

# THE COOPERATOR

*News and updates for leaders of resident-owned communities*



*Resident meeting pre-purchase- August 2023.*

## **Sweet 16! - Bois de Sioux Cooperative** *the 16th manufactured housing cooperative in the Upper Midwest*

**By Joel Hanson**

The homeowners of Bois de Sioux Mobile Estates, the only manufactured home park in Breckenridge, MN, recently purchased their 75-site manufactured home community forming Bois de Sioux Cooperative, the 16th resident owned community within Northcountry Cooperative Foundation's (NCF) service area. The purchase of the community concludes a process that began over seven months ago when NCF contacted the owner of

Bois de Sioux Mobile Estates about selling the park to the residents.

In August of 2023, Bois de Sioux residents voted overwhelmingly to move forward with the process. Bobbie Grubb, an NCF Board Member and a resident of Pammel Creek Estates Cooperative in La Crosse, WI, joined that first meeting via Zoom and explained the resident purchase process from the perspective of someone who has lived it. The residents elected an interim Board of Directors. They

decided to keep the Bois de Sioux name for their community, incorporating as the Bois de Sioux Cooperative and continuing to work with NCF and Minnesota Housing (a state agency responsible for funding affordable housing) to secure the financing to buy the community.

As you know, manufactured home communities are expensive. The price of the Bois de Sioux community was \$1.1 million. In order to secure the total amount of financial resources needed

*Cont'd on page 2*

# Reflections on 13 Years with NCF: *Growth, advocacy, and the cooperative mission*

By Tom Guettler

After 13 years with NCF, I have retired. Some of you will remember me from my days as your technical assistance provider, and some of you have never met me.

It's unusual for someone to stay with the same organization for so long. I stuck with NCF because I got hooked on its mission. I realized early on that the housing I took for granted—a roof over my head, at a price I could afford, in a safe environment, supported by family and neighbors, with utilities that work, and space for my kids to play—was not enjoyed by everyone. I learned that a resident-owned manufactured home (MH) community could provide everything that I took for granted.

I became acquainted with the co-op model when I joined the Mississippi Market food co-op in St. Paul in 1990 and volunteered to mop floors after-hours. I liked being able to contribute to the success of the business and getting to know the staff and other volunteers—plus, I received a discount on my groceries. Eventually I learned about the challenges and rewards of running a co-op business when I was elected to the Board of Directors.

The most rewarding part of my time at NCF is that I've been a witness to and participated in NCF's evolution and growth over the years. When I started work at NCF in 2011, we had four employees. Today, we have 10 employees, soon to be 12.

Our budget in 2011 was \$450,000. Our budget today is over \$3 million.

In 2011 we had helped convert five communities to resident ownership. As of today, we've helped sixteen communities become resident owned.

One of NCF's biggest accomplishments happened—and is still happening—at the legislative level. In 2011, the Minnesota legislative members didn't know how critical manufactured housing was to providing an affordable housing option. NCF began lobbying at the Minnesota legislature in 2019 to change laws that would benefit MH communities. We also lobbied for funding that MH communities could use for improvements to their water, sanitary sewer, and roads. Since 2020, more than \$20 million has been

awarded to thirteen resident-owned communities in Minnesota for those improvements. In addition, NCF received a \$10 million direct appropriation to be used for low-cost lending capital in acquisitions in Minnesota. Our lobbying effort has just begun in Wisconsin but we have high hopes for the potential on the horizon.

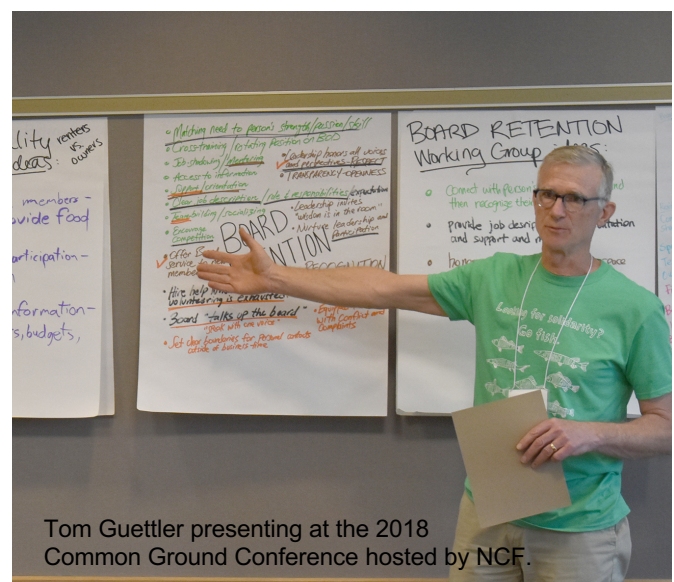
The two most exciting changes within NCF have happened in the past year.

First, we're expanding our role as an affordable housing developer. In addition to converting existing MH communities to resident ownership, we're also developing a new manufactured home community from the ground up. Watch for details.

Second, we established a loan fund so that we can now lend on the acquisition of the community by residents, for infrastructure improvements to communities, and for the community to buy homes to fill vacant lots.

This is all exciting stuff. The hardest thing about retiring is that I won't be a part of this growth, and I'm going to miss working with NCF staff, who are totally committed to NCF's mission of "Transforming Lives and Communities Through Cooperative Enterprise."

I believe that NCF is in good hands, and that the best is yet to come. As one of my ex-bosses used to say (channeling Captain Jean Luc Picard of the Starship Enterprise), NCF staff will "Make it so."



# Honoring service, building for the future: NEW- Tom Guettler Cooperative Leaders Fund

By Michelle Dobbratz

Cooperative leaders are the most valuable resource the cooperative movement has. That's why NCF is launching the Tom Guettler Cooperative Leaders Fund. This fund will honor Tom's legacy as a jack-of-all-trades by funding skill development and education for cooperative residents.

Like the best cooperative leaders, Tom has worn many hats in service of NCF's mission over the years. Whatever the organization has needed, Tom has been there. Over his 13 years working at NCF, Tom spent the majority of his tenure as a Technical Assistance Provider, providing direct coaching and support to several cooperatives. He served a brief stint as interim Executive Director and in the last few years held the role of Office Manager and IT Coordinator. Whatever NCF has needed, Tom has stepped up, adapted, learned new skills, and served the mission well with a "we can do it!" attitude.

The leaders in NCF's partner cooperatives do the same thing every day for their communities -

tackling challenges, taking on new responsibilities, and stretching themselves to move their cooperatives forward. The Leaders Fund enables these leaders to embark on continuing education and training opportunities that will improve their cooperatives.

Residents can apply to the Leaders Fund to take classes, earn certificates, or attend a conference on any topic relevant to managing or improving their cooperative.

The fund will allow cooperative residents to develop skills and gain knowledge, such as:

- Translation and interpretation skill development
- Realtor's licensing
- Sales or marketing training
- Technology classes (Excel, Word, etc.)
- Enrolling in a leadership program
- Public speaking classes

Look forward to the inaugural scholarship application in 2025. Funds available will be determined by the success of fundraising efforts.

## *Bois de Sioux Cooperative, cont'd from pg 1*

to complete the purchase, a multifaceted partnership was formed between Minnesota Housing, NCF, and NCF's newest subsidiary, the Cooperative Loan Fund. Minnesota Housing provided funding to the project in two different ways. First, Bois de Sioux received a \$536,800 grant from the Manufactured Home Community Redevelopment (MHCR) program. The MHCR program is run by Minnesota Housing and was created by the Minnesota State Legislature to provide funding to manufactured home communities to replace and improve their community infrastructure. In the case of Bois de Sioux, their grant was for the replacement of water and sewer services, repairing electrical service boxes, making street improvements, demolish old garages, prepare vacant lots, and improve surface drainage. While this grant was not used directly to purchase the community, it helped pay for needed infrastructure improvements that the cooperative would have had to pay for otherwise. It reduced the amount of money the cooperative needed to borrow, making it less expensive for the residents. Secondly,

Minnesota Housing provided the mortgage loan to the Bois de Sioux Cooperative for the purchase of the community. Minnesota Housing only recently started lending on manufactured home park purchases specifically by residents, offering competitive interest rates ensuring long-term affordability for homeowners.

To make the purchase even more affordable, NCF used its Cooperative Loan Fund (CLF) to provide "gap financing". While Minnesota Housing offers an affordable loan product for resident purchases, their loan will not usually cover the entire purchase price of the community. The CLF can provide low-interest loans to help cover that "gap", not only making the purchase a reality, but also reducing the cost of the purchase for the residents. Bois de Sioux is the second manufactured home cooperative to use a CLF loan to purchase their community. The first was Emerald Pines Cooperative in Alexandria, MN.

In 2023, the Minnesota Legislature appropriated \$10 million directly to NCF to establish a revolving loan fund for manufactured home park purchase by residents. The CLF carries out that mission and has

# The faces of manufactured housing cooperatives

## *Meet Board member Evangelina Lopez*

By Dan Gordon

**Evangelina Lopez, Vice-President  
Bennett Park Cooperative, Moorhead, MN**

***The Cooperator:*** Please tell us a little about your yourself.

I came from Texas, and after my divorce I ended up here in 2000. I was a manager with the old owner. He offered me a job, and we cleaned up the park. I quit because he wanted me to charge the volunteers for cleanup. He was a tough cookie. I quit because I knew that wasn't right. We had a tough neighborhood here. I got a job offer at Clay County Social Services doing referrals and helping people out and then worked with Motivation Education and Training doing pesticide training for farmers. I like to help people out whenever I can.

***TC:*** What do you like about your community?

I like to be respectful and have other people respect me, but people that live here aren't really; they don't care. I like to bring the positive to them, tell them it's your home, let's keep it clean, get together at the park. It's a tough thing here. I like it because in my space it's nice; I'm close to the road and nobody bothers me.

***TC:*** What challenges does your community face?

Keeping the lawns clean and cut is really



important. We should hire a handyman if people don't do it. There are people that have weeds that look like trees! That would make it look better. But a lot of people aren't going to like that, I'm sure.

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

At the time there was only one person on the Board, and they needed help. I didn't want to at first, but I knew that someone had to do it. We have a really tough crowd, so I try to do what I can to help.

***Bois de Sioux Cooperative, cont'd from pg 3***

successfully helped two communities become resident-owned cooperatives in 2024.

Now that Bois de Sioux is officially cooperatively owned, their Board of Directors has set their sights on attracting new residents to the community and filling vacant lots with new homes. The Minnesota Legislature appropriated \$10 million to create a new affordable mortgage product for MH purchases in the state. It is not yet available, but it is hoped that this will help manufactured home cooperatives in Minnesota attract new residents and make loan payments on home purchases more affordable.

It is important to note that the MH funding and lending programs mentioned in this article were created by the Minnesota Legislature as a result of years of advocacy work at the Minnesota State

Capitol by manufactured home residents, board members of Minnesota-based manufactured home cooperatives, affordable housing advocates, and NCF. These programs have proven to be wildly successful in creating more resident-owned manufactured housing cooperatives, but there is more work to be done. As a resident of a manufactured housing cooperative, it is important to contact your state legislators and tell them your story. The best advocates for more manufactured housing cooperatives are the people who live in them. And, if you're currently facing a problem in your community, often your legislator may be able to help.

Please join NCF in welcoming Bois de Sioux homeowners to our resident-owned community network.

# ROC-USA® Convening in Minneapolis



to seasoned professionals with over a decade of experience. Attendees benefitted from learning about the resident ownership model together.

Throughout the three-day Convening, the 75+ attendees participated in targeted sessions on various topics such as Fair Housing Law education, financial management strategies for sustainable ROCs, infill, and when to deploy ROC

## By Kathleen Richert

In April, ROC-USA® hosted its National Convening in Minneapolis, gathering certified technical assistance providers (CTAPs) and ROC-USA staff from across the country under one roof. The event, co-hosted by NCF, provided a platform for TAs to connect, learn, and share best practices.

Before the official kick-off on Monday afternoon, NCF organized a morning of specialized training for TAs and CTAP staff, fostering peer-to-peer connections for everyone from newly minted TAs

leaders through the ROC Association. Other sessions were focused on leveraging resources for park purchases in an environment of “expensive” capital. Sessions were designed to enhance TA knowledge and capacity, empowering them to better serve their cooperatives.

In addition to all the learning sessions, the Convening allowed time for informal networking, a communal dinner, and even a talent show, reinforcing the sense of camaraderie among the attendees.

## ROC Association representatives also meet in Minneapolis

### By Marjory Gilsrud

The ROC Association directors and committee chairs met in Minneapolis, MN April 14-18, 2024. While there, we worked to prioritize and work on our organizational goals and set some plans into action. We worked on some excellence in governance and leadership courses and participated in team building exercises. We had the pleasure of giving a presentation on who the ROC Association is and what we do to TAs from across the country. We talked to them about how we can assist them in addition to them helping us.

We had our April ROC Association meeting, followed by a tour of Park Plaza Cooperative in Fridley, MN. Opportunities to meet in person are both important and necessary from time to time to build the team of leaders and help each other grow.



Your ROC Association representatives (left to right) Natividad Seefeld (Fridley, MN), Marjory Gilsrud (Madelia, MN), Kelly Jensen (Johnstown, CO), Deb Winiewicz (Halifax, MA), and Carol Hodgkins (Freeport, ME), feeling Better Together at Park Plaza Co-op.

# Happy Birthday! Celebrating 20 Years of Sunrise Villa: *Insights from a Longtime Board Member*

By Emily Stewart

As Sunrise Villa marks its 20th anniversary, it offers both a milestone and a moment of reflection for all resident owned communities. I had the privilege of chatting with Bill Heinlein, an at-large member of the Sunrise Villa Board and a retired well driller of 35 years. Bill shared his experiences that span three decades in the community, offering both advice and observations of how Sunrise have been able to succeed.

Bill's journey with Sunrise Villa began 28 years ago when he found himself in need of a home following a divorce. With a modest investment of \$1,500, he secured a place for himself and his son. Over the years, he built a life within the community, eventually meeting his wife Cindy, with whom he now resides in a newer home they've lovingly upgraded, complete with an attached garage.

Reflecting on the community, Bill acknowledges its ebbs and flows, noting both good and bad times. However, at its core, Sunrise Villa is home to "pretty good people," with half the residents having called it home for over a decade. For Bill, the appeal lies in the affordability once the home is paid off, with lot rents below market. Their ability to keep lot rents low serve as proof of the cooperative model's ability to maintain affordability.

While Bill wasn't directly involved in the community's conversion to resident ownership, he admires the folks who were involved and made it all happen. Residents were faced with the threat of park closure when the former owner wanted to sell to a developer. The developer was planning to kick people out and build a new development. But the residents

*Residents of Sunrise Villa pose for a photo at closing to celebrate the newfound ownership of their community. (July 2004)*

had a different plan. Bill reflected on Tom Guettler, a long time Technical Assistance Provider, and his involvement. He shared that he always appreciated the advice Tom offered and the training he provided to the Board.

When asked about the best part of being a cooperative, Bill exclaimed "We don't have a boss." He shared that while the property manager often takes a strong arm with the community, the Board also makes sure the property manager knows that he works for them. The Board put a lot of time and effort into ensuring they hold him accountable and that he gets the work done.

Offering advice from his years on the Board, Bill stresses the importance of face-to-face collections, encouraging both young and old people to be part of the community, and keeping good relationships with vendors. But most importantly, "everything you do on the Board, keep to yourself...don't blab it around."

As Sunrise Villa looks forward to its next 20 years, Bill's words serve as a reminder to all Board Members of ROCs – it is all about the people. With each member contributing their part, Sunrise Villa continues to thrive as not just a place to live, but as a community.



# What's Happening with Community Infrastructure?

By Sam Estes

Minnesota resident-owned communities (ROCs) received over \$5 million from Minnesota Housing's Manufactured Home Community Redevelopment (MHCR) infrastructure improvement grant fund in 2023. And they received another \$10 million for infrastructure upgrades in 2024. Here's a quick overview of how MHCR-funded infrastructure projects are going.

## Projects Nearly Done:

**Madelia Mobile Village** combined two MHCR awards to build a new storm shelter that doubles as a community center. The total project cost is over \$800,000. Storm shelter construction is nearly done. It is expected to be finished in May in time for the beginning of storm season. The shelter will have capacity for 175 people during an emergency. The shelter building also includes an office space, a kitchenette, and acoustical paneling to make it an attractive space for hosting community meetings and events.

## Projects Expected to Finish This Year:

**Five Lakes Cooperative** (Fairmont MN) recently engaged a contractor for road and drainage work. This work will resurface the community's roads and prevent flooding on streets and resident lots. Work starts in June and should be complete by the end of summer. Sewer lining work is also planned to take place this year. Total project costs are estimated at around \$1 million.

Infrastructure work at **Woodlawn Terrace Cooperative** (Richfield MN) turned out to be more extensive and complex than originally anticipated. The community received additional MHCR funding this year to cover the funding gap created by project complications. Total project costs are estimated at around \$2 million.

Woodlawn is finalizing plans with an engineer for several improvement projects. It plans to replace water mains and connect to the city water system (Woodlawn currently uses well water). It is also planning sanitary sewer upgrades. It will replace some lines and reline others. Road resurfacing is planned after utility line upgrades. Woodlawn also received funding to make repairs its storm shelter, which is in the basement of the former owner's stick-

built home. The community is planning to complete all projects by this fall.

**Emerald Pines Cooperative** (Alexandria MN) received an MHCR award of just over \$1 million for utility line and electrical system upgrades. Emerald Pines recently engaged a contractor to replace its water and sanitary sewer lines, which constantly leak and can no longer be repaired. The community is also working with an electrician to replace electrical pedestals on every lot. Emerald Pines is working to complete these projects before the end of summer.

Like Emerald Pines, **Park Plaza Cooperative** (Fridley MN) received an MHCR award of just over \$1 million and is already working with contractors on improvements. Contractors are working to replace Park Plaza's security fence and reline sections of its sanitary sewer system this spring. The community also received funding for road and electrical system improvements, but these projects are on a different timeline and likely won't finish until next year.

**Zumbro Ridge Estates** (Rochester MN) received over \$3 million from MHCR for relining its sanitary sewer system and improving its roads and drainage. Zumbro Ridge is planning to complete sewer lining this year and other work in 2025. The community has engaged an engineer to guide the process. Survey and design work on the sewer lining project is underway. The lining work itself is expected to begin in late summer and finish in the fall.

**Bennett Park Cooperative** (Moorhead MN) was granted over \$2.5 million through MHCR for upgrades to the community's utility lines and roads. The engineers Bennett Park is working with has completed the project plans and is planning to engage a contractor for construction in May. Bennett Park is hoping to complete the project this year, but some parts of the project may not happen until 2025.

## Other Projects in the Works:

**Bois de Sioux Cooperative** (Breckenridge MN), **El Nuevo Amanecer** (Gaylord MN) and **Hillcrest Community Cooperative** (Clarks Grove MN) also received MHCR funding this year. Bois de Sioux received a little over \$500,000, El Nuevo Amanecer received almost \$1.2 million, and Hillcrest received \$2.2 million. We will have updates on their infrastructure improvement projects in the future.



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*Co-op news,  
birthdays, and  
more in this  
issue.*

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## **Co-op anniversaries are reasons to celebrate**

**Running a cooperative doesn't have to be all work and no play.** The ongoing success of your resident owned community depends on sharing the work of running the real estate business you all own together AND on building good relationships between neighbors. There are many advantages to planning community gatherings throughout the year, and summer is one of the best times for a gathering because you can enjoy each other's company outdoors.

**Have food and make it a celebration.** It can be easy to forget all the work people did to buy your community in the first place. Disagreements and problems sometimes overshadow the truly amazing thing you have accomplished together— Celebrate! Have an Anniversary Party or celebrate one of these holidays if you need a reason to get together:

### **June - Home Ownership Month**

#### **July 16- International Day of Cooperation**

**Clear Lake Estates Cooperative (Siren, WI) turns 5 years old on June 13<sup>th</sup>**

**Sungold Heights Cooperative (Worthington, MN) turns 5 years old on June 26<sup>th</sup>**

**Sunrise Villa Cooperative (Canon Falls, MN) turns 20 years old on July 1<sup>st</sup>**

**Prairie Lake Estates Homeowners Co-op (Kenosha, WI) turns 11 years old on July 15<sup>th</sup>**

Don't wait until the year end Annual Meeting to bring your community together. Remember to take pictures and share them with everyone afterward. (If you're not sure when your co-op's anniversary is, ask your TA. They'll be happy to look it up for you.)