

THE COOPERATOR

News and updates for leaders of resident-owned communities

Co-ops spark participation, build community by hosting summer events

Kathleen Richert & Sam Estes

NCF Staff

Many cooperatives experience a drop-off in involvement several years into community ownership. Leaders we work with often say they miss the sense of unity from the early days of starting their co-op, when everyone was working together toward a big, common goal.

As the years go by, some co-ops notice that community involvement starts to drop off—people stop volunteering for committees, serving on the Board of Directors, and attending meetings. Has this happened to you and your community?

The ongoing success of your co-op depends on sharing the work of running the real estate business you all own together. Don't wait until the year-end Annual Meeting to bring your community together.

Running a cooperative business doesn't have to be all work and no play. There are many advantages to planning community gatherings throughout the year, and summer is



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Kids gather for a photo with a fire truck at Park Plaza Cooperative's National Night Out celebration in summer 2015.

one of the best times for a gathering because you can be together outside.

It doesn't have to be a Special Member Meeting, as laid out in your co-op's bylaws, but if there is important business, and you need people to attend, then maybe you should call a Special Member Meeting.

In that case, remind members that, as member-owners of your co-

op, they are obligated to attend or to find out what votes will be taken and assign their proxy.

However, meetings and gatherings without official co-op business are just as worthwhile for building or rebuilding relationships among neighbors.

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Summer Gatherings continued from Page 1

We recommend including a little bit of co-op business, maybe disguised as fun, and also food and fun activities. Here are some ideas to help you plan a welcoming successful event.

Put out name tags

Pre-print these if you can, on a computer, and include everyone that lives in the park and their lot number after their name, even if you don't think they're going to come. Seeing all the names helps people recognize everyone who lives there and remember names. Name tags help people connect names with faces. Remember, people may not have seen others in the community for months or even years.

**Plan an icebreaker or welcoming activity**

The reason so many event and meeting planners use icebreaker games is because they work! This is a tool for diffusing awkwardness and a chance to learn something about your neighbors, to prompt a conversation about a shared interest, and to interact in a low-stakes way. Here are a few examples, but you can find others on-line.



- Ask people to write one word on their name tag which either describes a hobby, or their favorite food, or where they lived when they were growing up. Pick one; they are all starting points for conversations.

- Ask people to organize themselves from tallest to smallest. When they have done that (which requires working together), ask them to introduce themselves to the group. This utilizes the multiple learning styles, and includes auditory, visual and kinesthetic (learning by moving) learners.

- Ask people to share the best piece of advice they've ever been given. Sharing great advice is a win-win.

Include some co-op business disguised as a fun activity

What would the Board like to gather thoughts and ideas about? Provide pens and Post-it notes or index cards and tape, and encourage people to write down their answers to a question or two. If you provide large pieces of paper taped to a table, then people can attach their responses right to the paper. They could also write the responses on the big sheet, but if you provide cards or Post-its, then people can add to someone else's idea by attaching their idea to it. Here are some ideas, but think about what would be most useful for your community.



- Ask people to rank projects in order of importance: tree trimming, building a storm shelter, setting up a fix-it loan fund, placing outdoor lighting, or any other project people have mentioned in your community.

- Ask for people's ideas about filling empty lots. You could do this as a "bean poll" - Write out a question, such as "How do you think our community could fill empty lots or homes?" and several answers, such as "Bring in new homes to sell", "Prep the lot and let a dealer place and sell the home", or "Combine small lots into larger lots for bigger homes." Set out a bowl of dried beans (or any other small object you already have like popcorn, marbles, or small stones) and as many jars or bowls as there are answers. People can cast their vote by placing a bean into the jar by their preferred answer.

- Ask people to suggest members they think would be great Board members, and why. (People can even suggest themselves.) Sometimes people are too shy to put their name forward in a public meeting, but they would like to be asked. Sometimes, a group doesn't know about a particular talent or experience a Member has that would make them a great Board member. And sometimes, a person has been asked in the past, but couldn't do it then. Ask them again, and keep asking.

- Ask people what would make the community better.

ROC USA advocates for resident-owned communities at federal level

Kathleen Richert

Training & Outreach Coordinator

ROC USA's Executive Vice President, Mary O'Hara, was invited to provide testimony for a U.S. House of Representatives housing committee on May 26, 2022.

The Committee is crafting the next Housing and Urban Development (HUD) Appropriations Bill, where they decide how much is spent and on what housing programs.

In his opening remarks, the Chairman talked about the "important role that manufactured housing plays in response to our nation's affordable housing crisis."

O'Hara joined representatives from organizations around the country to help legislators understand the concerns and priorities of manufactured home (MH) owners.

Testifiers highlighted the growing

threats to manufactured home communities as profit-motivated investor groups buy up communities and the need for improvements to manufactured home financing.

O'Hara talked about the challenges resident-owned communities (ROCs) face in updating and maintaining costly private infrastructure systems. She underscored the benefits of resident ownership and homeowners' commitment to preserving their affordable housing.

The legislators asked for advice on adapting existing and creating new policies that would make it easier to get traditional home mortgages, change application timelines so that communities could act quickly to counter an offer if their community goes up for sale, as well as funding for amenities like storm shelters.

\$5,000,000 in funding made it into the final housing bill specif-



ROC USA

Pictured: Joe Cicirelli of Cooperative Development Institute and Mary O'Hara of ROC USA.

ically for MH infrastructure, improvements and a financing fund, with resident-owned communities (ROCs) named as priority recipients of funding. The bill now goes to the Senate for a vote.

You can support the bill by contacting your U.S. Senators and telling them about the needs in your community.

Summer Gatherings continued from page 2

Have food and make it a celebration

It can be easy to forget all the work people did to buy the community in the first place. Disagreements and problems can overshadow the truly amazing thing you have accomplished together— Celebrate together! (You could have an Anniversary Party.)

- Use some money from your

Meetings budget line to get burgers or brats, buns and charcoal. Ask if anyone has a grill you could use. You could purchase chips and potato salad; or chips, salsa and guacamolé; or you could have a pot-luck for the other things. Don't forget desserts! If you have a fire-pit area, s'mores are popular.

- Plan some all-ages games such as spoon and egg relays, bingo, corn-hole, bubble blowing contest, or pictionary. Having fun with your neighbors is an important piece of learning to work together.

- Story telling. Give people a heads-up to bring an object, and encourage them to tell the group about the object. This is called object-based story telling. It is pretty easy even for shy people to tell a story based on an object, and it is a fun way to get to know your neighbors.

Need help developing logistics and activities? Contact Kathleen (kathleen@northcountryfoundation.org) or your Technical Assistance Provider. They would be happy to support you.

New technical assistance and training staff come to NCF with strong co-op connections

Emily Stewart

Lending & Cooperative Development Manager

NCF is excited to announce two new additions to the team: Kathleen Richert as the Education and Outreach Coordinator and Dan Gordon as Housing Program Associate.

Kathleen Richert (pictured right) is joining the NCF staff in a new position at the organization as the Training and Outreach Coordinator. Entering into this role she will be building on her past experience in community outreach and technical training for small businesses and arts organizations.



Her work included the development of mission statements, Board development, business fundamentals, and the creation of a text called “The Work(book) of Art”. She is excited to join the team as a Minnesota native and apply her expertise to the field of cooperative development.

Prior to joining NCF, Kathleen was a member of a lease-hold housing cooperative in St. Paul for a decade, serving on many committees, the Board of Directors and working on the team developing a plan to purchase the building from the property developer/owner at the end of the tax credit compliance period. Ultimately, the owner elected not to sell the building but in the process Kathleen gained a first-hand appreciation for the value and importance of controlling your housing situation and opportunities to build equity.

With degrees in restaurant management and textile design, she also runs a studio-based business from her home in Minneapolis specializing in historic clothing and soft props for museums.

Dan Gordon (pictured right) is joining the Northcountry team as a Housing Program Associate. Originally from Duluth, MN he has worked with non-profits in the Twin Cities for over a decade as a community organizer, Spanish interpreter, and housing outreach worker.



He is a graduate of the University of Minnesota and has a Secondary English Teaching License from Hamline University. While working at the collectively-owned Positively Third Street Bakery in Duluth he developed an interest in worker co-ops and the power of employee-owned businesses. He later studied methods of collective organizing while volunteering in Guatemala in a region with a long history of rural cooperatives.

When he is not working to promote housing justice he enjoys gardening, playing accordion, and exploring caves across the state.



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Kathleen Richert and Dan Gordon pose in a “stand-in” photo board at a Mexican restaurant in Madelia, MN in May 2022.

The sun is out...so is the 'to-do' list

Practical tips for encouraging community clean-up and home maintenance

Dan Gordon

Housing Program Associate

It's that time of year again—when the Department of Health or other state agency might be stopping by to inspect your community.

Coincidentally, the nicer weather may have also resulted in residents' lawns looking a little scruffier than usual—with indoor furniture spilling onto decks and home projects cluttering yards and driveways.

Increased clutter—especially upholstered furniture and other debris—are attractive places for critters to make their homes in.

In order to help your community stay in tip-top shape, consider some of the following options to encourage community wide clean ups:

Sponsor a clean-up day

Notify residents one week in advance of the day and make sure there is a way for people to dispose of their debris. Some communities have rented a dumpster for the weekend while others have hired their maintenance person to pick up larger items that are placed on the curb and dispose of them via city programs.

Write letters

Communication is key to proper clean ups. Think about writing letters to residents about how they could clean up their yards and provide opportunities for them to dispose of any items on their property.

While clean ups are a great way to prevent inspection fines, it's also a great way to attract new community residents. If your community is looking to bring in new residents to new or existing homes, community wide clean ups are a great and cost effective way to attract new residents!

Home maintenance checklist

Summer is also a perfect time to fix things around your house that have been put off all winter. If you spend just an hour a week on maintenance your home will last longer and keep its value. Plus, you're less likely to be hit with large repair costs in the future.

Many of these projects can be done with simple tools you may already have. For larger tools, like roof rakes, talk with your co-op's board

and see if an old shed or office closet could be used as a "tool library" to store tools that the community could access.

Here are some simple tasks you can do to keep your home looking great and save money on your bills:

Roof: Summer storms wreak havoc on homes. Taking down dead branches ahead of time can save you from large bills if a tree were to ever hit your roof. With a long-handled pruning saw and a rope you may be able to remove branches above your roof without getting on a ladder.

Cutting away these branches will also let in sun and slow the growth of mold on your shingles. A spray with vinegar should kill any moss or mold that remains, but don't use a power washer which can damage roof shingles.

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VECTEEZY

To make community clean-up easy for residents, some co-ops pay for a dumpster to be brought onsite for a weekend. Give residents at least two-weeks notice of when the dumpster will be available and post clear signage about what items are and aren't allowed for disposal.

Better Together Grants are back! Apply today

The ROC Association is pleased to announce that it is accepting applications for 2022 Better Together Grants from June 20th to July 24th.

Applications are due by July 24th, and grant recipients will be notified by August 1st. Projects must be completed by June 30, 2023. Grant project must be coordinated by at least two association members who do not serve on the Board of Directors.

Individual grants are available up to \$2,000 with a total of \$30,000 available. Note: Recipients of last year's grants are not eligible for this year's funding.

The ROC Association sponsors three types of Better Together grants: Community Projects, Rebranding Projects, and Member Engagement and Leadership Development Projects.

To-do list continued from page 5

Air ducts: Experts recommend cleaning your air ducts every 3-5 years depending on your climate, the type of home you have, and whether or not you have breathing issues.

If you suffer from allergies or asthma your problems can be aggravated by dust and mold in these ducts. Insects and animals can even enter your home this way if ducts are not properly sealed. Cleaning them can also save you on energy bills, since clogged ducts make heating

and cooling less efficient.

Gutters and siding: If you have vinyl siding use hose or power washer on low power to remove any dirt. Be careful with metal siding, as this can more easily be damaged if a gentle spray isn't used. Persistent stains can be removed with a hard-bristle brush and soapy water. Bleach can be used with the washer to kill any mold, but if you have shrubs or plants near the house make sure to cover them with a tarp before washing to avoid damaging them.

Clogged gutters can also cause

water damage to your house, so it's important to keep them free of leaves and debris.

There are several tools available to clean gutters without having to get on a ladder, but if you're handy, a DIY gutter vacuum made from PVC pipe and a shop vac also works.

When approaching a refinance, co-ops balance keeping rents stable while addressing property improvements

Sam Estes

Housing Program Associate

When a loan comes to the end of its term and there is still an outstanding amount left to be paid, the borrower either needs to pay off the balance in one lump sum or refinance the balance of the debt. Most co-ops have to refinance several times before they are in a position to be "debt-free."

The cost of refinancing

When your co-op secured the original mortgage to purchase your community, there were a number of expenses the co-op had to incur in order to get approved for financing, including: property condition and environmental reports, land surveys, attorney fees, etcetera.

When you refinance your debt, the co-op will likely have less expenses than when you initially purchased the property, but there will still be expenses.

In addition to refinancing the remaining loan balance, other refinancing costs include adding money to capital reserves for future infrastructure projects, property evaluation costs (a new appraisal and often new property condition and environmental assessments), and closing costs. These costs can be funded by the community's current reserves or rolled into the total refinanced loan amount.

In addition to considering different refinancing costs, communities should pay attention to the following:

Interest rate. The lower the better! And beware of variable interest rates that start low and increase over time.

Loan term. The length of the loan, after which you may need to refinance again.

Amortization schedule. The period over which your loan payments are divided. The longer the period, the lower the monthly payment.

Together the interest rate, loan term, and amortization schedule determine the size of monthly loan payments and how much of each payment goes to interest and to paying down the loan balance (also called the principal).



CREDITDEBITPRO

The term "refinance" in the financial world refers to when a borrower renews or re-organizes the balance of their debt.

The goal of refinancing: keep rents stable and address maintenance & improvements

In discussions about the mortgage loans and refinancing, the first question many board members have is how soon the community will be able to pay off the loan balance.

While paying off the balance owed on community property is an important long-term goal, communities should prioritize two more immediate goals.

#1: Keep lot rents stable. During refinancing, the community should seek a monthly loan payment amount that allows the community to keep lot rent affordable during the next loan period.

#2: Ensure the community has enough money in reserve to make ongoing capital improvements to utilities, roads, or other property infrastructure. This means the community may decide to refinance at a slightly higher loan amount to replenish the replacement reserve.

The best preparation is good community management. Manufactured home communities with low vacancy rates, infrastructure in good condition, and low levels of past due lot rent tend to receive lower interest rates and more favorable refinancing packages. So, the best preparation for refinancing is good community management. Making your community the best it can be by reducing vacancies, improving infrastructure, and minimizing delinquencies.

Woodlawn Terrace celebrates becoming a co-op

Sam Estes

Housing Program Associate

Woodlawn Terrace Cooperative – the newest resident-owned community in the NCF network – hosted a 'We Own It!' gathering in May to celebrate the purchase of their manufactured home community.

Residents purchased their community last December but decided to wait until spring to mark the milestone due to the pandemic.

On a warm and sunny day, the new resident-owners of Woodlawn Terrace welcomed friends, community partners, and supporters to an open section of the community they call “Park Square” to celebrate.

Among the attendees were Minnesota State Housing Commissioner Jennifer Ho and State Senator Melissa Wicklund, who represents Woodlawn Terrace’s district.

The celebration was an opportunity to showcase the community’s partnership with HomeSource Inc., a local manufactured home dealer.

Since purchasing, Woodlawn Terrace has been working on an infill project with HomeSource to bring 21 new manufactured homes to the community over the next four years.

HomeSource had already sited



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Co-op board members, NCF staff, and project partners pose for a photo at an event in May celebrating Woodlawn Terrace Cooperative’s purchase of their manufactured home community.

seven new homes by the date of the celebration. Two of the new homes were open during the festivities for attendees to tour.

Every home has been custom designed by HomeSource in consultation with Woodlawn Terrace board members to ensure they fit the lots where they were placed.

Partnering with HomeSource has also helped Woodlawn Terrace save money. HomeSource has assumed most of the lot prep and installation costs of the new homes. HomeSource also handles the marketing, financing, and closing process for those purchasing the homes.

The first couple to buy one of the newly installed homes had been liv-

ing in a nearby apartment building. The couple is now able to pay their lot rent and their home payment at Woodlawn Terrace with the same money that was only enough to cover their apartment rent. Plus, the couple now has a brand new home that they own and more space for themselves and their pets.

With an infill plan in the works, Woodlawn Terrace Cooperative is welcoming more members and growing their community. More members means more residents will be paying lot rent, which puts Woodlawn Terrace in a better position to keep rents low for the benefit of all members, old and new.

Have an idea for the next edition of *The Cooperator*?

Email or call Kathleen Richert

kathleen@northcountryfoundation.org | (612) 767- 2112

All ideas are welcome!

NCF partners with TSP Architects, commissions storm shelter prototype designs

Emily Stewart

Lending & Cooperative Development Manager

Many resident-owned communities (ROCs) lack an adequate storm shelter onsite for residents during inclement weather. This poses a huge problem for manufactured homeowners with potentially devastating repercussions.

In December 2020, NCF received a small grant from the United States Department of Agriculture (USDA) to fund the design of storm shelter building prototypes for manufactured home communities.

NCF used the USDA funding to work with an architectural firm, TSP Architects, to produce four different reports that outline: 1) the standards of shelter design, 2) potential project funding opportunities, 3) prototypes of storm shelters with cost estimates and 4) project cost estimates and guidelines for construction contractors.

The idea for this report came about after NCF successfully helped Park Plaza Cooperative in Fridley, MN complete the construction of a storm shelter in 2019. According to TSP Architects, the Park Plaza Storm shelter was the first of its kind in the state.

NCF applied for the USDA grant in 2020 to catalogue the lessons learned from the Park Plaza project and design additional prototypes and best practices for shelter construction in manufactured home communities.

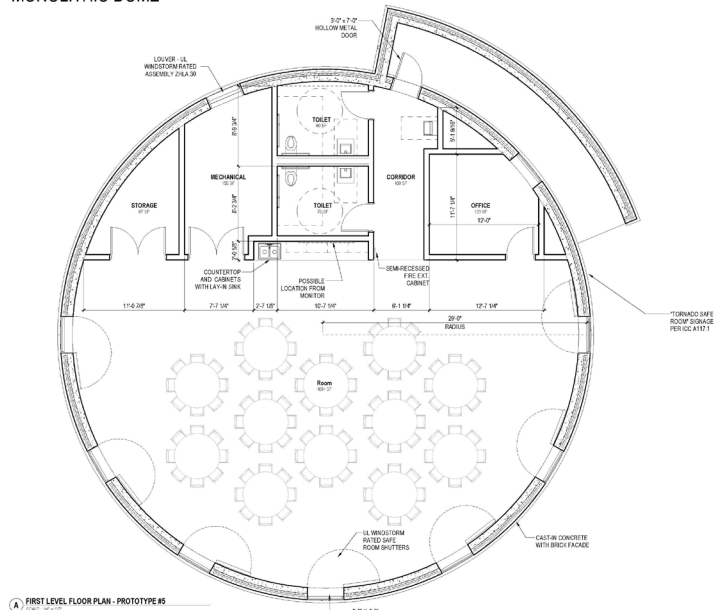
NCF hopes the prototype designs and cost estimates will be useful to ROCs to leverage for project funding applications. All reports are now available for communities to read and use through the NCF website.

Five prototype designs were developed. The "Community Room with storm shelter" (prototype #3) came in as the overall least expensive option but the Monolithic Dome (prototype #5, pictured right) offers the lowest cost option per square foot.

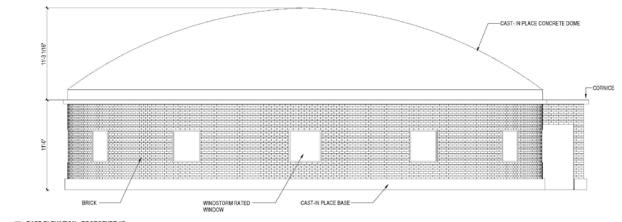
NCF hopes the storm shelter design project will inspire ROCs to pursue their own shelter projects in the future and will assist them to secure funding for their projects.

PLANS - PROTOTYPE #5

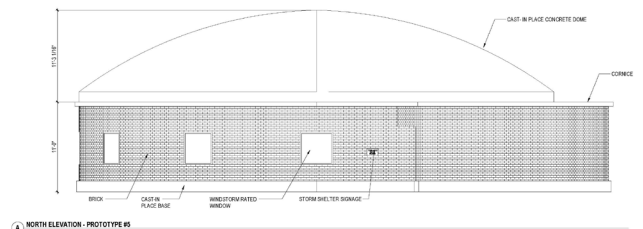
MONOLITHIC DOME



A FIRST LEVEL FLOOR PLAN - PROTOTYPE #5



B EAST ELEVATION - PROTOTYPE #5



C NORTH ELEVATION - PROTOTYPE #5

TSP ARCHITECTS

Architectural designs by TSP Architects (pictured above) show the prototype design for a "monolithic dome" style storm shelter building. The domed structure combines community space with storm shelter protection all in one design and was the most cost effective option after preliminary construction costs were calculated.