dramatically. She found what she was looking for: stable rents, affordable homes, and a distinct sense of community.

Janelle Schomberg from Five Lakes Cooperative in Fairmont, Minnesota grew up from the age of thirteen in a manufactured home. She has fond memories of her experience. “It was nice living in a smaller community, where people didn’t judge you and everyone was on equal ground,” she said. It wasn’t until she got a bit older when she experienced her peers say things like “trailer trash,” and the like. While it bothered her when she was younger, Schomberg says, “I’m older now and I don’t let that stuff bug me.”

Now living at Five Lakes, she loves that it’s a quieter community and that she has a beautiful view at the end of long road. “I see deer, wild turkey. It’s almost country where I’m at. It’s beautiful.”

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Connect with other leaders on Midwest ROCs Facebook Group

There is a new private Facebook group for residents of all ROCs in Minnesota and Wisconsin called ‘Midwest ROCs.’

Anyone can join, they will just be asked to select the ROC they live in from a drop-down list.

As it is stated in the ‘about’ section for the group, this is a forum for people who live in Minnesota and Wisconsin resident owned communities. Our intent is to create a space to connect and share stories, questions, experiences and advice about cooperative living.

The group already has 16 members and is growing! Here are some ways you can help grow the engagement and interaction among the group’s members:

- If you’re already part of the group, invite your fellow community members who are on Facebook. They don’t need to be board members. They just have to live in a ROC.
- Share news from your cooperative. What does spring look like in your neighborhood? Any projects underway?
- Recognize volunteers in your cop, we love to see what folks are up to!
- Introduce yourself to the group. Some folks are new to all of this and some have been around for several years.
- Post a question you could use some help on. Your fellow ROC leaders want to hear from you and offer their help- use them!

NCF hopes to see more of you in the group!

Join the conversation!

<https://facebook.com/groups/midwestrocs>

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It’s clear from Claflin, Gilsrud and Schomberg’s accounts that there is a vast amount of people—both inside and outside manufactured home communities—that don’t appreciate all the benefits of living in manufactured home communities.

Schomberg believes that it’s a great opportunity for seniors to live independently at an affordable rate. In Claflin’s experience, it provides a lot of versatility in making a home your own. She says she gets frustrated by people who judge houses by their age because so many residents con-

tinually update their homes and they can be just as good as newer homes on the market.

Gilsrud says the best part of living in manufactured homes is “that it is mine and that its paid for. And because it is in a resident owned community, the fear factor is gone.”

When it comes to addressing the misconceptions of manufactured housing, there is a still a long way to go. It takes a village to ensure that the tide continues to turn. In Madelia, Gilsrud says she tries to address things one person at a time, encouraging people to take pride in their home because if you are ashamed of where you live, “are you not ultimately judging yourself?”

What are you doing in your community to challenge people’s perceptions of manufactured housing? And how has your experience shaped your perception of manufactured housing?

We’d love to hear from you at the next virtual fireside chat on

**Tuesday, May 4th at
7pm via Ringcentral**

where we will be talking about stigma and all the ways people can address it through conversation and education.