



Happy Fall ROC Residents!

We have been blessed with a beautiful fall full of sunshine, and I hope you have been able to enjoy the beautiful colors!

Unfortunately, we were unable to hold a MT ROC Summit this year due to COVID-19, but we are hopeful that we will all be able to gather again in 2022. NWMT staff are looking forward to seeing you all face-to-face again soon. In the meantime, we are bringing you a newsletter full of great ROC pertinent topics including financing, training, and weatherization tips in preparation for the winter months ahead.

Our team continues to explore new ways to support your communities remotely with both community building and training needs in mind. Should you have any ideas on how NWMT can support your community and its members please reach out, we appreciate any ideas and feedback.

GREETINGS FROM DANIELLE MAIDEN

Let's talk about building a community that thrives,
Danielle Maiden

NWMT ROLE AS CTAP

When a resident owned community is organized, they enter into an agreement with NeighborWorks Montana called a Certified Technical Assistant Provider (CTAP) Agreement. This agreement stays in effect for 10 years or the life of the loan, whichever is greater. With this agreement, NWMT agrees to provide technical assistance to the ROC as part of the ROC USA Network.

NWMT, ROC USA, and other partners host a variety of training and continuing education workshops and conferences for ROC residents, including two annual ROC conferences (one within Montana and one at the national level). NWMT publishes a bi-annual newsletter as a service to our ROC program residents. Our staff and consultants bring experience, insight, and resources to all aspects of starting and running a cooperative.

As your technical assistance provider, our goal is to ensure the members of your community have the tools and resources necessary to run a successful resident owned community independently. Please reach out to your TA with any ideas you have for training topics or projects we can provide!

You can find our contact information on page 2. Also don't miss the Save the Date for the 2022 ROC Summit on page 7.

NWMT Technical Assistance

Pre-Purchase

Technical assistance & training through the purchase process



Post-Purchase

Developing budgets, capital improvement plans, and help with policies and procedures



Training

Education and training for membership & leadership



Compliance

Assistance with loan compliance, grant covenants, and terms as applicable



Connections

Access to other residents of ROCs in Montana



Contacts at NeighborWorks Montana



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"The greatness of a community is most accurately measured by the compassionate actions of its members."

~ Coretta Scott King ~

Greetings from Lorie Cahill

Greetings Montana ROC Members,

It feels like it has been a long year. So much has happened, but we have all begun to get back to a sense of some normalcy in this still lingering pandemic.

At the national level, we have welcomed many new ROCs nationwide to our ROC family. ROC USA has also welcomed some new people to their team to support us and to offer quality training. Please be sure to keep up with all the latest news at rocusa.org or follow them on Facebook.

Two committees have launched within the ROC Association. I encourage anyone who is interested in being involved with either of these committees to reach out to me and I will be happy to get you connected.

Policy and Advocacy Committee: addresses things like writing letters of support and meeting with senate leaders in their states to support initiatives and bills that would support our communities. This committee meets virtually on the fourth Wednesday each month at 6pm (Mountain Time).

We are currently working on the ROC infrastructure bill; HR 4497 *Housing is Infrastructure Act of 2021*. This bill would create a new Manufactured Housing Infrastructure Improvement Grant Program to support critically needed and shovel-ready projects in ROCs. Support for this bill is very important!

Outreach and Education Committee: meets virtually with communities who are considering becoming a ROC to address any questions or concerns they may have, as well as hear experiences from those who are in a current resident owned community. This committee meets virtually on the second Wednesday each month at 6pm (Mountain Time).

I hope all of you had a good summer and are enjoying this most beautiful fall! I encourage each of you to step up and support your community - run for a position on your board, join a committee, or support your community by lending a hand when you can.

I hope all of you have a great holiday season, and that you and your families are well and happy in your communities!



Take care!

Lorie Cahill
Mountain West Director / ROC Association
clorie47@yahoo.com



And don't forget to use www.myrocusa.org for up-to-date news and resources!

MANUFACTURED HOME FINANCING OPTIONS



Clearwater Credit Union has designed an innovative product which provides borrowers a 20-year fixed-rate loan at responsible pricing to make new purchases, refinances, and even cash out advances for small scale improvements more affordable for manufactured homeowners, regardless of whether there is a permanent foundation or not.

For more information visit
www.clearwatercreditunion.org/home-loans or call 406-523-3300.



Embark Credit Union offers financing on manufactured homes that are 1980 or newer (will soon be 1990 or newer). Their fixed-rate loans are offered with terms up to 15 years and are eligible for homes in parks, as well as on their own land.

As a borrower you must qualify for a credit union membership and provide a minimum of 10% down payment.

For more information on becoming a credit union member, visit
www.embarkcu.com/resources/your-credit-union/become-a-member.

To find out more about their loan options, contact Alicia Nazzarini at alicia.nazzarini@embarkcu.com, call 406-727-7300, or visit www.embarkcu.com/home-loans/home-loans/mobile-homes.



NeighborWorks Montana is working with the State of Montana on a down payment assistance loan program that would help people who are purchasing manufactured homes by providing a low interest down payment loan.

We expect this product will be available in early 2022 and will post information on our website at www.nwmt.org.

SHARE YOUR COMMUNITY STORIES!

Telling others about what is going on in your communities is a great way to share ideas with other Montana ROCs. It also helps residents and owners of other parks understand the value of the ROC program.

Through the NWMT marketing department, we can share your news on social media, through our website, and in our newsletters to help spread the word. Ideas for what to write about include community projects, the need for volunteers, homes for sale, innovative solutions you have discovered that worked well for your community, and more!

Please email your news and photos (very important) to Michelle Rogers (mrogers@nwmt.org) at any time.



MANUFACTURED HOME LOAN REPAIR PROGRAM

If you have home repair needs, NeighborWorks Montana would like to encourage you to contact MoFi!

MoFi is a 35-year-old nonprofit that has been working with ROCs in Montana for over a decade. MoFi is Missoula-based, but serves the entire state, and has already assisted numerous ROC residents with funds for much needed home repairs. MoFi works to find a monthly payment that fits your budget, and there is no minimum credit score.

This program is a wonderful opportunity to tackle much needed home repairs. Here are some of the highlights:

No fees • 1% interest • Loans up to \$10,000

- Roofing repairs or replacement
- Skirting and Siding repair
- Replace windows
- HVAC repairs/purchases
- Wiring
- Water heaters
- Plumbing
- and More!



Call, text, or email Cyrus directly to learn more!
Cyrus Turbak | (406) 370-1045 cyrust@mofi.org

"I had a leak in the roof over my bedroom and water was dripping near the fuse box, so I was in desperate need of help. It was a fire hazard, and I had to do something. MoFi guided me through the loan process and kept me updated along the way. I've never seen anybody take the time to help a client like that. Thank you for giving me a shot."

– Emergency Home Repair Loan Client, Missoula, MT

EMERGENCY RENTAL ASSISTANCE PROGRAM

Includes Lot Rent!



The Montana Emergency Rental Assistance program provides rent (including lot rent) and utility assistance to Montanans who have been financially impacted - directly or indirectly - by the COVID-19 pandemic.

Eligible households can receive assistance for rent and utilities, including past due dating back to April 2020 and future owed, for up to 12-months. The maximum per month rent assistance is \$2,200 plus a maximum of \$50 per month late fees. The maximum per month utility assistance is \$300.

You can apply directly for lot rent and utility assistance on your own at www.housing.mt.gov. If you need help applying, you can schedule a phone appointment by scrolling to the APPLICATION HELP section. There is also information for organizations who are offering in-person application help.

The Montana Emergency Rental Assistance Program is funded through the federal Consolidated Appropriations Act of 2021 and appropriated to Montana Housing by the 67th Montana Legislature HB 3 and HB 630.

A BIG THANK YOU TO ALL THE VOLUNTEERS!



In September, multiple volunteers from First Interstate Bank assisted with a project at C&C Community in Billings in honor of their fourth annual Commitment to Community Volunteer Day!

First Interstate Bank volunteers worked with C&C Community member, Richard Schave, who spearheaded the makeover of a home that was recently placed in the community. Richard designed modifications to a ramp and stoop that had been nonfunctional, coordinated efforts with First Interstate Bank volunteers, and worked in partnership with Rebuilding Together to purchase the materials for the project including roof sealant and exterior paint. Volunteers worked together to create a wonderful new ramp for the homeowner.



Learn more about about First Interstate Bank's program at firstinterstatebank.com/company/commitment/volunteer_day.

HOME IMPROVEMENT BI-ANNUAL DRAWING



C&C Community (Billings) member, Richard Schave, completed some wonderful improvements to his home, including adding a gorgeous deck complete with storage, a wind break for an attached raised garden bed, and screw hooks to the back side of the decking where his pets can be leashed. What a great way to add both beauty and functionality! (Top left photo)



In honor of Richard's innovative home improvements, NeighborWorks Montana is kicking off a bi-annual lot improvement gift card drawing! Just send in photos and a description of your home/lot improvements (or nominate a neighbor!) via email to roc@nwmt.org or by mail to NWMT, PO BOX 1025, Great Falls, MT 59403. Names will be placed into a drawing for a \$50 gift card to a local hardware store or grocer! Winners will be drawn in the spring and fall and announced in the corresponding ROC Newsletter!

Congratulations, Richard!

Richard also purchased a paint spray gun for painting his own home and has since loaned it out to some fellow community members, allowing at least seven more homeowners to refresh their homes with a fresh coat of paint. Richard also assisted his neighbor with a stoop/ramp modification and fresh paint. (Photo to the left). Way to help out your neighbors, Richard!

MAKE AN IMPRESSION!



TARGET



A business or product with a logo is often immediately recognized. Some of the most established brands can make us want the product they represent, just by sight! As ROCs, we don't need to go that far, but a logo is still a great tool to use.

Having a custom logo designed for your community will help you establish a presence in your town or city. Logos are also a great way to look professional on signage, websites, letterhead, and t-shirts!

Would you like to have a logo designed for your community? NWMT will coordinate the design and cover the cost.

Please reach out to roc@nwmt.org or 406-604-4555 for more information!

CONTINUING TO PROTECT YOURSELF & OTHERS

NWMT is following CDC, State, and local health department guidance on COVID-19. Given the continued high case rates in our state we are encouraging all ROCs to again hold member meetings remotely this fall and winter using ballot votes. Please read materials distributed by your board and be sure to vote!

Member engagement has been particularly difficult the past couple of years, but we can continue to connect in safe ways using a few smart tips.

NWMT is choosing to meet virtually rather than in person, when possible. When an in-person meeting is needed, here are the steps we are taking to protect the health of our staff and community members:

- Staff will wear masks and encourage others to wear masks, unless presenting from a safe social distance
- Staff will not attend meetings if they are experiencing any symptoms
- Staff will take a home rapid test in the 24-hours prior to attending any member meeting
- We will try to select locations where social distance can be maintained
- Hand sanitizer and masks will be provided at all meetings
- Signs will be posted encouraging use of masks, requesting attendees maintain social distancing, and asking that people not attend if they are experiencing symptoms
- We will open windows and doors when weather conditions allow – even a slightly open window can introduce beneficial outdoor air

If you need help setting up a virtual meeting option for your board or member meeting, please don't hesitate to reach out to your Technical Assistant (Autumn or Adam) for help.

Our free virtual option is Zoom which is accessible using a computer, laptop, tablet, smart phone, flip phone, or landline phone. No idea how to use Zoom? No worries! We are here to help you get set up.

Keep self-care in mind as well, being sure to keep yourself active and connected as it makes sense for you!



A LITTLE PREP GOES A LONG WAY!



It's that time of year again, when we work to button up the hatches and tuck away our warm season items. As much as we may not look forward to the end of summer, winterizing before winter sets in can save you money and hassle. Some small weatherproofing jobs require little to no "handiness" but can make a real difference when cold weather hits.

Stay up-to-date on the latest weather and view interactive road maps at www.mdt.mt.gov/travinfo.

GET PREPARED

- Check your equipment, like your snow shovel, and replace as needed
- Outfit your vehicles with emergency items like blankets, matches, and water
- Inventory your cold weather gear and purchase new pieces if needed
- Stock extra water and canned food at home

THE INSIDE OF YOUR HOME

- Add thermal curtains and use draft stoppers on doors
- Replace your furnace filter and get your furnace inspected
- Check weather stripping around doors and windows
- Check carbon monoxide and smoke alarms, replacing batteries as needed

FOR YOURSELF

- Talk to your doctor about adding a vitamin D supplement for the winter months
- Stock your home with books, puzzles, and games to replace outdoor activities
- Plan activities in advance to have something to look forward to
- Be sure to exercise and include stretching and breathing

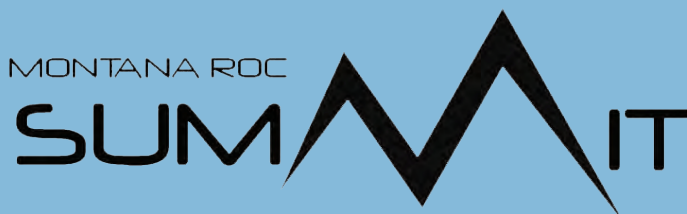
AROUND THE YARD

- Clean gutters and downspouts
- Install leaf guards to keep debris out of gutters
- Unhook and store hoses, cover hose bibbs
- Cover and store yard furniture
- Check your foundation for drainage issues
- Drain the gas out of yard equipment

THE OUTSIDE OF YOUR HOME

- Secure your skirting and add insulation
- Seal all entry points to discourage animals
- Caulk around doors and windows
- Plug-in and turn on heat tape
- Check paint and stained surfaces for areas that need attention

Be You ♥
♥ Be True
Just Be ♥



Save the Date!
September 16-17, 2022
Great Falls, Montana

Join your fellow Montana ROC residents for two days of networking, brainstorming, and leadership workshops!

Summit information will be mailed in spring of 2022. Also, keep June open and watch for details from ROC USA about the 2022 Resident Leadership Institute.





MONTANA

PO Box 1025

Great Falls, MT 59403

**HEY,
NEIGHBOR!**

Low-cost loan available to help you fix your manufactured home!

No fees, 1% interest

We work to find payments that fit your monthly budget

Loans up to \$10,000 for: roof repairs, air conditioning,
skirting and siding repair or replacement, windows,
plumbing, wiring, water heaters, and more!

Call, text, or email us if you need help!

Cyrus Turbak, (406) 370-1045, cyrust@mofi.org

A community program from

mofi

In partnership with

NeighborWorks®
MONTANA

MoFi is a nonprofit that has been serving Montana since 1986.