

THE COOPERATOR

News and updates for leaders of resident-owned communities

Writing New Year's resolutions that create shared visions for cooperatives

The Capital Improvement Plan is only half the story

Dan Gordon

Technical Assistance Provider

Your co-op can benefit from New Year's Resolutions. As 2022 comes to a close, it is good to reflect on what has happened this year and the changes you want to make for 2023, both in your own life and in your cooperative. Annual meetings and budgets have passed, and it is a perfect time to talk with the co-op's Board and the rest of the community about your ideas and vision for the community's future.

Ask the Board for a copy of the Capital Improvement Plan (CIP), and read it. Every co-op develops a 10-year Capital Improvement Plan when they incorporate as a co-op; it states what the co-op is expecting to do each year for the next ten. Many co-op members have never looked at this document. Reading it will give you a sense of whether or not the park is making progress toward its goals as far as bringing the infrastructure up to date.

The Capital Improvement Plan addresses problems with the property, but many co-ops



Image: freepik.com

struggle with other issues, such as member engagement, neighbor-to-neighbor relationships, or delinquent accounts. Strengthening relationships between neighbors will help solve all of these, and your co-op will run better as a result.

Did you attend your co-op's annual meeting? How many other residents that are not on the board also attended? What do you think the co-op could do to get more people involved? If you go to holiday parties this time of year, watch what good hosts do to bring people

together and make them feel welcome. Which of their techniques can be used to bring neighbors together?

Making resolutions that stick

It is easy to be caught up in the optimism of a new year and want to make big changes. But one of the biggest reasons people give up on their resolutions is that they don't see the change they're hoping for fast enough. Successful

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What's Your Problem? No, really, what IS your problem?

Introducing a new feature in The Cooperator

Kathleen Richert

Training & Outreach Coordinator

Northcountry Cooperative Foundation is trying a new feature for The Cooperator. NCF invites you to send your cooperative-related questions or problems to Kathleen Richert at NCF, who will find a specialist to help answer it. We won't be able to answer every question, but we will choose questions which several communities struggle with and get answers you can use.



Image: storyset at freepik.com

“What’s your problem?”, is a question that can be asked in several different ways. Where you put the emphasis gives it different meanings. It can

New Year's Resolutions continued from page 1
change happens when you focus on the process, not the result. Make your resolution about day-to-day, week-to-week, month-to-month actions.

Another reason people abandon their New Year's resolutions is that they try to do too much. They try to change too many things at once. Keep it simple.

People also choose things because they are the kind of things you're supposed to do, such as losing weight or getting organized. But to succeed, your resolution has to be meaningful to you. Try the *Five Whys* method to help define what you want to do. For example, you might decide, “I want to spend less money, and save more.”

Why? Because I'm sick of feeling broke all the time.

Why do you feel broke? Because I never have any extra money.

express mild irritation with another person or show genuine interest in helping to solve a problem.

NCF definitely means it in the second way.

It will only work if you send in your questions, though. Think about the things that come up in your community that you would like an expert's opinion about. For example: what is the best type of water-heater to install in an older manufactured home? Or, can we get hooked up with a source of healthy food for our community, or, does anyone do car share programs in manufactured home communities? Or how can we protect our co-op when someone leaves a mess behind without violating Fair Housing Laws?

Keep your question as specific as you can. Provide details that will help an expert understand what you are asking. We may edit the question for publication, leaving out details that identify persons and locations and making the answer apply for a wider audience. We can keep it anonymous if you'd like to. If you need help phrasing your question or figuring out which details to include and which to leave out, Kathleen can help. Send an email to Kathleen@northcountryfoundation.org or call her at 612-383-6449.

Let's solve some problems!

Why don't you have any extra money? Because I tend to spend money on impulse purchases.

Why does that bother you? Because I feel like I'm always stressed about money and worried about missing paying a bill or something.

Why is building up some savings important to you?

So that I don't have to worry so much and have some peace of mind because I have a cushion of savings.

Now you can make a resolution with a deep personal connection. That will be much easier to stick with because you will understand why it is important to you. Your resolution might be that when you're going to spend money on something you pause and ask yourself, “Do I want this more than I want some money in a savings account?”

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ROC-USA's Network Convening: three jam-packed days of learning



Emily Stewart

Lending & Co-op Development Manager

In October, NCF's Emily Stewart and Kathleen Richert attended the Resident Owned Communities (ROC) Network Convening in Manchester, New Hampshire. Marjory Gilsrud, President of Madelia Mobile Village and President of the ROC Association, was also in attendance. The ROC Network is made up of Certified Technical Assistance Providers (CTAPs) from across the country. Before COVID-19, the network came together annually to share best practices and learn from each other. This year's ROC Convening marked the first gathering of all the CTAPs in nearly two and a half years.

The three-day event was packed full of sessions on local advocacy, current developments related to acquisition, updates from the world of financing, strategies for building engagement and working with Boards, updates from regional organizations and the results from a recent survey pertaining to property management, among other session topics.

We were also treated to an overview of the work that the ROC Association, an organization of

resident leaders, is doing.

We celebrated the conversion of the 301st community in the ROC-USA network to cooperative ownership. This brings the total to 21,386 units of affordable housing preserved and taken out of the speculative marketplace forever.

On Wednesday evening a group traveled to nearby Concord, NH, for a special screening of *A Decent Home*, a feature length documentary, in the restored historic Concord Theater, now the Capital Center for the Arts. A panel discussion followed with the filmmaker, Sara Terry, and advocates for affordable housing. It was moving to see it on the big screen surrounded by an audience who shares the same mission – keeping people and families in affordable homes.

The Network Convening presents opportunities to strengthen relationships with other technical assistance providers across the country. All resident-owned communities benefit from the knowledge exchanged and the connections made.

Please reach out to your technical assistance provider if you would like access to any of the presentations that were shared.

The faces of manufactured housing cooperatives

Meet two new Board members

Sam Estes

Technical Assistance Provider

Elizabeth Bruns

Board Vice President

Zumbro Ridge Estates (Rochester, MN)

Cooperator: Tell me about your background.

Elizabeth: I was born and raised in Rochester. I went to school in Wisconsin and studied psychology at UW-River Falls. I also have a Master of Business Administration and charter school leadership. I work in a charter school, where I'm the Director of Student Services. I also have a side job as a hairstylist. I live with my significant other in Zumbro Ridge and am the proud aunt of 16 nieces and nephews! I enjoy the outdoors. I like to hike and travel and spend time with friends and family.

Cooperator: How long have you lived in Zumbro Ridge and why did you move in?

Elizabeth: I've lived in Zumbro Ridge for two years as of last Sunday (December 4). I moved in because it's affordable housing. I looked at different homes and different trailer courts. I chose Zumbro Ridge because I loved that it's a cooperative and a place where I can be an active community member.

Cooperator: Why did you join the co-op board of directors?

Elizabeth: I wanted to make an impact, to be more knowledgeable and aware, and see how the co-op operates. I also wanted to share my expertise and do my part to build a bigger and stronger community.

Cooperator: What challenges does the Zumbro Ridge community face?

Elizabeth: Lack of knowledge. When major issues arise, people come together, but it can be hard for everyone to understand why certain decisions are made. I wanted to join the board to understand

these decisions and explain to others why and how decisions are made.

Cooperator: What do you like about Zumbro Ridge?

Elizabeth: I really love seeing all the kids outside. We are more of a village than a trailer court. If someone needs help, we're there for each other. I love that Zumbro Ridge is a child-friendly, child-focused community.

Cooperator: What is your favorite holiday tradition?

Elizabeth: Well, it's kind of silly, but we put up the Christmas tree on December 4 on the anniversary of the day we moved into Zumbro Ridge. It's a reminder of what we're grateful for, being part of this community.



photo: Elizabeth Bruns & her partner

The faces of manufactured housing cooperatives *Meet two new Board members*

Maria Castro Torres
At-Large Board Member
Park Plaza Cooperative (Fridley, MN)

Cooperator: Tell me about your background.

Maria: I'm originally from the state of Morelos in Mexico. I'm a single mom with three boys. They are ages 19, 16, and 3. I work two jobs - one in a factory doing packaging and another at a restaurant in Minneapolis as a cashier.

Cooperator: How long have you lived in Park Plaza and why did you move in?

Maria: We've lived in Park Plaza since October 2020, just over two years. My cousins have lived

in Park Plaza for years - I got to know Park Plaza through them. When I visited my cousins, I really liked it here. It's a good area, a close-knit community, and safe for my kids.

Cooperator: Why did you join the co-op board of directors?

Maria: I would like to learn more, to understand the board of directors and what it does. I've never been part of a cooperative before, so I want to learn. I also think it's important to have more Hispanic representation on the board. We Hispanics are at least half of the community, so we need to know what's happening and be part of the decisions that the board makes.

Cooperator: What challenges does the Park Plaza community face?

Maria: I think people in our community are facing the same challenges as everyone. The pandemic, prices that are going up, supply chain issues. We're facing many challenges.

Cooperator: What do you like about Park Plaza?

Maria: Here in this community, they always give you a lot of information. If things happen, they tell you, they let you know. People in this community are also ready to help. They distribute groceries, and milk for families that need it. It's also a very quiet place. I used to live in Minneapolis and there were always people fighting and a lot of noise. But here it's calm.

Cooperator: What is your favorite holiday tradition?

Maria: For Christmas, we all get together as a family and celebrate together on Christmas Eve. On the night of Christmas Eve, we eat together and give thanks and sing songs to the Baby Jesus.



photo: Maria Castro Torres & her youngest son

Annual Meeting season wraps with some new faces elected to cooperative Boards

Kathleen Richert

Training & Outreach Coordinator

Annual Meetings are an opportunity to gather the cooperative's members together and report on what has happened in the past year, what is planned for the upcoming year, and to elect the Board members who will serve in the upcoming year. Some co-ops also vote on changes to their Community Rules, upcoming expenditures, and they ratify the budget for the next year.

Many Members may think that the most important decision concerns whether the lot rent will increase. Those people have missed the real importance of the Annual Meeting. The people elected to the Board may be the people who most influence the direction of lot fees for the following year. The people elected generally take their responsibility very seriously. They are people who live in the co-op, and generally have no previous experience, but step forward to work on behalf of their neighbors.



Park Plaza's 2023 Board members stand together in front of the mural in PPC's community room. Pictured left to right: Israel Rubio, Natividad Seefeld, Maria Castro Torres, and Carleton Dahl.

While Members are welcome to attend any Board meeting during the year, the Annual Meeting is geared specifically for non-Board members. Special care is taken to explain the budget, and some co-ops include co-op knowledge games with prizes. Folks at Park Plaza tested the group's familiarity with co-op governance in a game of *Co-op Jeopardy*.



Sungold Height's 2023 Board members pose together. Pictured left to right: Amparo Trujillo Ramirez, Salvador Gonzalez, May Htoo, Melvi Garcia Escalante, Victorino Lopez Chavez, and Abraham (Abe) Alcantar.

Sungold Heights Cooperative hosted Worthington's Fire Chief, who passed along vital information about what to do in case of a fire. Chief Pat Shorter's advice included taking the time to create a Fire Safety Plan for everyone in the home. Practice the escape routes, especially with children, keeping close to the floor. He told the group that a home could become completely engaged in under 5 minutes! Identify a meeting place near your home and make sure everyone knows to meet there if a fire emergency happens. Lastly, he stressed having working smoke alarms and to change the batteries when you change your clocks twice a year.



Clear Lake Estate's 2023 Board members pose together after CLE's Annual meeting. Pictured left to right: Ruth Johnson, Robert Longie, Keith Klima, Donna Mishler, Jason Pierce, and Amy Villebrun.

PRICE is right for ROCs: new program could deliver millions in infrastructure and acquisition funding to resident owned communities

April Myers
ROC-USA

The Preservation and Reinvestment Initiative for Community Enhancement (PRICE Fund) sets aside \$225 million to preserve and improve manufactured home communities. PRICE is the first programmatic community-level investment by the federal government in resident owned communities -- communities whose homeowner leaders helped to secure the bill's passage.

The PRICE Fund has been approved by Congress and is on its way to the President's desk for his signature thanks in part to conversations that occurred across the aisle in Washington, D.C. and across picnic tables at a ROC in Burlington, VT.

The ROC Association, including Mary O'Hara and Marjory Gilsrud, (Madelia Mobile Village Co-op) worked to get this bill passed. Thank you to all the advocates who worked on it.

Join us on the Midwest ROCs Facebook page to read more about the PRICE Fund.

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A resolution is like a new habit. You have to keep repeating it for it to become a habit. Sticking to an inflexible schedule may not be the best way to build a habit. Another strategy is to plan for what to do when things get in the way.

Psychologist Dr. Gabriele Oettingen wrote about an approach she uses recently in the New York Times. She calls it W.O.O.P.

Wish: What do you want?

Outcome: What would the ideal outcome be? What would it look like when you achieve your goal?

Obstacle: You know yourself. What might stop you? What has sidelined you before?

Plan: How will you get around that obstacle?

How do these strategies apply to Cooperatives?

Co-ops are made up of people. Start with yourself. Write down one goal you have for improving your community over the next year and list three steps toward making it happen. Write it on a Post-It note and put the note where you will see it every day. Make it a goal to talk to one neighbor about your idea each week. You will be surprised how many of your neighbors have a similar vision

for improving the co-op. They may be surprised too. You can work together toward your shared vision.

If you use the WOOP strategy, it might look like this:

I wish people were better neighbors.

Outcome: People would know each other's names, look out for each other more, not leave abandoned cars parked around, socialize more, or any number of things that make for better neighbors and neighborhoods.

Obstacle: I don't see my close neighbors outside very often, and I don't even know the people who live on the other side of the park.

Plan: I will take a walk around the co-op every Saturday morning and introduce myself to anyone who is outside. I will write down their name and which home they live in and call them by name the next time I see them. I will wave to people I don't know yet, maybe even stop the car to talk to them.

At the end of a year you will have talked with at least 50 of your neighbors about the future of the community and how you can all work together to create the things you want in your community.

Resolutions aren't just for the beginning of a new year. You can use these strategies any time of year, any time you want to be deliberate and specific about making a change. Writing it down helps define your goal and make it concrete.

- *Write it down.*
- *Be specific.*
- *Put it where you will see it every day.*
- *Check in regularly to see how you are doing.*



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**Includes a
POSTER for
your Board
room!**

**Happy New
Year!!!**

See you in 2023