

WHO DO I CONTACT AT NEIGHBORWORKS?

For questions about Northwood, River Acres, Buena Vista and Green Acres, contact...



Danielle Maiden
Call: 406.407.6444
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For questions about Mountain Springs Villa, contact...



Mary Lou Affleck
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For questions about Missouri Meadows or Trailer Terrace, contact...



Sheila Rice
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OR



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For general ROC questions, contact...



Kaia Peterson
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ROC RENT STUDY

There are a number of reasons why you chose to become resident-owned but for many of you the promise of affordable lot rents is at least one important factor. Every five years ROC USA hires an outside third-party contractor to evaluate the question "How do my monthly lot rents in ROCs compare to other similar communities in the local market area over time?" Paul Bradley, President of ROC USA, recently wrote a blog post about the results of the most recent study of 13 communities. Here are a few of the highlights he shared:

- 11 of 13 ROCs have lot rents below market and 2 of 13 have lot rents equal to market after 5 years of ownership;
 - ROC rents range to as much as \$86 per month (17%) below market; and,
 - The average annual increase in ROC site fees is \$3.38 per year, or just under 1% per year.
- Not only are rents at or below market, but all of these ROCs are
- consistently setting aside funds for their reserve accounts, and investing in community infrastructure and improvements.

We know from working with all of you that your communities are experiencing similar benefits. Rents are staying low, communities are being well maintained, and funds are being set aside for future needs.



COMMUNITY IMPROVEMENTS

TRAILER TERRACE

Starting in late December, 225 residents of Trailer Terrace have enjoyed clean water with a new water well on-line to provide for drinkable water to the community for the first time in a decade. After many years of purchasing drinking water because of high arsenic levels, the families can now enjoy a glass of water straight from their faucet. Financing for the new well and water lines was provided by grants and loans from the state of Montana, the Army Corps of Engineers, and the Department of Housing and Urban Development. Trailer Terrace is located five miles from Great Falls.

Don Feist, president of the Trailer Terrace Board of Directors, noted that the community and the board had worked hard to get the well and the water lines replaced, but said "we still have a lot of work to do." The well connection and repair and replacement of water and sewer lines to about 1/3 of the residents completed phase one of the infrastructure project.

There will be two more phases of the infrastructure and replacement project. In phase two, an open pit sewage lagoon will be replaced with a state of the art waste water treatment plant, ridding Trailer Terrace of the smell and danger of the open pit. Phase three will be the replacement and repair of the water and sewer lines to the remainder of the residents.

Also at Trailer Terrace, the Eden Market Convenience Store, which serves a large area south of Great Falls, has reopened after a four-year closure. The store is a welcome addition to the area, saving area residents many miles in traveling to town for necessities. The store building is owned by the community and leased to a private operator. In addition to creating a community gathering place and easy shopping, Eden Market has improved the appearance of the community and provides income to the Trailer Terrace community through the rent paid.



MISSOURI MEADOWS

Closer to Great Falls on Lower River Road, Missouri Meadows Community, Inc. is planning a major project to lift the community out of the flood plain. Although the community is blocks from the Missouri River, it is still below the base flood elevation of FEMA (Federal Emergency Management Agency) maps, so replacement of homes and major repairs are prohibited. FEMA has approved the project, which involves bringing in fill and installing new water and sewer lines and roads to create 12 new sites and bring the remaining sites up above the flood plain.

This undertaking will mean that every home has to be moved to a new site. The benefit of the flood plain mitigation is that homeowners in Missouri Meadows will be able to improve their homes and replace them with new models if they wish. Missouri Meadows is applying for grants and loans to complete the work, which must first be approved by the City of Great Falls. The new sites will improve the community by bringing in more income that can be used for maintenance and other improvements.



NEW STAFF AT NEIGHBORWORKS MONTANA

NeighborWorks Montana is excited to introduce you to Danielle Maiden. Danielle was recently hired to fill the role of Cooperative Housing Specialist. She will be working specifically with the communities of Buena Vista, Green Acres, Northwood and River Acres, but will also be working with ROCs statewide.

Danielle is a 5th generation Montanan who loves all things Montana. She is a graduate of the University of Montana and Gonzaga. She is looking forward to working with each of you in your communities.

RESIDENT SPOTLIGHT

Hello everyone! My name is Lorie Cahill. Like many people in ROC's all across the country, my story of becoming part of a ROC began with the thought "how can I create a home for my family that I can afford, that is secure and safe, and that I can take pride in." My family and myself had recently gone through a life changing event which later led to our losing our home and having to rethink our plans for our future. We needed affordability as our income had dropped by more than half. We needed security as we could not afford the loss of another home. We had always taken pride in our home and planned to do just that in our new place. We purchased a home in Green Acres which was just in the process of becoming a ROC. We were excited! It had promise of affordability, security and we would have a hand in making and keeping it a safe and beautiful place to live with the sense of community.



After becoming a ROC a few months later I was approached to be the President of the Board as our current President was leaving the community. I had never done anything like this before and was excited and nervous at the same time. I had visions and plans running through my head day and night! It would be a turning point in my life where I saw a new path for myself and wanted to help our community grow and succeed. Green Acres was waiting to begin a sewer project on a failing sewer system and connect with our city's sewer. Let me be brief and just say there is much to learn about a project like this! I connected with Mary Lou Affleck at NeighborWorks Montana and was helped and supported through every part of the project.



Following the sewer project, I set out to meet each person living in the community. I figured this would be the best way to introduce myself and get a sense of where each person was with regard to becoming a ROC. This turned out to be one of the best things I ever did to date. I have been our board President for almost 6 years now. I will not lie to you all, I have had a time or two where I was ready to throw in the towel. But, my passion for seeing our community succeed outweighed the bad days - this, combined with the support of NeighborWorks Montana and ROC USA kept me going.

This last year, I ran for the Mountain West Director seat for ROC Association. A ROC Association Director is a resident that serves on ROC USA's Board. My motivation for pursuing this position was that I know from talking with various people in other ROCs throughout the years that there are struggles in all of our communities. I also know that there is a lot of opportunity out there for solutions to those struggles. I wanted to be part of the team that could bring the voices of ROC members to the people who could, and have, helped resident communities across the states continually improve, grow and succeed in their communities. My first board meeting with ROC Association did not disappoint. As is always the case, I was met with a very warm welcome by all. What struck me the most and frankly has always stood out to me was the people there - from CEO to investors - and all in between, were truly interested in what I brought to the table and helping in whatever way they can as well as making me feel like what I had to say was every bit as important as anyone else in the room.



I feel both blessed and excited to be a part of it all. Being a leader in your community is a big job, is it worth it to you? How important is the community you live in to you? I can tell you for me, it absolutely has been worth it! I am very proud of our community here in Kalispell! We are a hard working bunch of people who want what everyone wants, a beautiful and safe place to come home to and raise our families. We are not a trailer park nor are we a mobile home park, we are a Resident Owned Community!

NEWS FROM THE STREET!

We recently talked to Dan Drobny, Board President of Mountain Springs Villa, and Mary Sherman, Board President of Northwood and asked them three questions about their community. We asked them about what makes their communities unique, what challenges they have and to identify one area they would like to improve on. Here's what they had to say!

WHAT IS ONE UNIQUE THING YOUR COMMUNITY IS DOING TO BRING PEOPLE TOGETHER?

Mary: We are revamping a previous home into a community center. We have had five very active volunteers rehabbing the building and eight folks helping with the community garden that adjoins the community center. It has been fun working together towards a common goal and the garden has provided relaxing fun and exercise while we get to know one another better!



Dan: We recently changed our community's annual and semi-annual meeting dates, times and locations in an effort to maximize participation from our community.



WHAT IS ONE CHALLENGE YOUR COMMUNITY FACES?

Mary: Our community struggles with getting active volunteers participating in committees for the community.

Dan: Our biggest challenge is getting and maintaining community involvement.

WHAT IS SOMETHING YOU'D LIKE TO SEE HAPPEN WITHIN YOUR COMMUNITY?

Mary: I would love to see our community having more active participation with members of the community and getting more engaged.

Dan: I would love to have our residents realize what we have within our community and it spark something within them to strive to make it even better!



Each community has unique things going on and each community struggles with some of the same things. If you have ideas about how to get other residents in your community involved, talk to the board at your community today. Don't miss out on all the opportunities living in a ROC offers.

CHECK OUT SOME GREAT OPPORTUNITIES FOR DISCOUNTS

Residents of Buena Vista created a partnership with Home Resource in Missoula. Home Resource is a building store in Missoula that sells reusable building materials. Here's their story:

"A Buena Vista resident's son needed to build a fence. He went to Home Resource to purchase the supplies. While in the store, he found out that they have discounts for non-profits. The Buena Vista community is considered a non-profit! Terry, the board president went to Home Resource and worked with them to register their ROC as a non-profit for the discount. Any resident who has their address on a license or ID, proving their residency is in the ROC, receives 5-50% off items at the store! There has been a fencing project completed using materials from Home Resource and other residents have been able to buy materials at a discount to complete rehab on their homes. The community has come a long way making improvements and this partnership will only be a catalyst for that movement."

If your community is anywhere near Home Resource talk with the staff there about how you can take advantage of this wonderful opportunity. Here are some other great discount opportunities for you to check out!

DISCOUNTS ON PHONE AND INTERNET

Discounts are available for home phone and internet through the state of Montana, dependent on income, location and service providers. The Montana Lifeline Discount Program is available from all telephone and internet service providers. This discount will lower your bill by \$9.25/month if you are currently receiving Medicaid, Supplemental Nutrition Assistance Program (SNAP), Supplemental Security Income (SSI), Federal Public Housing Assistance (Section 8), VA Veterans Pension, VA Survivors Pension or can qualify at or below 135% of federal poverty guidelines (single-member household making at or below \$16,281 annually). Tribal Lifeline offers a deeper discount through the Link-Up Program to qualifying customers who live on federally recognized tribal lands.



For Frontier Lifeline Application visit:

www.frontier.com/resources/discountprograms/lifelineprogram/montana
or call 1.800.921.8101 to have an application sent to your home.

For CenturyLink Lifeline Application

www.centurylink.com/lifeline
or call 1.877.837.5738 to have an application sent to your home.



All telephone providers honor the lifeline program, if the local service provider is not listed above, inquire in your local providers office for details on how to apply for the lifeline monthly discount.



Spectrum Charter offers Spectrum Internet Assist, high-speed internet at an affordable price. This program offers high-speed 30mbps internet with no data caps, Internet (modem included), no contract required and can add in-home wifi for \$5 more per month to qualifying households. To qualify for the program a member of the household must be a recipient of one of the following programs: The National School Lunch Program (NSLP, free or reduced cost lunch) or Supplemental Security Income (SSI). Contact Spectrum Charter for options in your service area at 1.877.906.9121.

If you do not see one of your providers listed here, it's always worth approaching your local service provider regarding a discount for seniors, Veterans and those on a low-income. Many times they are able to provide a discount on services or a more affordable payment plan to ensure your household has adequate services.

If you're currently receiving these services at the normal cost, you are not disqualified from receiving the discounted rate, you may however find it to be a more difficult approval process.

DOUBLE SNAP DOLLARS AT PARTICIPATING FARMERS MARKETS

Double SNAP Dollars are a dollar-for-dollar match that participating locations provide when customers use SNAP (Supplemental Nutrition Assistance Program) benefits, previously known as food stamps, to purchase fresh fruits and vegetables. It is one small way to help everyone eat better on a budget. Details vary slightly according to each location, but your purchase of fresh food will be matched when you swipe your EBT card no matter which location you visit. To participate simply use your SNAP EBT card at any of the following locations.

COLUMBIA FALLS

Columbia Falls Community Market
Operates May-September, Thursdays 5-7:30pm
Offers \$10 match
cfcommunitymarket.com

MISSOULA

Clark Fork River Market - Under Higgins Bridge
Operates May-October, Saturd 8am-1pm
Offers \$20 match
clarkforkmarket.com

Missoula Farmers Market in Circle Square
Operates May - October on Saturdays from 8am-12:30pm
Operates July - September on Tuesdays from 5:30-7pm
Offers \$20 match
missoulafarmersmarket.com

Missoula Community Food Cooperative
Open year-round. Monday-Friday 10am-8pm, Saturday and Sunday 10am-5:30pm
1500 Burns St, Missoula 59802
missoulafoodcoop.com

OTHER LOCATIONS

Billings: Healthy by Design Gardners Market
Bozeman: Gallatin Valley Farmers Market
Hamiton: Hamilton Farmers Market Co-op
Hardin: River Valley Farmers Market
Red Lodge: Red Lodge Farmers Market

COMMUNITY SUPPORTED AGRICULTURE (CSA)

CSA is a local produce delivery program that links food shoppers with local growers. Customers pledge support of local farmers by ordering a produce share before the season begins, sharing the risks as well as the benefits of food production. In turn, customers receive a box of produce delivered to a nearby location every week throughout the growing season. CSA programs are a great way to purchase a season's worth of local vegetables and fruit all in one stop - plus you learn about different kinds of produce, your local farmers, new recipes and storage tips! CSA programs provide a 50% discount (up to \$200) on large and small produce shares for people currently receiving EBT. Any ROC resident who purchases a CSA in 2017 will get an additional \$25 discount on their share price - when registering just let them know you are a ROC resident. The CSA Coordinator will set up monthly installment payments on your EBT card to cover half your share price. Contact the CSA Coordinator to ask questions and order your share. Currently the Western Montana Growers Cooperative is the only participating CSA at 1500 Burns St., Missoula, MT. Contact 406.544.6135 or csa@wmgcoop.com for more information or visit wmgcoop.com, offering fresh local produce June - December.

** If you do not see your location listed here, please be sure to contact your local markets and tell them you would like to utilize your EBT dollars at their events **