

# MONTANA ROC NEWS

Edition 11

Fall 2022



## GREETINGS FROM DANIELLE MAIDEN

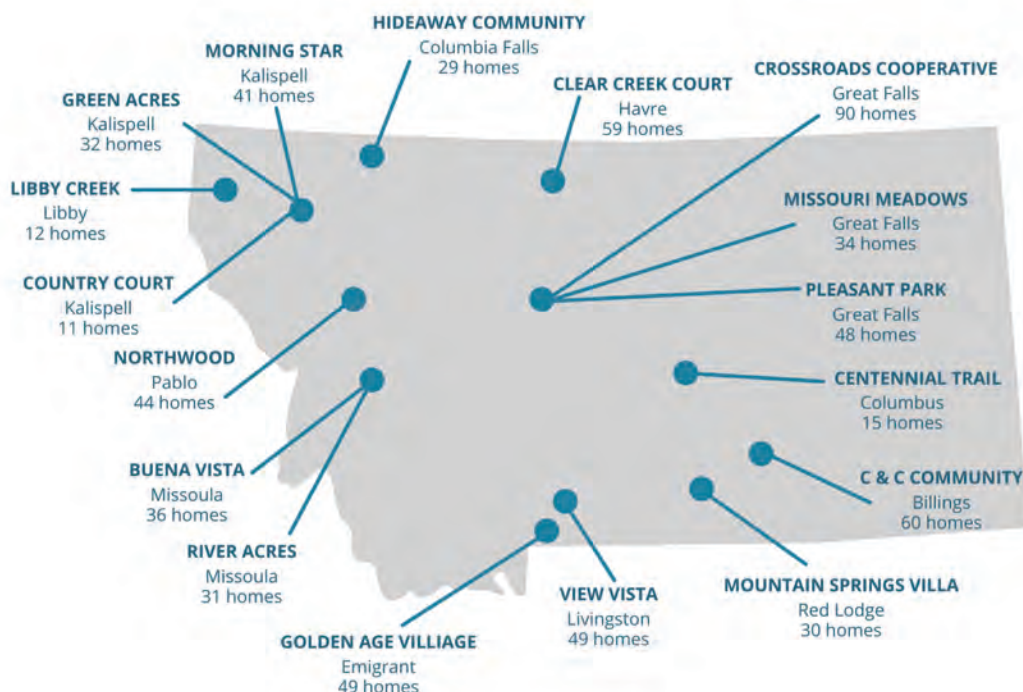
Our team has had a very busy summer and fall in the ROC Program! We had a wonderful time getting to catch up with many of you at the MT ROC Summit held in Great Falls last month and we look forward to seeing what projects your communities do with the grant dollars that were awarded. We all left the Summit recharged and excited about getting out and in person with you all again after so long. The ROC Team is currently developing more training opportunities for each of your communities, so please keep a look out for information in your email inbox in the coming months.

The ROC Program continues to grow here in Montana and nationally. There are now 17 ROCs in the state with 670 households. We have welcomed three new communities to the ROC family in Montana in 2022: Hideaway Community in Columbia Falls; Golden Age Village in Emigrant; and Centennial Trail in Columbus. As the program continues to grow and gain new members, I encourage all of you to create relationships with residents from other ROCs, attend the trainings and events NeighborWorks Montana (NWMt) offers, and engage in meetings and volunteer events within your communities.

There are so many great things happening in your communities, and this newsletter highlights some of your fantastic work. We hope that if you do a lot for your community this newsletter brings you encouragement to keep up the great work. If you aren't very involved in your community, we hope that this newsletter gives you inspiration to find ways that work for you to be part of making your community even better. Keep on ROC'n and we hope to see you at an event soon!

## MONTANA RESIDENT OWNED COMMUNITIES

*There are currently 17 resident owned communities (ROCs) in the state of Montana. These communities represent 670 homes. Read about our newest members on page 3.*





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# ROC Association News

Dear ROC Stars!

I had the honor and pleasure to attend the Summit at Neighborworks in Great Falls in September. Between meeting so many great people, touring the array of ROCs and enjoying both the town and countryside, it was a fun and educational experience for me. I want to thank you all.

In our sessions many important issues and themes were presented that resonate with conversations I have had with other park owner/residents, and my fellow directors are reporting similar themes throughout the country. There is great concern with volunteerism among park residents and a lack of interest in stepping up to serve on park boards and/or committees. I find this worrisome since every homeowner in a ROC is an equal owner in the park itself and a member of the ROC Association. Sure, I know we all have lives; jobs, kids, grandkids, etc., but when your park became a co-op you became an owner in the park property.

The ROC Association is investigating how it can help instill that sense of ownership or being a part of something important and you'll be hearing about ideas to reinvigorate that sense of pride and ownership in ROC USA parks across the country. I'd like to hear your thoughts and ideas on how we can rekindle that ownership flame.

Then there is the work the ROC Association directors perform with state and federal elected officials. In June the ROC Association directors went to Washington D.C. and effectively lobbied Senators Cortez-Matso of Nevada and John Hickenlooper of Colorado regarding the \$500M price bill to include funding for infrastructure issues in manufactured housing. Our efforts paid off and now that funding is included in the bill Congress will be voting on.

My colleagues and I traveled to New Hampshire in October for the ROC Convening and much of what I have learned from all of you will be in the forefront of discussion. The Association is working to develop clearer lines of communications with co-op boards, owner/residents, and CTAPS. We want the ROC Association to be an easily accessible resource for all of our members and service providers, and we are developing new action plans to create easy access to the many, many ROC resources including educational resources for co-op leaders or for those thinking of taking up leadership roles in their parks. You'll be learning more about that in the near future.

There are so many ideas and issues we are pursuing on behalf of our members that it is hard to summarize them all in one brief letter. But rest assured the ROC Association is working on your behalf and all ROC co-ops. Have a question or idea you want to run by me? Don't hesitate to contact me at [west@rocassociation.org](mailto:west@rocassociation.org). I'll look forward to hearing from you.

Have a beautiful winter and thanks for your valuable participation!  
John Egan, Mountain West Director, ROC Association



# Welcome to the MT ROC Family!

The past few months have been really busy for the ROC team with two new communities closing within a month of each other. Please help us welcome Golden Age Villiage and Centennial Trail Community to the Montana ROC family!



Golden Age Village closed on August 31! This community is located in Emigrant (just a short drive from Livingston) and has 49 home sites.

"This beautiful valley is quite popular with movie stars and billionaires but offers little in the way of homes that are affordable. The fact that we can preserve these 49 homes will make a huge impact in this rural valley." Adam Poeschl, NWMT



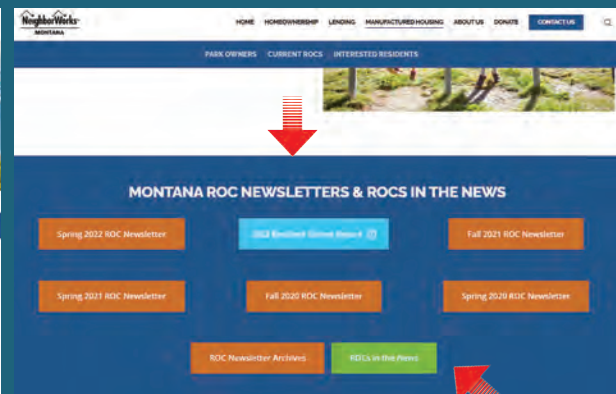
Centennial Trail Community closed on September 30th! This community is located in Columbus (between 1-90 and the Yellowstone River) and has 15 home sites.

"The Centennial Trail Community members voted to pursue resident ownership because we wanted to have more control over what happens in our community. We are excited to have the ability to set the rules that fit the needs of our members, rather than arbitrary rules set by someone who doesn't even live here." Anne, Board President

## Resident Ownership in the News

We now have a section on our website where you can access news articles relating to resident ownership and shared equity. This new section can be found at [www.nwmt.org/manufactured-housing/current-residents](http://www.nwmt.org/manufactured-housing/current-residents) under the Montana ROC Newsletters & ROCs in the News section of the page.

When you get to the Current Residents page, scroll down the page to just under the photo of the kids playing. In the Montana ROC Newsletters & ROCs in the News section, click the green "ROCs in the News" box to access article links.



Scan the QR code to the left with the camera on your phone to visit the page or your computer or tablet to visit [www.nwmt.org/manufactured-housing/current-residents](http://www.nwmt.org/manufactured-housing/current-residents)

# ROC Summit Wrap-Up



This year's Montana ROC Summit was held on September 16-17 in Great Falls with attendees representing 7 communities.

Attending communities were awarded grants with the added surprise announcement by Kaia that they would get \$2,000 instead of \$500!

- C & C Community, Billings
- Centennial Trail, Columbus
- Crossroads Coop, Great Falls
- Pleasant Park, Great Falls
- Green Acres, Kalispell
- Morning Star, Kalispell
- View Vista, Livingston
- Mountain Springs Villa, Red Lodge

## Dare to Lead

Day one of the ROC Summit kicked off in Great Falls with Mary Beth Beaulieu, a wonderful trainer from Billings, walking us through Brene Brown's Dare to Lead leadership class. The whole purpose of day one was to look at how everyone can be a leader. She challenged each attendee to look at leadership as an arena. When you step into the arena for any battle you need to be courageous. You will fall, be ready to fall, but leadership is about how you get back up.

Mary Beth set the stage by lining out the four skills of a leader (listed below). We spent the day examining those skills and how to apply them to our lives as leaders within our families, workplaces and communities.

**Rumbling with Vulnerability** – The first step in leadership is to lean into vulnerability. Vulnerability can be hard for so many. Courageous leaders stay curious and generous, they stick with the messy middle of problem identification and solving, they have the courage to show up fully even when they can't control the outcome.

**Living into our Values** – We all have deeply held values that shape who we are how we lead. During our day together, we talked about how when we are leaders we need to do more than just profess our values, we need to practice them every day. We are clear about what we believe and hold important and we walk our talk, meaning every day our words, thoughts and behaviors align with those beliefs.

**BRAVING Trust** – Mary Beth led us through the acronym "BRAVING" boundaries, reliability, accountability, the vault, integrity, non-judgmental and generous. When we respect each others boundaries, we do what we'll say we do and we own our mistakes people learn to trust us better. When we don't share information that is not ours to share, when we act with integrity, when people don't feel judged around us and when we are generous to others, everyone around us will be better off. This is a great thing to remember in each of the communities you live in. Can we learn to have braving trust and can we build that within each of our communities?

**Learning to Rise** – It's no surprise that all of us bring our own set of emotions to any situation we enter. Learning to rise is all about acquiring resilience skills. You can have your emotions and your feelings, we all do. But learning to rise is about how to recover from or adjust easily to change.

Each of us can grow in all areas of leadership. As you look at your own life, where do you feel like your leadership skills are thriving? Where do you feel like they need growth? Spend some time with those four aspects of leadership and see where you can bring them into your interactions with your neighbors and your communities. For more information, check out Brene Brown's book, Dare to Lead.

# ROC Summit Wrap-Up

## Ideas for Welcoming New Residents

Being a new resident to a resident owned community can feel a bit intimidating. Having a way to welcome new residents can not only help put them at ease, it can also help you create residents who are informed and ready to take an active roll in the park. Below are a few ideas that came up during the Summit:

- Create a welcoming committee that visits with the new resident(s) and talks about the co-op
- Create a welcome folder or binder that explains the co-op and gives details on how they can get involved
- Put together a small house warming gift or welcome package that includes a brochure about the co-op

Does your community do something fun and effective to welcome new residents? Be sure to share your ideas with other ROCs!



## The Power of Strategic Planning

Strategic planning is when you dedicate time to take a look at your coop to set a direction, set goals, and make decisions about how you will use your resources over the next 1-3 years. The typical five steps to strategic planning are:

1. Set your direction or strategy
2. Prioritize your goals
3. Develop a strategic plan
4. Execute and manage your plan
5. Treat your plan as a “living” document that you review consistently and revise as needed

Strategic planning can also be really good as a “reset button”. Over time it is easy to fall into routine and lose sight, so taking this look through strategic planning allows you a platform to bring everyone together to realize why you started this venture in the first place. Talk together to see everyone’s vision for the future is. Ask:

- Where is our community going?
- What do we want to accomplish?
- What problems do we need to solve?
- Where do you see your community in five years?
- What resources are needed to achieve our goals?

SWOT is a great tool to use in the strategic planning process that allows you to isolate key issues and make better-informed decisions. It stands for:

- Strengths - What is your coop doing well? What knowledge and resources do we have?
- Weaknesses - What are our challenges? What can we improve? What is holding us back?
- Opportunities - What resources can we take advantage of?
- Threats - What obstacles do we face in terms of our goals?

Strengths and weaknesses are typically internal while opportunities and threats are typically external.



# ROC Summit Wrap-Up



## Brag Board: A great idea for meetings!

We wanted to share this great idea from C & C Community in Billings. Pictured to the left is their brag board which they brought to the Summit. It is such a great tool to use at both internal and external meetings to show the value of becoming a resident owned community and the great progress they have made on projects. Thank you for sharing this idea with everyone!

C & C Community has been resident-owned since March of 2019 and the community has really done an excellent job working through multiple improvements as a team!

Their brag board highlights impactful projects that the residents and volunteers from various agencies have completed since C & C became resident owned..

These projects include new signage, replacing fencing, sharing of equipment to allow multiple residents to paint their homes, and painting of dumpsters to improve community aesthetics. This is just a few examples of what can be accomplished when a community comes together. Kudos to C&C Community!

Check out some before and after photos of what they have been up to!

BEFORE



AFTER



# ROC Summit Wrap-Up

## Adjusting the Focus



On the final day of the Summit discussion turned to the negative context many associate with trailers, trailer parks, and those who live in trailers.

Rick Synder, resident at Green Acres in Kalispell, shared “I don’t live in a trailer; I live in mobile home. I don’t live in a trailer park; I live in a ROC community. It’s a way of thinking about your personal space. You need to change how you think about where you live.”

Rick made an excellent point about perspective and that how we think and talk about ourselves, our homes, and our communities does make an impact.

Because we are trying to make a positive change in our cities and towns, it may be helpful to be mindful of the terms we use when talking about our communities with local leaders and government entities. Focusing on terms like home instead of trailer, manufactured home instead of mobile home, and pointing out that the homes in your ROC house people, can help others better understand the value of your community.

Ashely Werle, View Vista Community Treasurer, gave her perspective, “My ‘trailer’ provides me a home for me and my family of six. My ‘trailer’ provides me a home and money to send my kids to sports and all kinds of things, where my neighbor who owns a home (outside the ROC) can’t send her kids to sports because her mortgage is so high.”

Ashley added, “I’m not ashamed of anything people want to call it because I am providing for my family in the best way I know how. If people are ashamed of it, that is more of a them problem than a me problem. That stuff doesn’t offend me anymore because I am proud of where I’ve started. We bought a trailer that didn’t have water, didn’t have power, and it now houses my entire family and is a great home now. It started out being exactly what people think trailers are and it turned to be a home. And I’m proud of it.”

Both Rick and Ashley have different perspectives, neither being right or wrong. As humans, we all react to words and phrases differently, but when we are talking with people in hopes of changing their minds and hearts about manufactured housing, it may be helpful to use terminology that prevents their minds from closing to what we are saying.

“As a practitioner of this work, I am regularly trying to correct people about the idea that these are not trailers because they can’t be hooked up to the back of anything, they are not mobile, and since 1976 they haven’t been mobile. That is when we got the ‘manufactured home community’ moniker (term).” Mary O’Hara, ROC USA

John Egan, Mountain West Director, ROC Association added, “We also need to stress the word co-op, defined as cooperate, and if we are doing that, we are already there.” He went on to say, “I live in Durango, CO. If it were not for my mobile home, I could not afford to live in Durango, CO, there is no way I could afford it.”

Telling the why of your home story can also be impactful to those you are speaking with. Like both John and Ashley said, if they didn’t live in the homes they live in, they would not be able to enjoy the area or activities they enjoy.

This was a great discussion, and we encourage you all to have similar conversations when you gather to help your residents tell their stories too.

*“You cannot get through a single day without having an impact on the world around you. What you do makes a difference.”*

Jane Goodall



# ROC Summit Wrap-Up

## *Snapshots from the Summit*



*Better Together!*





# Learning & Engagement

## Stress Management Tips

Many experts believe that stress causes 50% of all disease. It contributes to the first and second leading causes of death - heart disease and cancer. It is also a major factor to migraines, digestive problems, mental illness, chronic insomnia, high blood pressure, ulcers, and the common cold.

Of course, one bad day is not what we are talking about. It is the long-term stress that can harm your immune system, making you more prone to accidents, illness, and overall unhappiness. So how do you combat stress?



- Recognize what you can't control
- Set realistic expectations
- Keep your thoughts positive
- Think about the big picture
- Recognize choices



- Take a walk outdoors or on a treadmill
- Find a fitness routine that you enjoy
- Eat lots of colorful fruits & vegetables
- Avoid greasy foods
- Avoid sugar, caffeine, and alcohol



- Take deep breaths as needed
- Practice yoga
- Sit or lie down in quiet place
- Tense & release all your muscles
- Intentionally focus on the positive



- The peace of nature
- Special connections with others
- Good vibes by volunteering
- Help if you feel too down
- Smiles by sharing your's with others



- Strive for 7-9 hours each day
- Avoid TV to calm your mind
- Stay off your phone 30 minutes before
- Set a bedtime and stick to it
- Avoid caffeine in the late evening

### Take a small step every day!

Life can seem meaningless if we are just going through the motions. Think about what your goals and dreams are. Are you moving towards them?

Take time to write down your goals whether small or important. Think of the small steps you can take to move yourself forward.

## TIPS FOR RESOLVING CONFLICT IN YOUR COMMUNITY

Communication can be difficult when we are a group of individuals who have varying opinions, experiences, and backgrounds. This becomes even more true when the conversation is heated. Here are some practical tips for general communication and coming to a peaceful resolution.



- ★ Be respectful, always
- ★ Be an active listener
- ★ Remember that everyone is doing their best
- ★ Avoid generalizations like "never" or "always"
- ★ Talk about how you feel without blaming the other person
- ★ Be specific to the issue at hand
- ★ Be direct and clear, leaving emotions out of the conversation
- ★ Take a different perspective to understand where they are coming from
- ★ Take a breath or walk to regroup before things get too heated

If a resolution seems impossible, agreeing to disagree in a respectful manner is the best form of action.

# Learning & Engagement

## Talking with Your Local & State Officials

Your local and state officials and leaders often do not understand what it means to be a ROC or know all the work that each of you put in as a cooperative that your county or town is typically not helping with. Mary O'Hara (ROC USA) said it best, "When you become a ROC you provide your town an affordable housing asset." So using your voice whether it be talking to others or writing letters, is essential to helping them understand, particularly if you hear that property taxes are being raised and your park does not receive the services.

Danielle Maiden (NWMT) has been working very hard to build relationships with municipalities around Montana but she reminded everyone that having your voice and story heard first hand is very important and powerful. The ROC team is working to create templates and talking points that you can use for outreach so they can understand the importance of your housing stock to your community.

John Egan (ROC Association) shared that when you speak to them you are not just talking about yourself, you are talking about all the residents, your community, the work you do, and the value that all of that brings to your town, county, and beyond. Be sure to tell them how many voters your park represents. Point out the infrastructure projects your communities have accomplished. Bring to light the leadership and sense of community that is created and nurtured because the residents chose to purchase the park and make a lasting improvement.

## Training & Learning Opportunity

There have been exciting changes and growth recently related to training and learning. The ROC USA Training and Continuous Learning team has created a consistent, high quality, and reliable training platform called Rocket that all Technical Assistant Providers (TA) and ROC residents can use.



Specific topics like board development, skillful communication, and community engagement are available to explore. Collections contain self-paced courses, webinars, and videos. Contact your TA provider for more information on how to access this wealth of information.

## Ownership Matters Podcast



Ownership Matters is a podcast for homeowners in ROCs featuring conversations with people who live in, work with, and advocate for ROCs. Hosts Paul Bradley and Mike Bullard (both of ROC USA) share conversations with people at the heart of the resident ownership movement. "The Ownership Matters podcast is a great way to hear what other ROCs are up to around the country and to stay in the know on national policy that impacts ROC residents" Adam Poeschl, NWMT ROC Team.

Sign up and access previous sessions at [rocusa.org/ownershipmatters](https://rocusa.org/ownershipmatters).

## SAVE THE DATE!

### Montana Council of Cooperatives Annual Meeting & Conference

This year's event will be held January 9-10, 2023 in Helena. You can call the Great Northern Hotel (406-457-5500) to reserve your room as part of the "MT Council of Co-ops" room block for \$155 per night. Visit <https://montanacouncil.coop/> for more details and to register.



# New NWMT Program Available



## Join Our Matched Savings Program & Get Started Today!

[nwmt.org/matched-saving-program](http://nwmt.org/matched-saving-program)



Scan for details



A matched savings program is a powerful tool to help build a habit and practice of saving. Our program combines the savings match with quality financial education and counseling from our network of certified housing counselors, giving participants the tools they need to have healthy finances and be prepared for unexpected expenses.

### Who should participate?

Anyone is able to participate. This program is not tied to homeownership.

### How the program works

From our experience, we know financial coaching can help Montanans improve their credit score, decrease their debt, and increase their savings. Here are the program details:

- 1:1 match - save up to \$500 over a 6-month period and NWMT will match that for a total savings of \$1,000
- The minimum saving period will be 6 months (\$83 per month), or at least \$42 per month over a year
- No maximum income limit, but you do need to have a consistent income
- You cannot be behind with your rent/mortgage or utilities
- You need to attend counseling sessions throughout the first 6 months with a NWMT financial counselor

### Are there rules for what the money can be used for?

No! This program is not tied to any regulations on how you use the money. Of course, we hope that you are able to leave it in your account and grow the amount, but when emergencies or other needs come up, you are free to use it as needed.

### Participating financial counselors

Please also encourage your family and friends to take advantage of this program. This program gives the participants the peace of mind that comes with a stable budget and a savings account they can count on. Counselors in our network are able to meet in person, over the phone, and often over video chat.

A list of participating financial counselors can be found by scanning the QR code above or visiting [www.nwmt.org/matched-saving-program](http://www.nwmt.org/matched-saving-program).





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## MONTANA RESIDENT OWNED COMMUNITY NEWS

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