

THE COOPERATOR

News and updates for leaders of resident-owned communities



Spreading cheer:

From Cookies to Thanksgiving feasts, cooperatives celebrate

By Emily Stewart

The holidays are here, and manufactured home communities in Minnesota and Wisconsin are making sure everyone feels included and happy.

In Rochester, Minnesota, Zumbro Ridge Estates has a sweet tradition. Allie Lechner, the Board Operations Manager, becomes a holiday baker. She makes delicious cookies for the kids in the community a few days before Christmas. Then, the community center becomes a cozy place where kids come

together to get their homemade treats. The smell of fresh cookies fills the air, bringing everyone into the holiday spirit. This isn't just about tasty treats; it's also about everyone feeling connected.

And it doesn't stop there. Lechner and the community leaders also find out which families might need some help during the holidays. They share that information with local charities so those families can get presents for their kids on Christmas day. When Lechner talks about giving during the

holidays, she says, "We do whatever we can at any given time... we are put on this earth to see what we can give."

Over in La Crosse, Wisconsin, Pammel Creek Estates has a creative way of making sure no one feels lonely, especially on Thanksgiving.

During Thanksgiving, the smell of delicious food fills Pammel Creek Estates as community leaders work together to make the holiday special. Community leaders team up to make homemade Thanksgiving meals

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What's your problem?

Amping up safety: Electrical load limits for a safer home

By Dan Gordon

Have you ever had this experience: you're watching TV in the living room, when someone else in your home steps out of the shower and begins to dry their hair- suddenly the power goes out. The breaker trips, and the power is interrupted. If this happens a lot, it might be because your home's electrical system can't handle all the devices being used at the same time. You may be exceeding the system's *electrical capacity*.

All devices that use electricity are known as the *load*. Putting too much load on your system can damage it and cause fire hazards.

An *amp* measures how much electricity is flowing through a circuit. Most electrical boxes in manufactured homes have a minimum rating of 100 amps. In older homes, the breaker might trip if the load is over 15 amps (1,500 watts), while newer homes are set for 20 amps (2,000 watts). Just to give you an idea, a hair dryer uses about 800 watts.

If you're home can't keep up with your electricity needs, consider upgrading from a 100-amp to at least a 200-amp pedestal. Depending on where you live, it might cost between \$740 and \$2,000. Sometimes, electricians offer a lower package rate if they're upgrading several homes at

the same time, so check with your neighbors to see if they're having the same issues. Grant funding may be available for some parks to do this kind of infrastructure work, or you may be able to include it in your co-op's Capital Improvement Plan (CIP).

There are steps you can take to lessen your home's electrical load. Start by switching to LED bulbs. An 18-watt LED light gives off as much light as a 100-watt incandescent bulb but draws 82% less power.

Unplug devices when you're not using them. Some things, like TVs, still use power even when turned off. Check your home's wiring diagram to make sure you don't have too many things plugged into one circuit. You may need to spread things out to different outlets.

Finally, make sure your home is properly grounded. This will redirect electricity into the ground if there is ever a wiring problem. Homes that are improperly grounded can lead to fires and electrical shocks. Dimming lights, small shocks when you touch electrical outlets, and two-prong outlets may all be clues that your home is not properly grounded. If you think this is the case, contact a qualified electrician to help ground your home. Spending some money now can save you from expensive repairs, fires, or injuries later on.

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for people who might be spending the holiday alone.

Pammel Creek Estates wants everyone to feel like they're part of a big family, beyond just decorating and having fun contests. The homemade meals aren't just about eating; they're also about being together and caring for those who might feel alone during the holidays.

Huckleberry Park in Oregon celebrates the season with a tradition where someone dresses up as Santa Claus and brings joy to everyone by delivering chocolates to each home. The sight of Santa walking around the neighborhood makes the holidays feel even more magical, especially for the younger residents who can't wait for his annual visit.

In New Hampshire, the Two Rivers Community

does things a bit differently. Everyone comes together for a big Thanksgiving dinner. All the residents are invited to join in, fostering a feeling of family and togetherness. It's not just about the food; it's about neighbors connecting, sharing stories, and being grateful for what they have. This embodies the true spirit of Thanksgiving in their manufactured home community.

Another community in Oregon celebrates the diverse holiday traditions of its residents in a unique way. The community center becomes a collaborative space where people come together to decorate for various seasonal holidays like Christmas, Kwanzaa, Chanukkah, Solstice, and New Year's. This celebration embraces the diversity in the community and strengthens the bonds

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Guarding against disaster: Fire safety tips for your home

By Sam Estes

During a typical year, manufactured homes account for over 15,000 fires, hundreds of deaths and over \$150 million in property losses. There are many things manufactured homeowners can do to reduce the risk of fire. Here are some fire prevention and safety tips for you and others in your community:

1. Preventing Fire in Your Home

Maintain Electrical Systems: Electrical problems are a common cause of fires in manufactured homes. Regularly inspect and maintain your electrical system to prevent faults.

Avoid overloading outlets and use appropriate extension cords. Inspect electrical outlets, wiring, and extension cords regularly for any signs of damage or overheating. Replace frayed or broken electrical cords. Never run cords under rugs.

Keep dust from accumulating on televisions, electrical equipment, and appliances.

Safe Heating: Regularly maintain your heating system, including furnaces and space heaters. Maintain your home heating system by having it serviced at least once a year by a professional. Ensure proper ventilation and clean filters to prevent potential fire hazards.

Use caution with space heaters or other portable heating devices. Ensure they are in good working order and keep them away from flammable materials, like blankets or curtains. Never leave them unattended.

Kitchen and Appliance Safety: Don't leave the stove or oven unattended when in use. Check that they're off before leaving the kitchen.

Clean your stove of grease and oil regularly to prevent a grease fire.

Clean your dryer's lint filter after every load and check your dryer vent monthly for excess debris. Try not to run the washer or dryer while you're away from home.

2. Be Ready for Fire Emergencies

Escape Plan: Develop a detailed fire escape plan for your family. Include a plan to help children, older family members or family members with

mobility limitations out of your home. Include your pets in the plan too! Find two ways out of each room in case the primary exit is blocked by fire or smoke.

Practice fire drills with all household members to be sure everyone knows what to do in case of an emergency. You may have a little as *two minutes* to get out.

Smoke Alarms: Ensure your home is equipped with at least two functioning smoke alarms. Test them regularly and replace the batteries as needed.

Smoke alarms are your first line of defense in case of a fire, providing early warning and potentially saving lives.

Fire Extinguishers: Keep fire extinguishers in key locations throughout your home, such as the kitchen and near heating appliances. Make sure all family members know how to use them. Have it serviced and refilled when needed and inspect its condition often. You can check with your local fire department to see if they provide fire extinguisher refill services.

...be sure everyone knows what to do in case of an emergency. You may have a little as two minutes to get out.

3. Reducing Other Fire Hazards

Smoking and Candle Safety: If you smoke, do it responsibly. Use deep ashtrays and never discard cigarettes or ashes in dry grass, leaves, or other flammable materials. Avoid smoking indoors, especially in bed where there is a higher risk of accidentally starting a fire.

Make sure to blow out candles before going to sleep or leaving home. Better yet, use flameless LED candles.

Clear Debris and Vegetation: Maintain clear space around your manufactured home. Remove any dry leaves, sticks, debris, or flammable materials that could ignite and spread fire quickly.

Safe Storage: Store flammable materials, such as gas and propane tanks, away from your home, in well-ventilated areas. Keep them away from heat sources.



Friday night's group gathers for a group photo at Zumbro Ridge Estates Cooperative, Rochester, MN.

Building Bridges, Sharing Stories: *Highlights from the Common Ground Conference 2023*

By Kathleen Richert

September's Common Ground Conference/ Conferencia Tierra Compartida 2023 surpassed the attendance of the previous year. The theme, *Telling Our Stories*, was reflected in three weeknight virtual learning sessions: Marketing 101, Contractors, Vendors & You, and Making Connections: Advocating for Resources, as we focused on communications skills. An evening of socializing and networking over dinner on Friday, set the stage for two in-person sessions on Saturday.

Zumbro Ridge Estates Cooperative (ZRE), near Rochester, MN hosted Friday night's gathering, drawing cooperators from six communities in the NCF network. Prior to dinner, attendees were invited to tour the Zumbro Ridge Estates community, where they learned about the co-op's recent significant infrastructure projects, such as the decommissioning of the water treatment plant,

connection to municipal water, and the completion of a multi-year infill project. Seeing the success of these endeavors firsthand, including placing a new home on their last vacant site, provided inspiration to co-op leaders facing similar challenges. Board members, including Allie Lechner, generously shared their experiences, highlighting other community initiatives such as the establishment of a food pantry—a testament to the spirit of collaboration that defines both resident-owned communities and Common Ground / Tierra Compartida.

Following dinner, out-of-town attendees headed to the hotel and its pool. They breakfasted together before the rest of the group joined them for Saturday's day of collective learning.

Saturday morning's session, "Turning Clashes Into Collaboration," was facilitated by Jill Bernard and John Gebretatose of HUGE Improv Theater. These seasoned teaching artists led the bilingual group



Cooperators getting to know each other over dinner on Friday.

through activities aimed at breaking down barriers and enhancing communication skills. The positive impact of the session was evident during lunch, where animated conversations flourished, setting the stage for the afternoon's exploration of grant writing.

The finale of this year's conference was a grant writing workshop on Saturday afternoon, led by Kathleen Richert and Michelle Dobbratz. They guided participants through the grant writing process, explaining the key elements of a project grant application, and offering insights into the grantor's perspective. To encourage practical application of the newly acquired knowledge, NCF provided a \$5,000 project grant to workshop participants. We asked people to share their project ideas and asked the group to help make each another's ideas and applications stronger. And they did! Participants expressed enthusiasm for the process, with one noting, "I'm so glad you made us actually write an application. It is one thing to have someone explain how it's supposed to work, but it's different to actually do it. I probably wouldn't have tried it if you didn't make us do it!"



Saturday morning's workshop group using improv theater techniques to strengthen communications skills.

"...this was GREAT. We gotta' get more people here next year!"

Eight applications were submitted, and each was reviewed by a panel of third-party experts who provided feedback. The panelists reported finding it challenging to select among the top-scoring applications, appreciating the diversity of projects. One panelist shared, "there were some really great projects submitted, and all brought tangible benefits to the communities." As a bonus, one of the panelists had suggestions of other grant opportunities for the applicants that didn't receive this project grant.



Dan W. shares a story with Israel R. and the rest of the group.

One panelist emailed to say, "I just got your thank you note, and I want to say "thank YOU" back! It was a pleasure being part of the grants review committee. I loved it."

A first-time conference attendee, a capable co-op leader, remarked, "You know, I've never come to these because I didn't think I'd get much out of it, but this was GREAT. We gotta' get more people here next year." The sentiment resonates with the team at Northcountry Cooperative Foundation. We, of course, couldn't agree more.

Thank you to everyone who was part of this inspiring and collaborative event. Please plan to join us for Common Ground / Tierra Compartida 2024 in September!

The faces of manufactured housing cooperatives

Meet Board member Mindy Kelly

By Dan Gordon

Mindy Kelly, President
Five Lakes Cooperative, Fairmont, MN

The Cooperator: Tell us a little about yourself. How long have you lived in Five Lakes Co-op and why did you move in?

I was born and raised in Fairmont. I moved to Five Lakes in 2016. I work as a Team Lead at Walmart. When I'm not working, I mostly spend time with my three children and two grandsons.

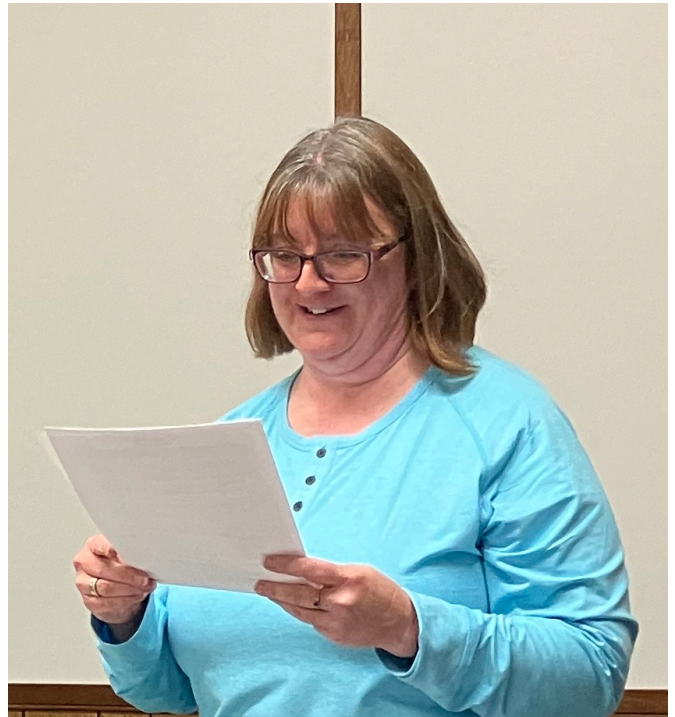
I also enjoy dirt track racing and playing darts.

TC: Why did you join the co-op's Board of Directors?

My friend was serving as Board president in 2020 and when he moved out of the community he asked if I would take over the position.

TC: What do you like about your community?

I like the community because I see a few neighbors helping neighbors. And that is so great to see. I also like the communication and getting feedback from



Board President Mindy Kelly at the helm of Five Lakes Cooperative's Annual Meeting in 2022.

members. But I'm looking forward to being able to take time off to be with my family during the holidays.

Did you know?

As a member of a resident owned community (ROC), you have access to specialized instruction modules designed to provide information which will help you understand how resident-owned cooperatives work through an on-line training portal called ROCKET. They cover both the basics and the fine points of running your co-op to help you run your member-owned business more effectively and efficiently. It's not just for Board members. The webinars and modules are available to every member living in a ROC as a benefit of belonging to a ROC.

A special four-part webinar series, **ROC101 LIVE**, starts in January 2024. It will be presented by Molly Snell-Larch. She is an excellent presenter, who worked for years as a technical assistance provider with PathStone, in New York State. In addition to being informative for new members, it is a super refresher for long-time co-op members, and Molly is a terrific presenter.

Registration opens January 1, 2024, and sessions are at **12:30 pm EST, on Thursdays January 25, February 1, 8, & 15**. You can register at <https://rocusa.org/rocket/>.

Your co-op might want to organize a watch party and go through the material as a group. This is probably THE BEST way to participate and get the full benefit of this critical training and information.

Building momentum: Highlights from the I'm HOME Conference on manufactured housing

By Joel Hanson

In late August, hundreds of industry professionals, resident leaders, financial experts, and manufactured housing advocates gathered in Chicago, IL for the annual Innovations in Manufactured Homes (I'm HOME) Conference. Held in-person for the first time since 2019, the I'm HOME Conference represents one of the largest gatherings of manufactured home advocates in the country, featuring two days of panels and presentations from industry leaders, nonprofit advocates, lenders, and manufactured home owners.

This year's conference had a strong representation from Minnesota and Wisconsin. Among the experts and speakers, Rachel Krogman from Slipstream in Madison, WI, discussed federal and state funding opportunities for improving the energy efficiency of manufactured homes. Kahya Fox, the Executive Director of Habitat for Humanity of the Greater La Crosse (WI) Region, focused on the use of manufactured homes as a solution for saving time and costs in affordable housing development.

NCF's Advocacy and Communication Manager, Joel Hanson, joined Natividad Seefeld (Board President – Park Plaza Cooperative in Fridley, MN) and Marjory Gilsrud (Board President – Madelia Mobile Village Cooperative in Madelia, MN) on two advocacy focused panels. The panels covered topics such as state legislative policy changes that will result in resources for manufactured home communities, especially resident-owned communities. The second session focused on state policy changes that support and promote resident purchase of manufactured housing communities.

During the first panel, attendees watched a video of Bev Adrian (Board President of Woodlawn Terrace Cooperative in Richfield, MN) testifying before the

Minnesota House of Representatives Housing Committee. Bev spoke about a bill designed to provide more funding for improving the aging infrastructure of manufactured home communities, particularly resident-owned cooperatives. This served as an example of effective homeowner advocacy and a model for other resident leaders. Marjory and Natividad shared their successful efforts advocating for their communities and obtaining funding for storm shelters and infrastructure improvements. In the second session, Joel discussed NCF's successful lobbying efforts that resulted in a state tax credit in Minnesota to incentivize sales of manufactured home communities to residents.

Simultaneously with the I'm HOME Conference, resident-owned community leaders from across the country also gathered for the annual ROC Association meeting. Bobbie Grubb (Secretary of Pammel Creek Estates Cooperative in La Crosse, WI) joined Natividad and Marjory in representing Mid-West manufactured housing cooperatives.

Overall, the conference was a success, empowering manufactured home owners to advocate in their communities and states. It also had a positive impact on the federal government, influencing the Department of Housing and Urban Development (HUD) to increase financial resources for manufactured housing. Marion McFadden, Principal Deputy Assistant Secretary for Community Planning and Development at HUD, addressed the conference as the keynote speaker, committing to finding additional ways to help manufactured home owners preserve their communities. Following the conference, HUD made several changes to existing federal programs that should benefit manufactured home communities in the future.

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between neighbors as they work together to make a festive and inclusive space.

In conclusion, manufactured home communities in Minnesota, Wisconsin, and beyond are showing that holiday celebrations can be both heartwarming, cooperative, and inclusive. From the smell of fresh

cookies to visits from Santa Claus, these communities are creating traditions that bring joy to everyone. As the holidays approach, let's be inspired by these stories and spread the spirit of togetherness and celebration in our own communities.



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*Happy
Holidays
from
all of us.*

Inside this Issue:

Help us improve our service.

NCF is interested in improvement. We would like to know what is working, what isn't, and what else you would like to see.

Please take a moment or two to complete the enclosed survey.

When you're done, place it in the stamped, self-addressed envelope, and pop it in the mail. You might also have received this survey by email.

If you have already completed it online—Thank You!

If you have thought of something else you'd like to tell us, write it down and send it back. It helps us out to know if you're adding to a previous survey, so please add a note if you're adding comments.

Your responses are completely anonymous.