Happy Fall, ROC Residents!

We have had a very busy summer and autumn in the ROC program, and we had a wonderful time getting to catch up with many of you at the MT ROC Summit in Missoula last month. The ROC Team is very excited to be working with you to develop new training opportunities for each of your communities, and bringing the ROC Summit to a new location within the State each year to provide tailored training to ROC residents. We all left the training this year recharged and excited about the new projects and the possibilities there are for each of your communities. We are looking forward to seeing what projects your communities do with the grant dollars awarded from the Summit.

The ROC Program has grown quite a bit over the years in Montana, currently there are 11 ROCs in the state with 424 households. Communities in Montana vary all along the spectrum of homeownership, ranging from nearly 10 years of resident ownership under their belts and getting ready to refinance their original financing; to communities that are in the pre-purchase process. We expect two more communities to become resident owned within the next three months; Clear Creek Community in Havre and View Vista Village in Livingston!

As the program continues to grow, 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 held within your communities.

~ Danielle Maiden
ROC Program Manager

Introducing NeighborWorks Montana’s New Executive Director

For many of you this is the not the first time you’ve met our new Executive Director. Kaia has been with NWMT for almost seven years and has worked with many of you in the ROC program. She will be taking the helm at NWMT as of January 1st.

Our current Executive Director, Maureen Rude is retiring after over 11 years with the organization. She has been an incredible advocate for Montanans in the over 30 years she has worked in the housing sector, making sure all Montanans have access to the opportunity of a home they can afford. We will miss Maureen dearly but are happy for her as she embarks on this next chapter of retirement!

Kaia is thrilled to be taking the lead, building on NWMT’s core program areas of homeownership, lending and ROC and continuing to work toward a future where all Montanans have a safe and stable home. The ROC program will always hold a special place in Kaia’s eyes as it brings together the best of what NWMT has to offer – quality technical assistance combined with affordable financing to give residents the opportunity for ownership and stability in their homes, and leadership in their communities. Keep up the great work everyone!
Property tax changes are coming for some owners of older mobile homes, and the Montana Department of Revenue wants residents to know what that means for you starting in 2020.

Senate Bill 204, passed this year by the Montana Legislature and signed into law, creates an exemption starting in property tax year 2020 for mobile homes that are:

- At least 28 years old
- Valued at less than $10,000 per their most recent assessment
- Not an improvement to real property

A mobile home could be considered an improvement to real property, and therefore ineligible for the exemption, if it is attached to a permanent foundation and its running gear is removed.

Units that are not permanently attached to a foundation, including many units within manufactured home parks or other rented lots, are not considered permanent improvements and may qualify for the exemption. However, permanent structures associated with a mobile home, such as carports, sheds, decks, garages, and porches, will still qualify as real property and would be subject to local property taxes.

Owners of the exempt mobile homes will be notified when they receive their 2020 property classification and appraisal notices in the spring of 2020. Qualified mobile homes will be exempt from personal property taxes starting with the payments due to their county treasurer in May and November 2020.

Source: mtrevenue.gov/2019
In late September we gathered in Missoula for this year’s Montana ROC Summit and had an incredible two days together.

The Summit is an annual event designed to serve as ongoing training for your community leaders and members, as well as the opportunity to network with other ROCs across Montana.

Presentation topics included:
• Telling Your Story by NWMT staff member, Michelle Rogers
• Police Partnerships & Community Safety by Crime Prevention Officer, Ethan Smith of the Missoula Police Department
• Governance Training by Ned Cooney

Communities also shared news and recent projects (see pages 4-5), as well as brainstormed ideas together during Word Cafe. The group also enjoyed tours of the Missoula ROCs; River Acres and Buena Vista.

Special thanks to Gary Faucher and Melissa Proulx, both of ROC USA, for joining us, as well as Ethan Smith of the Missoula Police Department and Ned Cooney. Thank you to Lorie Cahill, Mountain West Director of the ROC Association, for speaking about the opportunity to serve on the Association with her term coming to an end in 2020.

We must also give a hearty thank you to the sponsors who made this event possible. Be sure to check out page 2 for their names.
What's New Across

Green Acres - Kalispell
• Working to refinance their loan
• Looking into installing water meters to each home

River Acres - Missoula
• Would like to increase member engagement and meeting attendance
• Connecting to city water system in October

Trailer Terrace - Great Falls
• New playground with the help of grants
• Their water/sewer project is moving along
• Seeking to continue to improve member engagement

Morning Star Community - Kalispell
• They are seeing more member involvement, especially with mowing
• Large well/well pump project was completed summer/fall
• They have been doing door-to-door reminders for meetings and maintenance needs, and it has been going really well for them

Missouri Meadows - Great Falls
• Community cleanup went really well this year
• Roads have been recently graveled - their property manager helped save them money by volunteering to spread the gravel herself
• A recent situation gave them a good reminder about how personal connections with those in the community can be helpful and appreciated - they are going to try to incorporate that a bit
• With last year’s Summit grant money they purchased an outdoor bulletin board, which has been well received - they found an affordable model at Wayfair.com
Montana Communities

Country Court - Kalispell
• They had a large dumpster come in last spring to cleanup properties, and will do it again this fall
• The summit is appreciated because of the ideas shared and the gathering of all the different parks
• Installed a second well for DEQ compliance, project is nearly complete

Buena Vista - Missoula
• Hope to have phase one of their sewer project done by December; connecting to municipal sewer
• Their annual meetings, held in December, are typically very well attended because they have drawings for incentives (must be present to win) and have food
• They are about to face the “changing of the guard”, with long-term board officer terms ending

C & C - Billings
• Purchased a community shed for storage, board meetings, rent collection boxes, security cameras
• They have added security such as lights and cameras
• Used a grant from ROC for new signage
• Cleaned up the mailbox area by removing shrubs and adding lights
• Teens from an out-of-town Catholic church volunteered by painting fences, removing trees, etc.
• A local church has partnered with the park by helping rehab homes, giving backpacks to the children for school, and hosting a BBQ for the park
• They have partnered with Family Promise to give them first pick of homes that are for sale

Libby Creek - Libby
• Reached one-year of resident ownership
• Removed hazardous trees and maintained others
• Graveled their road
• Seeking grant monies to replace all five septic systems on site
• Seeing more ownership pride overall

Mountain Springs Villa - Red Lodge
• Have all new board officers, have been happy to have guidance from Danielle
• Refinancing their loan
• Placed new boulevard trees, removed old ones
• Had great attendance at their semi-annual meeting this summer - best attendance in five years
This year’s summit theme was “Partnering for Progress”, but three sub-themes also echoed through our time together.

**Owner Mentality** - as time passes and new community members come in, it can be easy to forget that you are an owner of the park together with the other members. You have a voice in electing your board officers, you have a voice in setting park policy, and you own a responsibility to the creation of your community. Remember, it is we, not them.

**Unity of Purpose** - when you and the members of your park chose to become resident owned, you entered into an adventure based on the common ground of wanting to join forces for the betterment of your homes. When projects get tough, this unity of purpose is a powerful tool to hold onto in order to continue making progress.

**Know Your Neighbors** - over and over the message was clear. If you want a safe neighborhood, know your neighbors. If you want your community to know what is going on, talk to your neighbors. Being a co-op, you are in a unique position that many other neighborhoods don't experience - unity of purpose, the knowledge that you all own your park and have a voice in the type of community you live in.

Your Mountain West ROC Association Director, Lorie Cahill, said it best, “JFK said that one person can make a difference, and everyone should try. I think that is something we really need to think about in our co-ops. I think we also need to have a level of acceptance that not everyone will join that effort, not everyone will engage, and that is okay. They still need a place at your table.”

**Our Words Have Power**

The words we choose to use, and how we choose to respond, can have a huge impact on our conversations and the how our messages are received. Here are a few tips for effective communication:

- Always be kind!
- Don't focus on what is wrong or negative. Change your words to focus on the solution or positive to gain forward progress.
- Avoid using phrases such as “you never” and “you always” as they tend to be exaggerations.
- Be sure to actively listen and make eye contact.
- Respond thoughtfully, don't react with emotion.
- Avoid words and terms that may trigger a person's biases.
- Use strong verbs that show your listener, not just tell them

Exercise: think about words you can use to describe your community that come from the heart, and use them when telling the story of becoming a ROC and building your neighborhood.

**Consider Serving on Your Board**

We were joined at the summit by self-professed board geek, Ned Cooney, who walked us through governance and best practices for serving on a board.

Ned explained that board officers are elected by the people to utilize the collective power of the community to safeguard, have oversight, help facilitate the creation of policy, and use the voice of the ownership of the park. As part owner of the park, you have a duty to attend meetings, but it is also the way you ensure your voice is heard. Serving on the board is another great way to serve your community.

**Core duties of the Board of Directors:**

- **Duty of care** - be engaged and prepared; knowing, “I can't do governance alone, I must do it with my team.”
- **Duty of loyalty** - to serve in the best interest of the coop, and avoid conflicts of interest.
- **Duty of obedience** - ensure compliance, align with the mission/purpose.
- **Fiduciary Duty** - act on behalf of the good of others - this gets to the core of your unity of purpose.
Officer Ethan Smith of the Missoula Police Department talked about some of the common crimes that you can take steps to prevent.

Vehicle Crimes: Very close to 100% of cars that are broke into, aren't even “broke into”. Door checkers go car-by-car looking for unlocked vehicles and with their luck running high, are able to access all sorts of valuables left in unlocked vehicles.

• LOCK YOUR DOORS!
• Don't leave valuables in your car!
• Don't leave your keys in your car!

Stolen Bikes: Whether locked to a pole or left on your porch, police see a lot of bikes being stolen. One of the biggest ways to prevent theft is to invest in a good lock that makes it difficult for bolt cutters to penetrate. Officer Smith recommended locks with a 10/10 security rating like Kryptonite.

Sheds & Storage Units: Officer Smith suggested the use of lights and security cameras, as well as shrouded locks such as Chateau locks.

Officer Smith echoed that knowing your neighbors and having each other’s back is an effective way to keep your park safe. Also, think about creating a Neighborhood Watch program for your community. Search ‘Neighborhood Watch Montana’ to find local information.

Human Resource Developement Council (HRDC) Contacts
With winter fast approaching, getting our homes ready for the cold is becoming a priority. HRDC organizations can be a great resource for energy assistance and other services (services and qualifications will vary). Here is the contact information for locations around the state:

<table>
<thead>
<tr>
<th>Location</th>
<th>Phone</th>
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</thead>
<tbody>
<tr>
<td>Billings</td>
<td>1-800-433-1411</td>
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<tr>
<td>Great Falls</td>
<td>1-800-326-0955</td>
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<tr>
<td>Havre</td>
<td>1-800-640-6743</td>
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<tr>
<td>Kalispell</td>
<td>1-800-382-1325</td>
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<tr>
<td>Libby</td>
<td>1-800-326-0955</td>
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<tr>
<td>Missoula</td>
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<tr>
<td>Pablo</td>
<td>1-800-433-1411</td>
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<tr>
<td>Red Lodge</td>
<td>1-800-326-0955</td>
</tr>
<tr>
<td>Helena</td>
<td>1-800-356-6544</td>
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<tr>
<td>Kalispell</td>
<td>1-800-344-5979</td>
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<tr>
<td>Lewistown</td>
<td>1-800-766-3018</td>
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<tr>
<td>Malta/Glasgow</td>
<td>1-800-227-0703</td>
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<tr>
<td>Missoula</td>
<td>1-406-728-3710</td>
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<tr>
<td>Bozeman</td>
<td>1-800-332-2796</td>
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<tr>
<td>Butte</td>
<td>1-800-363-1350</td>
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<tr>
<td>Great Falls</td>
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<tr>
<td>District VII HRDC</td>
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<td>District IX HRDC</td>
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<td>District IV HRDC</td>
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<tr>
<td>Rocky Mountain Devel. Corp.</td>
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<tr>
<td>Community Action Partnership</td>
<td>1-800-344-5979</td>
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<td>District 6 HRDC</td>
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<tr>
<td>Action for Eastern Montana</td>
<td>1-800-227-0703</td>
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<tr>
<td>Human Resource Council</td>
<td>1-406-728-3710</td>
</tr>
</tbody>
</table>
ENERGY SAVING TIPS - LIGHTBULBS

Use these tips to help save some easy money around your home:

- When not in use, turn lights off.
- Think about installing motion sensors or timers on exterior lighting.
- Upgrading to high-efficiency lighting can save you approximately $50 in electricity costs of the life of the bulb.
- If an area is used at least three hours a day, use LED (light emitting diode) or CFL (compact fluorescent light) bulbs.
- When buying LED or CFL bulbs, choose one that has an equivalent wattage and produces at least as much light (lumens) as the incandescent bulb being replaced.
- Look for the Energy Star label

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<thead>
<tr>
<th>Incandescent bulb rating</th>
<th>Necessary Lumen Output</th>
<th>Typical CFL or LED replacement</th>
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<tbody>
<tr>
<td>40</td>
<td>450</td>
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<tr>
<td>60</td>
<td>800</td>
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<td>150</td>
<td>2,600</td>
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<table>
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<tr>
<th>Desired Lighting</th>
<th>CFL Color Type</th>
<th>Kelvin Range</th>
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<tbody>
<tr>
<td>Warm, yellowish glow;</td>
<td>Soft White</td>
<td>2,500-3,000</td>
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<tr>
<td>standard incandescent</td>
<td>Warm White</td>
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<tr>
<td>Crisp, white light good</td>
<td>Bright White</td>
<td>3,500-4,100</td>
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<tr>
<td>for kitchen</td>
<td>Cool White</td>
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<tr>
<td>Natural sunlight good</td>
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<tr>
<td>for reading</td>
<td>Natural</td>
<td></td>
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</table>

Source: NorthWestern Energy Form 3315
For even more great energy saving tips, visit northwesternenergy.com