

MONTANA ROC NEWS



MONTANA ROC COMMUNITIES

*There are currently **19 ROC communities** across the state, representing **720 homes!***

- Bonnie's Place, Missoula
- Buena Vista, Missoula
- C & C Community, Billings
- Centennial Trail, Columbus
- Clear Creek Court, Havre
- Country Court, Kalispell
- Crossroads Cooperative, Great Falls
- Golden Age Village, Emigrant
- Green Acres, Kalispell
- Hideaway Community, Columbia Falls
- Libby Creek, Libby
- Missouri Meadows, Great Falls
- Morning Star, Kalispell
- Mountain Springs Villa, Red Lodge
- Northwood, Pablo
- Pleasant Park, Great Falls
- River Acres, Missoula
- Sleeping Giant, Livingston
- View Vista, Livingston

The future of every community lies in capturing the passion, imagination and resources of its people.

Ernesto Sirolli

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Want to know how to get one month lot rent free?

NWMT is offering this incentive program to all ROCs who want to participate. If you would like your ROC to have this program, please contact your Board of Directors

This is how to get your name in the pot for a drawing at your community's year end annual member meeting:

- Attend a board meeting - one entry for every meeting you attend (virtually or in person)
- Volunteer in your community- one entry for each volunteer day/event participation
- Training - one entry for every ROC or NWMT training you participate in
- Membership meetings - one entry for every member meeting you attend

Every member of the community is eligible, including board members! If you are not a member, please ask how you can become a member.

This is a great way to be part of your community! For more information and to get your entry for the drawing, please talk to a board member of your community.

The more you participate, the more entries you will receive and have a better chance of winning the drawing for the FREE month of lot rent!



Sleeping Giant in Livingston officially became resident owned March 1, preserving 26 homes. Their community is just a short drive from downtown Livingston and has clear views of the Absaroka Mountains, including Livingston Peak and the Sleeping Giant ridge which inspired their cooperative's name!

"Many residents had voiced concerns about finding a new place to live if their manufactured home park was ever sold, but now they can feel secure in knowing that Sleeping Giant Community will remain affordable manufactured housing – forever!" said Adam Poeschl, ROC Acquisition Specialist NWMT

We are excited to welcome two new communities in Montana!

Bonnie's Place (formerly Twen Tre) in Missoula became resident owned on April 12, preserving 24 homes in an area that has become increasingly unaffordable for locals.

The residents are ecstatic to have the opportunity to take control of their community and stabilize their lot rents, and have the security of knowing their neighborhood will remain a manufactured home community in perpetuity.

"The experience of our purchase process was quite stressful at times, as to be expected, but the adversity that we faced during that process really brought us together as a community and galvanized development in us all as individuals as well. I know that we as a community came out feeling much more confident in our ability to self-govern effectively, especially with the support of Neighborworks as our partner. We are all excited to begin the process of improving our community, and to transform Bonnie's Place from just 'housing' to a place we can all call 'Home.'" said Bonnie's Place Board President, Brian Lease





Consider Applying for Grants!

As members of a resident owned community there will be projects you may wish to accomplish but find that you need to find sources of funding to get them done. The ROC team encourages you to consider researching and applying for grants to help your community move forward on projects!

Nora Gartner



Adam had a recent conversation with Nora Gartner, Board Vice President for Bonnie's Place about a grant that she worked on for her community.

The grant Nora worked on is the AARP Challenge grant, which focuses on helping residents in communities who are 50 and older. Nora found that she needed to emphasize projects that would benefit residents of this age in particular.

"I saw it as a way to complete and fund all of the paving Bonnie's Place, Inc. needs in one large project. This would have been in lieu of making it one of our "capital improvements," or completing each separate paving project individually, which would not have been cost effective. I also saw it as a way the interim board of directors could show residents that we are including them in the future plans for our community and are making a good-faith effort to improve Bonnie's Place for them," said Nora.

Some of the challenges she faced in the process included:

- ensuring that all residents were included, even if they didn't have a computer
- making sure she asked the correct questions
- composing the language for the grant, this was the first grant she had written

Even with the challenges, Nora says it was a very good experience. "I got to know and develop more personal relationships with my neighbors. It also gave me valuable experience for writing additional grants in the future and will help me as I continue pursuing a Graduate Certificate in Nonprofit Management from the University of Montana."

Adam asked Nora if after going through this first experience she would apply for the same grant or different grants in the future. "I would definitely recommend that Bonnie's Place apply for this grant next year. Everything is complete to apply with a few revisions to the timeline of our community becoming resident owned and possible additional paving needs. I also think that one of the ways we can effectively manage our community is to apply for other grants going forward, especially given our financial limitations as a new corporation."



The AARP Challenge grant is closed for this year, but you can read details and see grant examples by scanning the QR code to the right with the camera on your cell phone. Or visit aarp.org/CommunityChallenge.



Financial Coaching Available

Through your partnership with NeighborWorks Montana you have access to statewide financial coaches who may be able to support you and your family in a few different ways.

Meeting with a financial coach is entirely free, no matter how many appointments you have, and we have virtual appointments available so travel is not necessary.

Financial coaches also have access to NWMT's Matched Savings Program. This program would require you to save for at least six months (or at most 12 months) and NWMT will match what you save up to \$500. A financial coach will help you identify if your budget will allow for you to save and will be able to enroll you in this program. It starts with meeting with a coach!

To find a financial coach near you, please visit NWMT's website: www.nwmt.org/homeownership, or email Naomi Valentine at nvalentine@nwmt.org and she can help you find the right counselor or coach to meet your needs and goals.



A financial coach will help you:

- Create and manage a workable household budget.
- Create an action plan based on your family's financial goals, and unique financial situation
- Analyze your financial situation with plans for reducing debt, increasing savings, and increasing your credit score.
- Access to tools that will help you maintain the skills you learn during your meetings with your financial coach.



Grant Writing Tips

Shared by Nora Gartner of Bonnie's Place

- Be inclusive of all residents and their concerns that relate to any project being addressed by the grant.
- Don't be afraid to ask the grant questions about the items on the application you do not understand.
- Try not to be overwhelmed by the scope of the grant and remember the positive reasons for applying.
- Just take it one section at a time.
- Even if the odds for being awarded the grant seem impossible, (in 2022 there were over 3,000 applications for the AARP grant and only 268 grants were awarded), remember finding additional funds for your community's needs may be difficult in the current financial climate, and you never know, you may have one of the most compelling stories. Compelling enough to be awarded the grant!



Resident Spotlight

Trish Fauth has been an active member of her community since moving to Green Acres in Kalispell 10 years ago. Trish works from home full time selling insurance, she has served as the Board Secretary from 2014-2017, then Treasurer from 2020-2022, and now is currently serving as Board President.

All this comprehensive board experience along with her kindness and generosity makes Trish an excellent resource for questions and support, especially with monthly treasurer reports! Being able to have a voice in community actions and decisions, along with the great sense of community is what she likes most about living in Green Acres.

Thank you for your hard work and dedication, Trish! And for organizing this neighborhood barbeque back in August!

PRICE Fund Program



Thanks in large part to the work of many ROC leaders across the county, a grant program for the replacement of water, sewer and other infrastructure systems in ROCs was approved last year at the Federal level. The Preservation and Reinvestment Initiative for Community Enhancement (PRICE) Fund was signed into law in December and has the potential to make a huge impact in ROCs like yours.

While there are no clear details on how the more than \$200 million in grant funds will be distributed yet, we know that ROCs will be eligible, as well as a range of other applicants, too. These grants will help fund improvements such as roads, water and sewer systems, and community buildings.

NWMT has completed your community's ROC Readiness Survey informing ROC USA of your current infrastructure needs. This is the first step to understand the current infrastructure needs across the ROC USA network and represents the impact the PRICE Funds could make in ROCs nationally.

More information will be forthcoming regarding the PRICE Fund program requirements and how your ROC may be able to take advantage of this funding opportunity for your infrastructure needs.

PRICE is the first programmatic community-level investment by the federal government in resident owned communities!

"PRICE can really help transform communities that have witnessed decades of deferred maintenance and prepare them for a resilient and secure future."

Paul Bradley



Paul Bradley quote published in a December 23, 2022 article posted to rocusa.org after the program was approved.

**HEY,
NEIGHBOR!**

Low-cost loan available to help you fix your home

- ✓ Low-cost loan to help you fix your manufactured home
- ✓ **NEW! Pre-approval process + letter for your contractor**
- ✓ 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.



ROC
Association

WE NEED YOU!

Join a ROC Association Committee!
We're a community-leader led movement.

Two committees are recruiting Members:

Outreach and Education

Provides peer-to-peer
support and education
about Resident Owned
Communities.

Policy and Advocacy

Leads and influences
policy that impacts
Resident Owned
Communities.

Learn more & sign up at rocassociation.org

Free Online Training Available



**Scan here
to register!**

The ROC Team encourages all residents to register for ROCKET, ROC USA's Online Community for Knowledge, Education, and Training. In ROCKET, you'll find on-demand training courses that you can take at your own pace. Courses available to residents include *How to Avoid and Manage Conflict*, *Infill - Filling Vacant Lots*, *Project Management*, and many more!

Residents can take as many courses as they wish, and the learning management system tracks what courses you complete so you can keep track of all of your achievements. You earn badges for each course completed, and these courses can also be great resume-builders!

Scan the QR code or visit rocusa.org/rocket to access this training. If you have any questions please reach out to ROC USA via email at rocket@rocusa.org or your TA provider!

MONTANA RESIDENT OWNED COMMUNITY NEWS

IN THIS EDITION

- Incentive Program
- Two New Communities
- Financial Coaching Information
- Grant Writing Information
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- And more!



*Taking the time to build
community, to get to know
your people will have
long-lasting benefits.*

Clifton Taulbert