

# THE COOPERATOR

News and updates for leaders of resident-owned communities.

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## The Get-to-Know-You Edition

There are nine NCF-supported resident-owned manufactured housing communities across Minnesota and Wisconsin. Across those nine communities, there are 52 Board Members and countless other leaders who, working together, make each community a great place to call home.

Your leadership makes resident-ownership possible. That's why NCF is dedicating this issue of *The Cooperator* to highlighting each of your communities and the leadership

that drives them. It's our hope that this Get-to-Know-You edition will inspire you to reach out and make connections with other community leaders, whether they're just down the road or across state lines.

For those of you who are new to resident-ownership or just new to your leadership role, we included some information about our team at NCF as well.

## The Seven Co-op Principles

Cooperatives around the world operate according to the same set of principles, which were formally adopted by the International Co-operative Alliance in 1937. We've chosen to highlight Principle Number Six for this edition of *The Cooperator*. Principle Six is called "Cooperation Among Cooperatives." The principle states: "Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional, and international structures." Read the full list of principles on the [International Co-operative Alliance website](http://www.ica.coop): [www.ica.coop](http://www.ica.coop).



Map of NCF-supported resident-owned communities.

### Bennett Park Cooperative | Moorhead, MN

Many residents of what was known as the ‘Greenwood Mobile Home Park’ in Moorhead, Minnesota had been lodging complaints for years against the owner, and the community was in horrible disrepair. In August 2005 residents decided to pursue a purchase as part of a lawsuit that the Attorney General brought against the owner. For the next two years, residents worked with NCF to complete lender-required due diligence. One of the major accomplishments during this period was receiving financial assistance from the Minnesota Housing Finance Agency (MHFA) to acquire 25 FEMA surplus homes to replace abandoned homes. Residents finally purchased the park in October 2007, making Bennett Park the third resident-owned community in Minnesota. Today, Bennett Park is home to 59 residents, of whom 52 are co-op



*The Bennett Park Board is comprised of Kelly Else (Chair), Betty Lopez (Vice Chair), Ashley Maye (Secretary-Treasurer), Flora Klevgaard (Operations Manager) and At-Large Members Billy Carmack, Robert Garza, and Joe Nemzek*

members. Lot rent is \$315, which includes water. After completing much-needed road resurfacing in 2016, the board is now considering repairs to its storage garage and remodeling of the park office.

### Five Lakes Cooperative | Fairmont, MN

The residents of Five Lakes Cooperative purchased their community in late 2014. Since their purchase, the 90-site community has added new signs, patched potholes, done extensive tree removal, repaired their storm shelter roof, removed abandoned homes, cleaned up their shop building, and repainted the office. This spring the Board is planning to host a potluck community event, and they're interested in bringing in homes to build occupancy. Lot rent is \$195 and water is individually metered.



*Members of the Five Lakes Board gather for a photo. Left to right: Kendall Gray, Janette Werner, Janelle Schomberg, Jan Hartman, and Paul Newton.*

### Hillcrest Cooperative | Clarks Grove, MN

Hillcrest Community Cooperative was the first resident purchase in a community owned by Frank Rolfe and Dave Reynolds of RV Horizons. Their 88-site community located near Albert Lea and Austin, MN became resident-owned in late 2015. Since becoming a ROC, they have acquired new signs for the community, fixed electrical and drainage issues with their office building/storm shelter, and cleaned out their large shop building so that it may serve other purposes. They have also instituted a monthly newsletter to residents and two of their current board members attended CLI (Community Leadership Institute) in 2016. Lot rent is \$265, including water.



*Members of the Hillcrest Board gather with NCF TA Provider Julie Martinez (front right) for a photo after the co-op's Annual Meeting. Pictured left to right: (back row) Gary Olson, Patrick Sweet, Sindi Fulton, Jim Pierick; (front center) Mars Schumacher.*

### Madelia Mobile Village | Madelia, MN

Madelia Mobile Village Cooperative has been a resident-owned community since 2008. Since becoming resident-owned, the cooperative has built six new garages, added new mailboxes, removed dilapidated homes, rehabilitated abandoned homes, repaved streets, and introduced individual water meters. MMV refinanced their loan in early 2016, and are now working to replace parts of their aging water system which has caused several expensive repairs over the past few years. Their goal is to stabilize the water pipes so that they can build a long-needed storm shelter/community building. MMV Board members have attended CLI (Community Leadership Institute) and are active with APAC (All Parks Alliance for Change) and NMHOA (National Manufactured Home Owners Association). Lot rent in the community is \$245 and water is individually metered.



*Madelia Board members Marjorie Gilsrud and Jessica Johnson pose for a photo at the 2015 Community Leadership Institute in Louisville, Kentucky. Board Members not pictured include: Alison Lunz, Noemi Martinez, and Herman Callejas.*

### Pammel Creek Estates, Inc. | La Crosse, WI

Pammel Creek Estates residents closed on the purchase of their community on December 29, 2016, becoming the ninth resident-owned community in NCF's portfolio, and the second resident-owned community in Wisconsin. They have plans to do significant work on a site-built rental home in the community, mitigate an erosion issue caused by a nearby creek (Pammel Creek), and will be switching from a private well water system to their municipal water system later this year. Lot rent in the community is \$304 including water.



*Members of the the Pammel Creek Board gather for a photo. Pictured left to right: Tonya Van Riper, Bobbie Grubb, Shane Clafin, Jane Thompson, and Linda Johnson*

### Park Plaza Cooperative | Fridley, MN

Park Plaza residents celebrated their five year anniversary as a co-op last fall. Park Plaza completed a major \$1.2 million overhaul of the water and storm water system and repaved their roads in 2015. They recently completed \$50,000 in repairs and remodeling to the co-op's single-family rental home. The co-op hosts several community gatherings throughout the year, including a National Night Out celebration where kids and adults from the community gather for food and activities. All homes in the community are individually metered for water and lot rent is \$487. Among a long to-do list for 2017, projects for the upcoming year include replacing the fencing around the community, installing a playground, and building a storm shelter.



*Members of the Park Plaza Board and staff gather for a photo after the co-op's Annual Meeting. Pictured left to right: (back row) Nancy Stock, Bonnie Johnson, Julie Matheson, Pat Streeter, Nikki Caldas, Doug Thompson; (front row) Mara Rosado, Natividad Seefeld.*

### Prairie Lakes Estates | Kenosha, WI

The residents of Prairie Lakes Estates purchased their 70-site community in 2013, becoming the first Wisconsin resident-owned community in the ROC USA Network. Their community is centered around a private lake and includes an outdoor pavilion. Since becoming resident-owned, PLEHC has done extensive work to repair their cement streets and level sidewalks. They installed two kayak/canoe launches, added a community bulletin board, picnic tables, and a fire pit. The community has been fortunate in having active committees that oversee operations and maintenance, membership and communications, and community rules. Lot rent is \$555 and water is individually metered.



Residents of Prairie Lakes Estates gather for a group photo after a community gathering.

### Stonegate Cooperative | Lindstrom, MN

Since purchasing their community in 2012, the residents of Stonegate have completed several capital improvement projects including the renovation of their community building and storm shelter. Recently, the community installed a water filtration and softening unit to their private well water system and replaced the furnace in their community building. With no paid onsite staff, Stonegate relies on an active Operations Committee and other volunteers to manage their well system and carry out maintenance and community improvement projects. The Board has identified several key projects for the upcoming year including contracting for exploratory digs of their water system to improve ongoing maintenance and working on infill of two vacant lots. Lot rent is \$350, including water.



Members of the Stonegate Board gather for a photo after the co-op's Annual Meeting. Pictured left to right: (back row) Pam Featherstone, Lori Maher, Geri Hanson, Bernie Jensen, Dan Wait, Don Hansen; (front row) Chellie Alden, Al Mack.

### Sunrise Villa Cooperative | Cannon Falls, MN

Sunrise Villa Cooperative was purchased by residents in September 2004, and is Minnesota's first resident-owned community. Situated on 14 acres, the 47-lot park is 100% occupied and 100% member-occupied. Sunrise Villa has seen a transformation both physical and psychological since 2004, when NCF successfully helped residents form a cooperative and purchase their community. "It's a place of repute; it has dignity," said an early member of the Board of Directors, adding, "we know each other more than before." Lot rent at Sunrise is \$282 per month, and water is submetered and billed to each resident. Upcoming park improvements include improvements to the park playground and a new storm shelter.



Sunrise Villa residents gather for a photo at closing in September 2004.

# Meet the NCF Staff

## Warren Kramer

Executive Director



Warren joined NCF in July 2002, and has served as its executive director since 2009. He oversees all aspects of NCF's operations

and programs. Prior to NCF he was with Minnesota Housing Partnership (MHP), where he provided technical assistance to nonprofits engaged in housing development in small communities. From 1990 to 1995 he was employed as a multi-family underwriter at the Minnesota Housing Finance Agency. When not at the office, Warren enjoys spending time with family and friends, especially if it involves outdoor activities.

## Kevin Walker

Director of Business Development



Kevin oversees NCF's pre- and post-acquisition technical assistance, chairs the policy team and carries out direct

advocacy efforts. He has primary responsibility for new community solar initiatives and supports special and capital projects for NCF clients, like storm shelters and infrastructure projects. Kevin and his wife, Rachel, have two active teenagers, Leif, and Sanna and a much less active cat, Tess.

## Shaun McElhatton

Senior Development Counsel



Shaun oversees all aspects of acquisition and development of new resident-owned communities. Shaun is an attorney and

advises on a wide range of legal issues. Shaun has worked on the development of affordable housing for nearly 30 years and believes that resident-owned communities are one of the best forms of affordable housing. Shaun lives with his wife in St. Paul and enjoys many outdoor activities.

## Tom Guettler

Governance Advisor

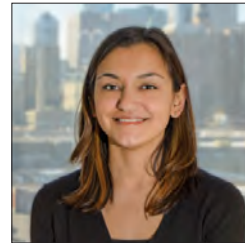


Tom oversees the fiscal, operational and governance health of two manufactured housing co-ops in Minn.

and one in Wisc. He's guided two co-ops through refinance of existing mortgages; helped develop client fiscal health evaluation tools; served as liaison among client, engineer, construction firms and lender on two infrastructure improvement projects; and works with clients on development of capital improvement plans. He oversees the organization's co-op education programs. When not working, bicycling, or walking, Tom enjoys DIY projects in the garden, on his car, or around the house.

## Julie Martinez

Cooperative Housing Specialist



Julie works on pre- and post-acquisition technical assistance and has been the primary technical

assistance provider for NCF's last three cooperative conversions. She currently supports three cooperatives in Minn. and one in Wisc. Her work as a technical assistance provider combines her experience and interest in housing, community development, financial management, and law, but working with co-op leaders is her favorite part of the job. Julie lives in Minneapolis with her husband and two cats, and enjoys spending time with family, cooking, and crafts.

## Yvonne Cherne

Homes Program Associate



Yvonne manages the placement of homes in NCF-supported housing co-ops and performs analytics and

reporting related to NCF programs and projects. As the accounting assistant, she manages the day-to-day in house bookkeeping. Yvonne's favorite part of the job is working with longer-term data projects and assisting home buyers in their work towards homeownership.

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## **Victoria (Tory) Clark**

Housing Co-op Technical Assistance Provider



Tory provides technical assistance to two manufactured housing co-ops in Minnesota. In addition to her work as a technical assis-

tance provider, Tory also assists in the organization's policy and advocacy work and helps coordinate the organization's communications efforts. When she's not at work, she enjoys playing violin in a local orchestra, reading poetry, and gardening.

# Updates from the Minnesota State Capitol

## *Sen. Koran Authors Infrastructure, CRP Bills*

Great news from the Minnesota State Capitol: Senator Koran of District 32 has agreed to author both NCF-backed bills in the Senate including a bill to allocate infrastructure funding to resident-owned manufactured housing communities and a bill to restore the Renter's Credit to residents of Minnesota manufactured housing co-ops.

Thank you to all the Boards of Directors across Minnesota who have been sending letters to their legislators. Your efforts help keep legislators engaged and interested in the issues affecting your communities. Find out more about NCF's policy efforts by visiting: [northcountryfoundation.org/policy](http://northcountryfoundation.org/policy)

## News & Reminders

### **Financial Reviews & Audits**

Your organization's annual audit or financial review provides both your members and your lenders confidence by providing trusted information concerning financial statements. Audits and financial reviews are due within 120 days of the end of the co-op's fiscal year. If you have questions regarding your audit or review, contact your technical assistance provider.

### **Park Plaza Cooperative Featured in Recent NPR Story**

Resident-owned Park Plaza Co-operative in Fridley, MN received the spotlight in a recent NPR piece by investigative reporter Daniel Zwerdling. The Park Plaza feature was the second of a two-part story on manufactured housing communities. If you missed the story, you can [listen to a recording or read a transcript of the piece](#) on the NPR website: [npr.org](http://npr.org).

### **Residents of Pammel Creek Estates Purchase Community on December 29, 2016**

Congratulations to all those involved in the resident-purchase of Pammel Creek Estates in La Crosse, Wisc. Pammel Creek is the ninth NCF-supported resident-owned community in the Midwest. [Read the press release](#) on the project by visiting [northcountryfoundation.org/media](http://northcountryfoundation.org/media).

Did you miss the last issue of *The Cooperator*? Check out the archive on the NCF website for all past issues. Visit [northcountryfoundation.org/the-cooperator](http://northcountryfoundation.org/the-cooperator).