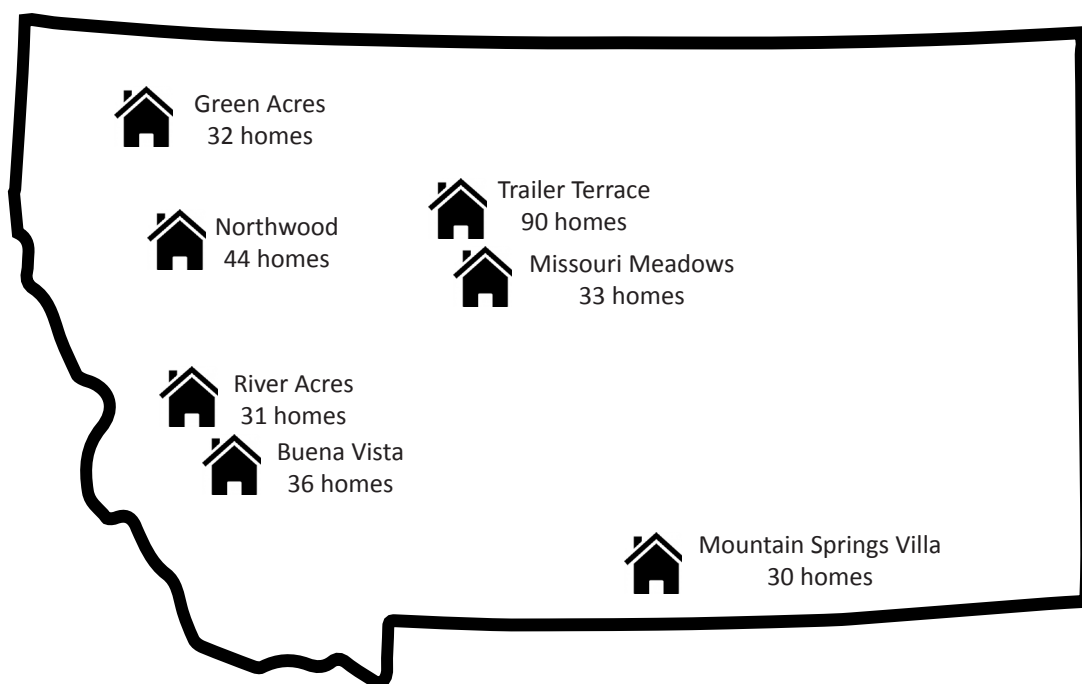


Hello ROC residents! We at NWMT have been thinking for a long time that it would be great to communicate with you all more directly. We interact with your boards of directors frequently, but don't as often have the opportunity to work with all of you as members and residents. We hope this newsletter, which we plan to publish twice a year, will help keep you informed and give you more of a connection to NWMT and to the other ROCs in Montana. As your boards work on budgeting and planning for next year we hope you will participate in your member meeting and play an active part in your ROC in 2017. Check out the information on myROCUSA to get connected to ROCs nationally, reach out to your board members or your NWMT contact if you have questions or ways you'd like to be involved, and keep on ROC'n!



RESIDENT OWNED COMMUNITIES IN MONTANA



Green Acres
1721 South Woodland Dr.
Kalispell, MT

Mountain Springs Villa
Coutts Avenue
Red Lodge, MT

River Acres
1920 River Road
Missoula, MT

Buena Vista
6308 Buena Vista Loop
Missoula, MT

Northwood
14620 Hwy 93 Frontage Rd.
Pablo, MT

Trailer Terrace
5405 Lower River Rd.
Great Falls, MT

Missouri Meadows
3012 Lower River Rd.
Great Falls, MT



There are a couple of new opportunities for residents of ROCs to get loans for home replacement, repair or improvements. We know how difficult it can be to get good financing for a manufactured home. Our lending partners (listed below) understand that too, and are trying to find ways to better meet your housing needs. Please contact them directly for more information.

Missoula Federal Credit Union

Financing is available for purchasing a new or pre-owned manufactured home. Loans are also available to refinance existing debt on your manufactured home, or receive financing on an existing home to do home improvements. Missoula

Federal Credit Union provides a longer pay-back period and lower interest rates than other manufactured home loans available in Montana. Loans are currently available to residents in Missoula, Ravalli and Lake Counties. We are working on ways to make this product available statewide, so even if you are outside these three counties and have any interest, please contact MFCU so we can work on making these loans available to you. Contact Justin Sanders at MFCU at 406.523.3307 or justin.sanders@missoulafcu.org.

Montana Idaho Community Development Corporation

Low cost loans are available for manufactured home maintenance, repairs and improvements. Loans are available up to \$6,000 per home for owner-occupied homes in ROCs anywhere in Montana. These loans come with a flexible pay-back period and very low interest rates. If interested, contact Julie Ehlers at 406.728.9234 x225 or juliee@mtcdc.org.

Weatherization and Energy Assistance Programs

Some residents may be eligible for grant assistance for home repairs related to weatherization, or may qualify for energy assistance to cover utility bills. Energy assistance is available through the Low Income Energy Assistance Program (LIEAP) program. LIEAP eligible homes are prioritized for weatherization. Weatherization installs whole house energy efficiency measures that are cost effective at no cost to the client. For more information, contact your local Human Resource Council. If you do not know how to reach them, Kaia Peterson at NeighborWorks Montana can help you find a contact in your area.



COMMUNITY SPOTLIGHT

NORTHWOOD

Northwood Community is located in Pablo. Northwood is in their second year of resident-ownership, and have done a lot of great work in their community. Last spring, they started converting an abandoned home into a community center. It's taken a lot of hard work and volunteer hours from residents to make necessary remodels, including taking down walls to make a common area, replacing flooring, and other things to add a "homey" touch. Most of the materials that have been used have either been donated or recycled, keeping their costs down and repurposing materials that would have otherwise gone to waste. They hope to have the project completed in the coming months, and are excited to have a safe place for kids to play and for community gatherings.



MISSOURI MEADOWS

This past spring, residents of Missouri Meadows in Great Falls began clearing out a space in their community to plant a community garden. In June, as part of NeighborWorks Week, residents of Missouri Meadows had a kick-off BBQ and spent two days in the garden weeding, tilling, putting up fencing, and planting. The purpose of the garden was to create a sustainable food source for residents in the community. Residents spent all summer tending to the garden and reaped the fruits of their labor, they harvested several hundred pounds of food over the course of the summer. Much of that food got canned and pickled to be used throughout the year.



If you have a community project or update you'd like us to feature in our next newsletter, contact Katie Biggs by emailing her at kbiggs@nwmt.org. If you want ideas on how to improve your community check out myROCUSA.org to connect with residents from across the country or feel free to reach out to NWMT and we'd be happy to work with you.

GET ENGAGED

Fall is a busy time of year with many opportunities to get involved in your cooperative. Here are a few great ways you can get engaged:

- Attend your cooperative's member meeting. It's a great way to get to know your neighbors better, and you'll have a chance to vote on the next year's budget.
- Attend a board meeting. Stay in the loop and learn what's going on in your community. Meetings are open to every member of the community.
- Bring your ideas to the board or member meeting! No one will know what you'd like to see in your community unless you make your ideas heard and get involved.
- Stay tuned for details about our upcoming Resident Leadership Day this spring. It'll be a great time for residents from ROCs across the state to get together and discuss ways to improve their communities!

WINTERIZATION TIPS

Winter is right around the corner, and there are a few steps every homeowner can take to maintain their home during the coldest months of the year. We asked Terry Huetter, board president of Buena Vista, what home maintenance steps are most important this time of year and he said there are three really important things to do:

1. Unhook all garden hoses
2. Cover hose bibs
3. Plug-in and turn on heat tape.

Along with these three things, make sure you do a few of the following:

1. Get your furnace inspected. Make sure your carbon monoxide alarms are up to date just in case as well!
2. Make sure skirting around the base of your home is secure. Insulation can be added behind skirting for extra protection against cold and wind. Seal up all entry points to discourage small animals from entering under the house.
3. Caulk around windows and doors on exterior of your home.
4. Inspect the underbelly and insulation under your home. Make sure there are no open areas where the wind and cold can get to your plumbing lines.

If you need any other winterization tips or tricks, consider asking your neighbors for suggestions. Stay warm this winter!



WHO DO I CONTACT AT NEIGHBORWORKS?

For questions about Northwood, River Acres or Buena Vista, get ahold of...



Kaia Peterson
Call: 406.216.3508
kpeterson@nwmt.org

For questions about Green Acres or Mountain Springs Villa, get ahold of...



Mary Lou Affleck
Call: 406.670.9100
maffleck@bresnan.net

For questions about Missouri Meadows or Trailer Terrace, get ahold of...



Sheila Rice
Call: 406.761.5861
srice@nwgf.org

OR



Carol Bronson
Call: 406.761.5861
cbronson@nwgf.org

2016 DOROTHY RICHARDSON AWARD WINNER, DON FEIST

NeighborWorks America and NeighborWorks Great Falls, announced in October that Don Feist is a recipient of the 2016 Dorothy Richardson Resident Leadership Award, an honor that each year recognizes eight leaders from around the country for their outstanding contributions to their communities. NeighborWorks America announced the honorees during its Community Leadership Institute, an event that strengthens the skills of local leaders. Don is the board president at Trailer Terrace in Great Falls, Montana.

“This year’s honorees are ‘change agents’ who lead others to a better situation and a better community,” said Paul Weech, chief executive officer of NeighborWorks America. “These community leaders are problem-solvers who overcome risks and difficulties to create solutions that are long-lasting and effective.”

Don, and other residents were living in a 22-acre manufactured-home community just south of Great Falls that was tied up in foreclosure proceedings and was in bad shape. Unsafe levels of arsenic were detected in the water. But then the residents fought back, creating a cooperative and, with Don as president, assumed control of their community. When they became a cooperative, Don told the Great Falls Tribune, “everything is broken and the only way we are going to get it fixed is if we fix it, everything is going to change now.”

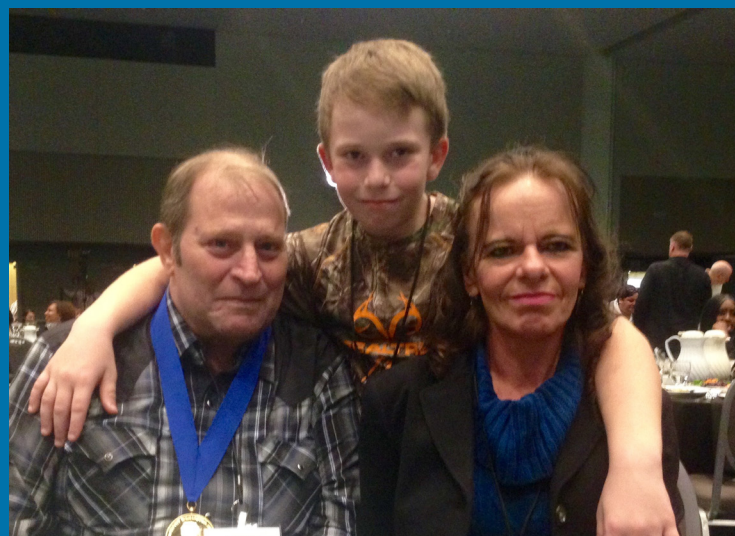
“Don has worked tirelessly to build Trailer Terrace into a community, even to the point of conducting some business for the cooperative from his hospital bed. NeighborWorks Great Falls is delighted that he was chosen to receive a national Dorothy Richardson Award for his hard work,” said Sheila Rice, Executive Director of NeighborWorks Great Falls.

The recognition was named for Dorothy Richardson, a Pittsburgh-based pioneer in the community-development movement who was the leading force behind the creation of the agency that eventually became NeighborWorks America.

All of us at NeighborWorks Montana are so proud of you Don, and the entire community of Trailer Terrace for your exceptional success at building a strong community. Keep up the good work!



Trailer Terrace Community Center



Don with his family at CLI

COMMUNITY LEADERSHIP INSTITUTE COLUMBUS, OHIO

Another year of the Community Leadership Institute (CLI) has come and gone - and what a fantastic time it was!

CLI is an annual gathering for resident leaders to learn, share, and develop their skills as a leader within their communities. This year’s CLI was in Columbus, Ohio over a long weekend in October. Over 1,000 community leaders from all over the country attended, including 48 residents from ROCs. NeighborWorks Montana brought a group of eight residents - two from Buena Vista, three from Green Acres, one resident from Northwood and one resident from Missouri Meadows.

Residents had the opportunity to take a few workshops. One of the favorites was the Emotional Intelligence and Conflict Resolution workshop called “Keep Cool, Get Results.” This workshop taught participants how to recognize their own thoughts, feelings and behavior, as well as those of other people, and how to apply these traits when dealing with challenging situations in their communities.

The highlight for most residents was meeting ROC residents from throughout the country. Although ROCs are geographically separated, they are generally facing the same challenges, and experiencing the same kinds of successes. Throughout the weekend, residents exchanged stories and ideas with one another, and most importantly, had a great time.

If you’re interested in going to CLI next year, talk to your TA provider to get more information on how to attend!



In almost 30 years of training community leaders, ROC USA® President Paul Bradley says one thing he’s heard people say over and over again is how valuable it is to get together with other ROC leaders. That’s why ROC USA brings community leaders to the Community Leadership Institute every fall, setting a record this year with 48 leaders from 24 ROCs in eight states.

But ROC USA and its eight Certified Technical Assistance Providers (like NeighborWorks® Montana) work with almost 12,000 community leaders in nearly 200 ROCs across the country – only a fraction of whose leaders can attend CLI. That’s why ROC USA set out to build a community center where leaders can meet virtually with other ROC leaders — and a whole lot more, too! myROCUSA.org, is a robust on-line community center with many opportunities such as training, information sharing, help with ROC governance, news and discount purchasing.

While the site is undergoing a major visual overhaul in the next few months, the content will only increase. Here’s a sampling of what you can find on myROCUSA.org:

- ROC Talk – discussion boards for ROC leaders to ask questions, share and learn
- ROC U – interactive training and printable materials for ROC leaders
- ROC Grants – news and information on grant sources
- ROC Guides – management guides for ROCS & state-specific resource guides for home and community improvements
- ROC Directory – a list of ROCs and linkages to their websites or community pages on MHVillage.com
- ROC Blogs – entries from Paul Bradley, TA Providers and ROC Association Directors
- CLI – application, photos, video and materials; and,

DISCOUNTS – An array of savings opportunities on both the homeowner and community levels. We will outline more savings programs in future newsletters, but wanted to touch on a couple in detail here:

- **SHERWIN WILLIAMS:** Save up to 40 percent on paint and related products. Homeowners and ROCs can take advantage, so whether it’s the outside of the community building or just a closet door that needs refreshing, be sure to check out the Sherwin Williams discount when pricing out your next project.
- **OFFICE DEPOT:** Average 61 percent off the manufacturers’ suggested retail price on up to 3,700 items, free standard shipping, 10 percent discount from web (exceptions apply) on remaining catalog items, a Store Purchasing Card for savings at the Office Depot store nearest you, and more. There are also savings on supplies for community building kitchens and bathrooms as well as printing.

Log on today at www.myROCUSA.org and fill out a profile. Registration is free and easy. You will be approved for membership quickly and can then visit the private site often as often as you’d like. All materials and discounts are designed specifically for ROCs like yours.

If you have any questions regarding myROCUSA.org contact Mike Bullard by email at mbullard@rocusa.org or by phone at 603.513.2827.



ROC Association Director Natividad Seefeld used the Store Purchasing Card at Office Depot last summer when she was shopping for printer ink for her ROC, Park Plaza Cooperative (Fridley, Minn.). She saved almost 20 percent and shared her receipt as proof.



Lorie Cahill, president of Green Acres Cooperative in Kalispell, has been elected to serve as the new ROC Association Director for the Mountain/West region. Lorie will serve a two-year term on the ROC Association Board. “I’m extremely excited to be part of something that can help all of us in the co-ops become better communities,” Lorie said.

Lorie has served as board president at Green Acres for several years. She works at a local mental health crisis facility, caring for clients and fielding calls on a crisis line. As Board President, Lorie has helped guide her community through a \$250,000 infrastructure project. “That was a huge learning experience, I learned a great deal about sewer – more than I ever wanted to know!” she said, add-

ing that the experience made her more engaged in local government as she met with and spoke to numerous city officials and boards. “But it also allowed me to meet some people who could help me on this project but also later down the line with other things, and that has saved us significant money already.”

Looking forward, Lorie said she hopes to bring more ROC leaders together to share their collective experiences and expertise to streamline projects for their peers. “I’m really hoping that I can dive into infrastructure and community management issues in particular,” she said, citing tree care as a persistent issue that experienced ROCs can help newer ROCs manage more cost-effectively. “I think all of us are brand new to this idea of managing and taking care of our communities ourselves. We should be able to save each other time and money just by looking at what we’ve already done.”

What’s a ROC Association Director?

The ROC Association Directors are a vital part of the way ROC USA operates, offering ROC residents — those directly served by ROC USA’s work — with three peers on ROC USA’s Board.

“The ROC Association Directors bring the voice and perspective of ROC residents to the very core of our social venture,” said Paul Bradley, President of ROC USA®.

ROC Association is made up of ROCs that are or once were under contract with a Certified Technical Assistance Provider trained and certified by ROC USA® Network. These communities elect Directors to the ROC USA, LLC Board of Directors, helping ensure customer involvement in the governance of ROC USA as a non-profit social venture. One Director is elected from each of three regions and serves a two-year term. Lorie was elected to serve as the representative from the Mountain West Region. Staggered elections are held every other year. The Association was started by two ROC leaders, Natividad Seefeld and Lois Parris, both former appointees to the ROC USA Board of Directors.

