

THE COOPERATOR

News and updates for leaders of resident-owned communities

Woodlawn Terrace Cooperative celebrates purchase, becomes Minnesota's tenth resident-owned community

On December 30th, Woodlawn Terrace Cooperative in Richfield, MN) will become the tenth resident-owned community (ROC) in Minnesota and the thirteenth ROC in NCF's regional network.

The purchase process for Woodlawn began in May 2021. The community is located in the heart of a first-ring suburb of Minneapolis and is home to thirty households with enough lots for an additional twenty-one homes.

The current owner, a local man who has lived in the site-built single-family home on the property since he purchased Woodlawn in 1993, is retiring and selling the community along with the single-family home and two small apartment units.

The Co-op will be using a brand new type of loan from Minnesota Housing Finance Agency (MN Housing) to finance the purchase of the community. The new loan product from MN Housing comes with a lower interest rate than NCF is typically able to find, which was critical for this project considering



NCF

The Woodlawn Terrace Cooperative interim Board of Directors poses for a photo at a recent board meeting. Photo Left to Right: Jackie Soucek, Robert Aune, Dawn Pinkerton, Bev Adrian, April Aune.

the property's location in the Twin Cities Metro.

Due to the property's location, the Co-op had to put together a bigger purchase offer to compete with other private buyers who are aggressively buying communities in urban areas.

In the nearly twenty years that

NCF has been helping resident purchase their communities, Woodlawn Terrace is NCF's second co-op conversion in the Twin Cities Metro which speaks to how competitive the market has become for manufactured home community acquisitions.

Continued on page 2

*Woodlawn Terrace
continued from page 1*

After closing on their loan, Woodlawn Terrace plans to transition from a private well to municipal water service among other infrastructure improvements. The Co-op is also partnering with Home Source, a local manufactured home dealer and real estate agency, to bring in twenty one new homes over the next three years.

City Support

The City of Richfield has been a great supporter of this project. The City is contributing over \$400,000 in grants to help finance the water connection, demolish abandoned homes, and fix up the apartment units.

The City is also working with NCF, Home Source, and the Co-op's board on providing down payment assistance for the new homebuyers.

Genesis of the project

Among the unique features of the Woodlawn Terrace purchase project, how the project initially came about is also a first for NCF.

NCF was notified that the owner of Woodlawn was interesting in selling from Bev Adrian, a woman who was looking to buy a home in the community in July 2021.

Before she purchased a home in Woodlawn, Bev had a conversation with the community owner about what his long-term plans for the community were.

Bev is savvy than most about the unique vulnerabilities manufactured homeowners face when they rent the land underneath their homes.



NCF

City of Richfield elected officials and City staff pose for a photo with Woodlawn Terrace interim board of directors and NCF staff after a tour of the community in September 2021.

In 2006, Bev helped organize residents in her community of Shady Lane, a manufactured home community in Bloomington, MN, in attempt to save the community from closure.

Ultimately, the Shady Lane residents were unable to save their community from closing, but Bev's experience sparked a fire in her to advocate for manufactured homeowners.

She joined the All Parks Alliance for Change (APAC) board and served for many years.

Bev and her fellow residents' efforts to save their community was chronicled in a 2006 Twin Cities Public Television documentary called "American Dream Under Fire."

Bev explained to the Woodlawn owner that she had lived through a community closure and that she

wasn't eager to re-live that experience. She wanted to make sure the home she was buying was a good investment and that a new owner wouldn't sell the property for redevelopment or raise the rents so high that she would be displaced.

The owner told Bev that he was actively courting offers on the property and Bev asked if he would entertain a sale to the residents. He said he would. Bev immediately contacted NCF to see if they could help. The rest, as they say, is history.

Bev is currently the president of the Woodlawn interim Board of Directors and looks forward to all the Co-op will accomplish after purchasing the community.

Many residents of Woodlawn Terrace are grateful for Bev's persistence and for her pushing to make the dream of resident-ownership a reality for everyone.

Legislators walk the talk on manufactured housing



NCF

Legislators gathered for a tour of Park Plaza Cooperative on September 21, 2021. Pictured left to right: Senator Lindsey Port, Rep. Sandra Feist, Rep. Steve Elkins, Sen. Mary Kunesch, Victoria Clark (NCF), Rep. Connie Bernardy, Natividad Seefeld (Board President, Park Plaza Co-op), Sen. Mark Koran, Soren Stevenson (NCF), Trevor Nelson (APAC Board President), Rep. Tony Jurgens.

On September 21st Park Plaza Cooperative, in Fridley, MN, and NCF hosted a Minnesota legislator tour of the coop. There was an excellent turn out with many representatives, senators, and legislative assistants in attendance.

NCF staff are thankful that elected officials from both parties see the difference that co-op ownership makes and for opportunities to demonstrate the difference that co-op ownership makes to our legislative allies.

Our bipartisan Senate champions, Senators Koran and Kunesch, both spoke at the event. They praised the work that Park Plaza is doing to make their community a better place and called on the other officials in attendance to support resident-owned manufactured home communities.

All Parks Alliance for Change (APAC), a statewide manufactured housing advocacy organization, spoke about how a piece of legislation referred to as Opportunity to Purchase or “OTP” would level the playing field so that residents would get a chance at purchasing their communities before they are sold to another profit-motivated buyer.

APAC talked about how much cheaper it is for the state to give residents a chance to own the land underneath their homes than it is to try and pick up the pieces when people get displaced due to park closure or rent hikes. You can learn more about OTP by visiting www.mn4otp.org.

During the walk the attendees got the chance to talk with residents about what it is like living in the co-op and ask questions about what kinds of support the state could provide.

When it comes to advancing legislative change, engaging with legislators directly - like the Park Plaza board did at the September tour - makes all the difference.

The work co-op leaders do in their communities is impressive to legislators and they enjoy hearing from their constituents.

If you'd like to get involved in NCF's advocacy efforts, please reach out to your technical assistance provider.

Peer support tops the list of Common Ground conference benefits

Attendees of the 2021 Common Ground Conference say that the opportunity to interact and get support from other cooperative leaders was the primary benefit of attending this year's conference.

In survey responses gathered after the conference, attendees said that peer support is especially important given the isolation everyone has experienced over the past two years.

"I appreciated hearing from other attendees throughout the conference. [The conference] was a great reminder that our co-op is not alone. We have common struggles and celebrations with other communities like us," one survey respondent said.

Nineteen attendees from seven resident-owned communities attended this year's Common Ground Conference. The attendees of the conference are all volunteer board members of the twelve resident-owned manufactured home communities NCF supports.

Over a six-day period, between August 4 and August 12, NCF offered seven evening conference sessions on a wide range of topics.

In one session attendees learned marketing techniques to reach new, potential residents and ways to connect existing residents with co-op leadership opportunities.

Other sessions focused on con-

flict management, filling vacant lots, board member recruitment, Co-op 101, financial skill-building and emergency preparedness.

If you missed one or more of the sessions, all content is available for download from northcountryfoundation.org/common-ground.

On YouTube, search for "Northcountry Cooperative Foundation Common Ground 2021," and then select "View Full Playlist."

The NCF team is hopeful that we'll be able to host Common Ground in-person in 2022. We've all made it work hosting the event virtually, but everyone is looking forward to once again meeting person.



EXODUS LENDING

Exodus Lending offers interest-free refinancing of payday, title, or online installment loans for Minnesotans.

Contact us to learn more:

Phone: 612-615-0067

Web: exoduslending.org

Exodus Lending is a nonprofit dedicated solely to helping Minnesotans break free from payday loan debt through 0% interest refinancing. If you or someone you know has payday, title, or online installment loan debt, Exodus Lending may be able to help you escape the debt trap!

Save Big Money: Prepare your Home for Winter!

Do you want to save money and enjoy a trouble-free winter? If so, here are some do-it-yourself actions you can take before the snow flies. Some of these tips could even save your life!

Under Your Home

No one enjoys crawling under their home, but this is where most of your problems are likely to occur.

Supports - The blocks that support your manufactured home should be set firmly on pads. If they're not, have them repaired immediately to prevent sagging, which can cause damage to windows, doors, joints and walls.

Belly Pan Insulation - Inspect under your home for sagging, torn or water-soaked insulation.

Dryer Vent - Ensure that your dryer vent is not plugged with lint, and that it vents outside your home.

Ducts - It's common for heating ductwork to become disconnected from your home's floor vents, in which case you'll be heating the outdoors! Take the time to inspect your ductwork and ensure that they're connect to your vents.

Heat Tapes - Confirm that your heat tape is installed properly and still plugged in. If it's worn or loose, replace it, but be aware:

- Make sure you never overlap heat tape, because overlapping can cause a fire!
- Use correct tape for the job: Exterior vs. Interior tape; Metal vs. Plastic pipe;
- Not every pipe surface should be covered; More IS NOT better.

Siding, Doors, Windows, Roof

Skirting - Check your home's skirting. It should be secure, but not so tight that it stops ventilation.

Caulk - Caulk around plumbing and furnace vent pipes, around flashing seams between roof and siding, around door and window frames, along siding joints, around the dryer vent, at the TV antenna wire entrance and at all pipe openings.

Windows and Doors - Look at doors for signs of leaking around the sill and threshold. Make sure weather

stripping and seals are okay. To detect heat loss, just hold your hand at the edge of a window or door frame on a windy day. If you feel a draft, weather-strip the area.

Roof - Check shingled roofs for damaged or missing shingles.

Gutters - To avoid water damage, clean out gutters.

Roof Vent(s) - Confirm that all roof vents are unobstructed and no leaks around flashing.

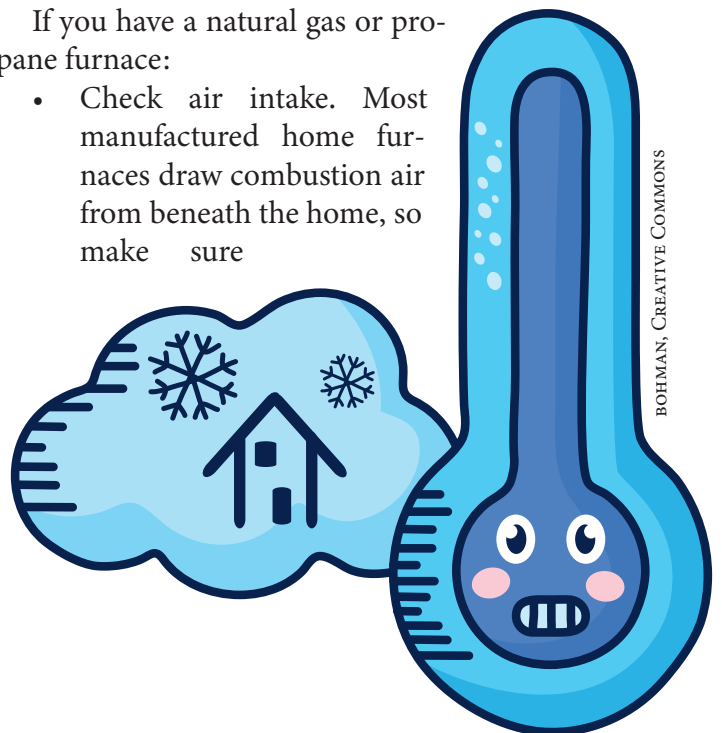
Heating

Furnace - You can perform many of the following furnace maintenance jobs yourself; if in doubt, ask a qualified repair person.

- Replace disposable furnace filters regularly.
- Remove the cover of the thermostat and vacuum away dust and dirt. Install new batteries.
- Inspect blower motor. Vacuum any accumulated dirt. If there's a V-belt, inspect for tension and wear.
- Clean out debris in furnace area, and don't allow even small amounts to accumulate. Never use your furnace closet for storage or drying clothes; this is a fire hazard!

If you have a natural gas or propane furnace:

- Check air intake. Most manufactured home furnaces draw combustion air from beneath the home, so make sure



BOHMAN, CREATIVE COMMONS

NCF welcomes newest staff member, Sam Estes

NCF is excited to welcome a new staff member: Sam Estes!

Sam joins NCF as a Housing Program Associate and will be providing technical assistance to resident-owned communities (ROCs) throughout Minnesota and Wisconsin.



Sam Estes, 2021

Before joining NCF, he worked in a variety of positions including Spanish-English interpreter, policy researcher, MNsure Navigator, English Language Learner (ELL) teacher, and workshop facilitator.

Originally from Arizona, Samuel is a graduate of Carleton College and a Master of Public Policy through the University of Minnesota's Humphrey School of Public Affairs. He currently lives in Minneapolis.

Part of what drew Samuel to NCF is his participation in the struggle to save Lowry Grove Mobile Home Park, which closed in 2017 despite valiant efforts by residents and other community members to save it.

Samuel participated in the struggle to save Lowry Grove Mobile Home Park, which closed in 2017 despite valiant efforts by residents and other community members to save it. Samuel looks forward to helping residents achieve greater security through cooperative ownership.

"The experience at Lowry Grove was an education on the strength of manufactured home community residents and the challenges they face," Samuel said. "I am excited to contribute to NCF's work to expand the ROC model because it allows residents to use and benefit from financial, legal, and other tools that often exploit and exclude them."

*Prepare your Home for Winter
continued from page 4*

Fire and Electrical

your skirting is vented to allow free air passage.

- Check flue assembly for alignment and rigidity. It should run in a straight line from the top of furnace through the ceiling. Be sure the flue is attached to the furnace collar.

Other Heat Sources - In addition to your furnace, you should also properly maintain your space heater or other heat source(s). All space heaters must be placed at least three feet from anything combustible.

Fire Extinguishers, Smoke and Carbon Monoxide (CO) Detectors - Keep one fire extinguisher in the kitchen and another near the furnace. Use a multiple-purpose dry chemical extinguisher suitable for use on Class A, B and C fires. Small home fire extinguishers operate only five to ten seconds, so take careful aim before using. Test your smoke and CO detectors to be sure they're operational, and replace batteries. You should have one smoke detector in each bedroom and another in the kitchen. Position a combination smoke/CO detector near bedrooms.

