

MONTANA ROC NEWS



ROCing Montana since 2008

The Montana ROC program began in 2008 when NWMT joined forces with ROC USA. Since that time, the Montana ROC family has grown to 19 resident owned cooperatives (ROCs) across the state, representing 720 homes that have been preserved as affordable homes in perpetuity.

In addition to helping create resident owned communities, the NWMT ROC program helps those communities thrive in part by supporting major infrastructure improvements. Since 2008, well over \$16 million has been invested in ROC infrastructure projects across the state, benefiting both the ROCs and the broader local communities.

The Montana ROC program aims to serve a diverse number of people by preserving a variety of homes that Montanans can afford, and we are excited to be working on multi-family cooperatives in addition to ROCs to meet this goal!

NWMT Celebrating 25 Years!

Over these years, NWMT has worked to become a leader in housing education and counseling, an innovator in single-family lending, a reliable source of gap financing for developers, and a champion of self-sufficiency for residents of manufactured home parks.

Since 1998, the Montana HomeOwnership Network, now known as NeighborWorks Montana, has built a network of partners to create homeownership opportunities for hard-working Montana families. Collaboration is one of the core values of our organization because we know that many can accomplish more than one can achieve alone.

"Too often we underestimate the power of a touch, a smile, a kind word, a listening ear, an honest compliment, or the smallest act of caring, all of which have the potential to turn a life around."

Leo Buscaglia

NWMT Contacts



Danielle Maiden
dmaiden@nwmt.org
406.407.6444



Adam Poeschl
apoeschl@nwmt.org
406.220.2361



Rachel Clarno
rclarno@nwmt.org
406.604.4556



Maggie Hodges
mhodges@nwmt.org
406.604.4555



Rebecca Heemstra
rheemstra@nwmt.org
406.604.4545

The NWMT ROC Team Grows

Meet our newest team members!



Rachel Clarno is located in Kalispell and joined our team in May. Rachel has a background in real estate, a passion for helping others, and a desire to grow with those around her.

Email: rclarno@nwmt.org

Communities she will be serving: Bonnie's Place, Buena Vista, Country Court, Green Acres, Hideaway, Libby Creek, Morning Star, Northwood, and River Acres



Maggie Hodges is located in Helena and joined our team in September. Maggie worked with health equity, community engagement, and state level policy changes in her previous role as a social worker.

Email: mhodges@nwmt.org

Communities she will be serving: Clear Creek, Crossroads, Missouri Meadows, and Pleasant Park



Rebecca Heemstra is located in Livingston and joined our team in September. Rebecca has owned and managed small, local businesses with a focus on the well-being of the diverse communities around her. Most recently she worked in the banking industry and has a passion for helping individuals achieve personal and financial success.

Email: rheemstra@nwmt.org

Communities she will be serving: C & C, Centennial Trail, Golden Age Villiage, Mountain Springs Villa, Sleeping Giant, and View Vista

Is your community prepared for a disaster?

Being prepared for a disaster is not just a matter of personal responsibility, it is a collective and societal obligation. When your community is well-prepared, you are able to bounce back faster, restore essential services quicker, and better support one another during the challenging time.

Preparing your community for a disaster involves collaboration, planning, and education. Below are a few first steps you can take to help get your community prepared for disasters. For more details and resources, visit [ready.gov/be-informed](https://www.ready.gov/be-informed). If you are interested in working on this, contact your CTAP.

Remember that community preparedness is an ongoing process. It requires dedication, active engagement, and cooperation from all community members. By working together and staying proactive, your community can be better prepared to face and recover from disasters.

In addition to the steps identified below, consider:

- Forming a preparedness committee that can take the lead
- How your community can be intentional about creating strong neighbor bonds
- Collaborate with other ROCs to help each other form a plan
- Raising awareness during community meetings
- Creating materials that can be shared with residents
- Create a resident directory for easy communication

12 WAYS YOU CAN START TO PREPARE



**Sign up for
alerts &
warnings**



**Make a
community
plan**



**As a
community,
save for a
rainy day**



**Practice
emergency
drills**



**Test your plan
to relay
information**



**Safeguard
community
documents**



**Plan with
neighbors for
further unity**



**Work together
to make your
homes safer**



**Know
evacuation
routes**



**Gather a
stockpile of
essential
supplies**



**Get involved in
your greater
community**



**Help residents
document
property &
valuables**



Resident Spotlight: Wendy Herman

Staff recently reached out to Wendy Herman from C & C Community (Billings) to get her insights into the community's work to hire a property management company and to share her thoughts on community involvement. Wendy has been one of the driving forces behind C & C Community from the beginning and continues to serve on the community's board.

In March of this year, the C & C Community board decided to get help from a property management company. Wendy told us that taking care of a mobile home park is a lot of work, and it can be tough on personal life and community involvement. They decided to hire professionals because they knew it was important for the community's well-being.

When we asked Wendy about how their community found the property management company, she gave credit to Autumn Tigart, their CTAP (Certified Technical Assistance Provider). Autumn did a lot of research to find the right company for their community. Wendy also mentioned Mary Lou Affleck, who was a big inspiration to her and others. Mary Lou's dedication and vision helped her handle her responsibilities on the board, as well as lay the ground work that has helped their community be as strong as it is today. When it came time to hire a property manager, Wendy also stressed how important it was to involve the community in making this big decision, encouraging residents to vote for it.

Since the property management company started working on August 1st, they have become a crucial part of the community. They do things like hiring maintenance workers, talking to vendors, and making sure everyone follows the community rules. They also handle things like complaints from residents and notices for rule violations, which makes life easier for everyone. One challenge recognized so far is making sure the community's values and vision stay strong as outside management takes over tasks that used to be done by people in the community.

Wendy went on to share that getting their community involved was hard at first, but as everyone saw improvements, more they joined in.

Community events like BBQs have helped bring everyone together.

She also talked about some of their achievements, like an infrastructure project that made the community better. They also got new fencing and lighting, and local groups pitched in to help.

Whether your community is a fairly new ROC or is seasoned, it's important to have a clear vision, find people who share your goals, and make a plan to achieve them. Wendy said, "Make a written list of what needs to be done to achieve it. Seeing the accomplishments and improvements is what makes it all worthwhile. Get together and celebrate those accomplishments, and be proud of each one."

Celebrating even small achievements can make the community stronger and more united. Wendy's insights show how powerful a community can be when people work together. We're thankful for her dedication to making C & C Community a better place for all involved.



LARRY MAVER PHOTOS, BILLINGS GAZETTE
Wendy Herman, right, and Mary Lou Affleck tour C & C Community mobile home park where residents are making improvements after purchasing the park.

Infrastructure Project Roundup!

ROC communities across Montana have been hard at work identifying infrastructure needs within their communities and developing plans for repair and replacement of systems that are in various stages of disrepair. As many of you know, infrastructure needs and repairs can be very disruptive, expensive and time consuming. Despite how challenging infrastructure can be, there has been a lot of great progress being made by residents in their communities. To date there has been \$16,664,719 in total infrastructure investment in the 19 ROCs in Montana since their inception!

The residents at **Crossroads Cooperative** in Great Falls created a Water & Sewer District when they purchased their community in 2015 and have completed significant infrastructure updates attracting a total of over \$6 million dollars in investment in their water and sewer systems. **Buena Vista Community** in Missoula has worked very closely with Missoula County to connect to the municipal sewer system, completing their second phase of the project this fall for a total investment of \$1.6 million dollars in their community's sewer system. **C & C Community** in Billings worked with the City of Billings to complete water hydrant and asphalt upgrades within their community for a total investment of \$540,000 in Spring of 2023.

Many of the ROC communities are preparing to begin construction on their systems in the upcoming 2024 and 2025 construction seasons.:

- **Libby Creek Community** in Libby has partnered with Lincoln County and the City of Libby to attract over \$2.8 million dollars to replace their sewer system and connect to the city water system.
- **Clear Creek** in Havre is partnering with the City of Havre to replace their sewer system in Spring 2024.
- **View Vista** in Livingston has partnered with the City of Livingston to apply for grants and loans to replace both their water and sewer systems.
- **Morning Star** in Kalispell has partnered with the City of Kalispell to take their 24 septic tanks offline and connect to both City water and sewer.
- **Green Acres** in Kalispell has also partnered with the City to replace their existing sewer lines in the community.
- **Hideaway Community** in Columbia Falls has created a Water & Sewer District and plans to replace their sewer system with grant funding and loans.

Often when the residents purchase their property there is substantial deferred maintenance that requires affordable financing and grants to maintain affordability for the residents. ROCs have seen immense support from many of the city and county municipalities in which they are located, that have provided various levels of support including sponsoring grant applications, giving direct grants to the projects, and submitting letters of support to funding agencies.

Without the hard work of the residents, partnerships, and support from the municipalities and elected officials, these projects would not be possible. As projects are completed NWMT will highlight the great work being accomplished by residents in future newsletters. We commend the determination and commitment of residents in these and similar projects. Your hard work is appreciated and celebrated!

Multi-Family Cooperatives News

NeighborWorks Montana has been working on an innovative program with local partners to adapt the ROC model to different types of housing, such as apartments and duplexes.

In 2021, NWMT and North Missoula Community Development Corporation (NMCDC) were approached by a concerned local resident who learned that the apartment building next to her home was up for sale, potentially displacing residents. Fearing unaffordable rent hikes under new ownership, NWMT and NMCDC joined forces to help residents in three buildings and eight rental units organize and establish the property as a shared equity cooperative. This innovative plan blends a community land trust with a housing cooperative similar to the ROC model. NMCDC acquired the underlying land for their land trust, while residents purchased their homes atop this land. This separation of land and home values ensures long-term affordability. After almost two years of collaboration with residents, property owners, the City of Missoula, and other partners, the residents of Wolf Avenue achieved the creation of Montana's first Limited Equity Housing Cooperative, known as "the Wolf Avenue Collective."

Following the success of Wolf Avenue, NWMT and NMCDC replicated this approach with another group of residents at a property on River Road in Missoula, now named River Rocks Cooperative. The community's land is held within the NMCDC land trust, and the cooperative owns the 14 homes, including manufactured homes, single-family homes, and duplexes. The organizing and purchase process spanned 10 months, with Clearwater Credit Union and NWMT financing the home purchases in September 2023.

The residents of both properties now have control over their rents, can make decisions regarding property maintenance and improvements, and enjoy safe, affordable homes within Missoula. This endeavor has been an exciting and challenging journey, extending a proven model that has worked well in Montana and across the country for manufactured housing communities to various housing forms. The prospect of expanding this opportunity for more Montana residents is very exciting.



Photos from the Wolf Avenue closing and celebration



Photos from the River Rocks closing and member meeting



2022 Summit Grant Project Updates

Community Building at Pleasant Park

Work at the Pleasant Park community building in Great Falls is continuing in part thanks to the ROC Summit grant the community received from the 2022 Summit.

The exterior work, including painting, has been completed, and the next step is to add skirting around the base of the building. Plans are also underway for the interior, which involves the installation of sheetrock, insulation, and the ceiling. Interior painting is anticipated to take place in the upcoming spring season.

In addition to these developments, the community has been granted \$500 by the Great Falls Area Community Foundation to support the construction of a ramp designed to enhance accessibility for residents with mobility challenges. The community is actively coordinating the necessary preparations for this project.



New Fence at C & C Community

Everyone at C & C in Billings loves the new fence leading into their community drive. They also installed 36" swing gates for one home so they can easily access to the dumpsters.



Green Acres Beautification Projects



The ROC Summit grant funds received by Green Acres in Kalispell were put to excellent use, enhancing the beauty of their community through a series of projects.

The projects included the revitalization of their community center with a fresh coat of paint, the creation of a captivating mural adorning the center, the installation of an attractive flower bed encircling their community sign, the addition of charming flower boxes, and the acquisition of new garbage cans.



The mural was done by the talented local artist, Ali Serres-Conley.

MONTANA RESIDENT OWNED COMMUNITY NEWS

IN THIS EDITION:

- Celebrating 25 Years
- New ROC Team Members
- Disaster Preparedness
- Resident Spotlight
- New Multi-Family Co-ops
- Infrastructure Projects
- Summit Grant Projects



Continued progress is the result of persistent effort and a commitment to growth. It leads to ever-expanding horizons and a brighter future for our communities.