

Spring 2023

Making Resident Ownership a Reality Nationwide

## President's Report

Do you remember turning 15? Well, we're about to turn 15 years old!

ROC USA<sup>®</sup> was launched on May 6, 2008, with the goal of making shared equity resident ownership routine in more states than New Hampshire, where the movement began back in 1984.



**Bradley**

Our basic structure – a Network of TA providers and a national Community Development Financial Institution (CDFI) lender – has only been changed twice in 15 years.

**We undertook our reorganization to prepare for future growth because ROCs have proven themselves on several questions that remained unanswered 15 years ago.**

First, in 2013, ROC USA supported two ROC leaders and their founding of the ROC Association. The Association became a voting Member on the Board through three Directors who are elected to the ROC USA Board. As you'll read here, the Association is now really stepping up!

The second big change came in 2021 with the Board's approval of a re-organization, which has led to some important changes.

**More on PRICE..... Page 8**

ROC Movement is our new team that supports the ROC Association and public policy. The PRICE Initiative is an enormous win brought about by the

» See **BRADLEY**, Page 10



PHOTOS COURTESY OF HALIFAX ESTATES

**A team of volunteers makes the home sales office fun and effective at Halifax Estates. The team includes Charlie Brine (from left), Deb Winiewicz, Rita Hill, Ann Williams, Liz Gallagher, Noreen Haworth and Sheila Carroll.**

## Peer networking pays

### ROC-to-ROC connections spur revenue ideas

When Royal Crest Residents Association became a ROC at the end of July, its Members immediately began thinking about ways to increase revenue without increasing rent.

"We had 10 vacant lots, and we knew if we put new homes on those lots this year, that could help," said Al Latini, a Board Member at the 154-site community in West Wareham, Mass.

"We started looking at what other ROCs were doing," said Bob Costa, Board Vice President. "And when you have that kind of collaboration between communities – es-



**The team, including Ann Williams (above), has generated \$100,000 in commissions in nearly three years.**

pecially if you are resident owned – it goes a long, long way."

During a monthly Zoom meeting with ROCs from across Massachusetts, Royal Crest got a little help from a neighboring community to its north.

At that meeting – called ROC Strong and hosted monthly by Co-operative Development

Institute – Royal Crest learned that Halifax Mobile Home Estates Association's Board of Directors had a lot of information to share. Nearly three years ago, Halifax started its own sales company – Halifax Estates Sales Team – and since then has generated nearly \$100,000 in home sale commissions. And all that

» See **CONNECT**, Page 5

# All they needed was a way to give

## Donations pile up as neighbors work to help neighbors at Missouri ROC

**LIBERTY, Mo.** – When Liberty Landing Cooperative Member Karen Gardner turned 80 this summer, she didn't ask for presents. Instead, she asked friends and family to donate one item to the community's new Blessings Shed and Library to help provide her neighbors with food.

With more than 400 donations, Gardner's birthday party kickstarted the inception of the food pantry for Liberty Landing homeowners.

"It just goes to show you how generous people are," Gardner said. "I didn't think I would ever get it started and when it opened it was packed. There are people everywhere who would help if you just give them the opportunity."

Gardner and Linda Hazlett are co-chairs of Liberty Landing's Social and Wellness Committee. Along with its six other members, the group started the food pantry after noticing that many Liberty Landing residents were senior citizens on fixed incomes, struggling with rising grocery costs and having limited transportation to local food pantries.

"Money and everything is tight for everyone," Gardner said. "And we had a lot of residents who had trouble getting to the food pantry so we thought if we could



PHOTOS COURTESY OF KRISTI PETERMAN

help alleviate their expenses by providing food for them, we could make it easier for them."

With a quick power wash, a fresh coat of paint and some new shelves, members of the Social and Wellness Committee converted a centrally located 8-by-10-foot shed into a food pantry and library. It's open daily from 9 a.m. to 6 p.m. (closed on holidays and for inclement weather) and provides non-perishable food items like cereals, pasta, canned fruits and vegetables, and other household needs like toilet paper, hygiene items and pet supplies. It also serves as a lending library and offers free books and puzzles.

"We have a variety of items in there," said Hazlett. "Basically, whatever people bring and think others can use, they can put it in there."

The 195-home Liberty Landing Cooperative Member purchased its community in December 2021 for \$8.58 million.

The committee held a grand opening for the Blessings Shed and Library this fall. Each of the eight members of the Social and Wellness Committee takes turns maintaining the shed – opening and closing, restocking and organizing the shelves and sweeping and cleaning it daily. Gardner said she hopes more people in the community take advantage of the free food and other items.

"We felt like there was a need there and we feel blessed that we are able to do it," Gardner said. "We hope more people use it. We would love to see the shelves half empty."



Don't miss Ownership Matters, the podcast for homeowners in Resident Owned Communities featuring conversations with people who live in, work with, and advocate for ROCs. Find us wherever you get your podcasts or at [rocusa.org/ownershipmatters](https://rocusa.org/ownershipmatters).

# 2023 Better Together Grants are here

**LITTLE RIVER, Calif.** – When Carol Bishop applied for a Better Together Grant in 2022 for The Woods Cooperative Association, she was focused on creating seamless community meetings for all Members and wanted to buy the right equipment to help.

“With COVID, we have been holding all of our meetings hybrid and we had 33 people on Zoom and 32 people physically in the clubhouse, and there were some audio and camera issues that we were having,” said Bishop, who now serves as The Woods’ Board Secretary, but was not on the Board during the application process.

When the ROC was awarded \$1,800 in Better Together Grant funding last year, the community used the money to purchase microphones, a projector, a portable screen and a Zoom Pro account. “Now you can hear people on Zoom and see people in the clubhouse. It took a little trial and error, but with the new equipment, it worked beautifully.”

The Woods Cooperative Association and 15 additional ROCs received a total of



**The Woods put a Better Together Grant toward equipment that allows Members to attend meetings remotely with a quality audio and visual experience.**

\$32,000 in Better Together Grant funding last year for projects to address Member engagement, community improvements and rebranding needs.

ROC USA® has provided funds for the grants since 2011 and over the last 11 years, has awarded a total of nearly \$180,000 directly to ROCs. Winners are selected by the ROC Association Board of Directors.


“Better Together Grants are like gifts that keep on giving. A lot of the time, community Members are volunteering their time on these

projects, and this brings the community together and empowers them to continue working together in the future,” said Marjory Gilsrud, president of the ROC Association Board. “I think that especially in today’s time, it’s great to be able to take care of projects that you’re a little short on money for without really hurting your finances.”

Gilsrud said choosing winners is difficult because of so many worthy applications.

“Some of the projects we’ve reviewed in the past were very touching,” she said. “Some were in response to

**See past winners, learn more & apply**



Scan the QR code with your smartphone or visit [rocusa.org/grants](https://rocusa.org/grants)

tragedies, focusing on increasing the health and safety of their communities, and some were working toward getting rid of the stigma surrounding manufactured home communities through rebranding.”

The ROC Association will be accepting applications for 2023 from April 3 to May 3, 2023. Recipients will be notified by May 17. Projects must be completed by Dec. 31, 2023. Applications can be submitted online starting April 3 or by downloading a printable application in either English or Spanish. For more information, visit [rocusa.org/grants](https://rocusa.org/grants) or email [rocassociation@rocusa.org](mailto:rocassociation@rocusa.org).

## BRIEFLY

### Small gatherings foster ROCs’ networking

More and more ROCs in recent years have begun coming together regionally to support one another while building relationships with their nearby peers. Whether informally by attending meetings at other local ROCs or in a more structured gathering organized by CTAPs,

ROC leaders are developing social networks (online and in real life!) and celebrating one another’s wins, collectively problem solving, and learning from like-minded community leaders.

Next time you get together with another ROC, be sure to take and share a photo!



**Doreen Almeida (from left), Lela Morgan and Bev Chase of Deer Ridge Mobile Home Co-op in Augusta surround Melissa Mullineaux of CDI during a team-building day for Maine ROCs over the summer.**



THE COLORADO TRUST



JPMORGAN CHASE & CO.

# Confronting higher prices through lower interest rates

## ROC USA® Capital saves first group of Colo. homeowners \$1,320 a year in site fees

**JOHNSTOWN, Colo.** – For the 40 families living at Paradise Village less than an hour outside Denver, the long-term affordability of their neighborhood meant everything.

So when they had the chance to purchase their community amid steeply rising interest rates last fall, many worried what the nearly \$4 million purchase price would do to their monthly site fees.

Their concern met up with ROC USA® Capital’s months of work to drive down the cost of lending.

Last year, ROC USA Capital and the TA provider in Colorado – Thistle Community Housing – brought together nine organizations to help homeowners in Colorado manufactured home communities purchase their neighborhoods with more affordable

loan capital.

ROC USA Capital and Thistle collaborated with banks and nonprofits to build a \$55 million pool that complements the state’s new opportunity to purchase (OTP) law and its small window to organize and line up financing to match outside offers on the community.

ROC USA® President Paul Bradley said that ROC USA Capital’s innovation means new ways to make its financing and resident ownership even more affordable.

“We do have partnerships in a few other states but not everywhere, and we need them because the cost of communities has shot up and affordability is really threatened,” Bradley said. “Site rent increases are making the news because investors are paying high prices

for communities and that, as everyone knows, quickly leads to higher site rents that homeowners have to pay.”

Paradise Village Cooperative in Johnstown was the first ROC to receive funding from the Colorado Acquisitions Pool. Members of the largely Latino 40-home neighborhood purchased the community in October with a \$3 million first mortgage. The interest rate is 4.77 percent fixed for 10 years, and about 2 percentage points below the market interest rate.

“Without the pool’s lower interest rate, Members would have had to pay \$110 more per month – or \$1,320 per year – to become a ROC,” said Michael Sloss, Managing Director of ROC USA Capital.

“That’s truly meaningful impact,” he said.

“We are so excited about the support from the banks and foundations who are part of this loan pool, and we hope this attracts even more people to come to the table,” said Paul D’Angelo, CEO of Thistle. “We couldn’t do this without the support of our state, who values manufactured home communities and their owners. Colorado recognizes the importance of manufactured home communities in the affordable housing solution.”

Partners in the pool include the Colorado Housing Finance Agency, Colorado Health Foundation, Colorado Trust, Ally Bank, Key Bank, Mercy Community Capital, JP Morgan Chase and Thistle Community Housing. ROC USA Capital provides capital as well as loan origination and servicing.

# Thank you to the dedicated staffs of our Network of CTAPs

Without you, there is no national resident ownership movement!



# ROC USA® Capital ready for refinancing needs

**KALISPELL, Mont.** – Green Acres Cooperative became a ROC in July 2010, and spent 10 years making improvements, building community, and growing into an affordable, welcome place to call home in a very touristy area near Glacier National Park.

When it was time to refinance the community's acquisition loan, the board once again worked with ROC USA® Capital to secure stability and affordability for the next decade.

"When our co-op's 10-year loan was coming due, we shopped around for another lender to refinance with," said Lorie Cahill, a Member of Green Acres Cooperative. "But we couldn't find anyone else willing to work with us like ROC USA Capital, and we're glad to stay with them."

**"We couldn't find anyone else willing to work with us like ROC USA Capital, and we're glad to stay with them."**

LORIE CAHILL,  
Green Acres Cooperative



When a ROC's loan is coming due and it's time to refinance, ROC USA® Capital can provide lasting stability, long-term fixed rate loans and low financial risk. ROC USA Capital is a nonprofit Community Development Financial Institute (CDFI) that only lends to ROCs working with a Certified Technical Assistance Provider (like NeighborWorks® Montana does with Green Acres).

"This story is about long-term success and continued stability," said Kevin Porter, vice president of loan origi-

nations for ROC USA Capital. "ROC USA Capital offers that and for many communities, it's an option that allows them to save money, too."

The process for refinancing through ROC USA Capital is similar to the initial lending process when Members purchase their communities. ROC USA Capital is the lead lender and servicer of the loans it originates, having delivered \$400 million to preserve more than 9,500 homes for low- and moderate-income families across 20 states.

The best time for ROCs

to investigate refinancing is at least 12 months before maturity and that's when ROC USA Capital reaches out to existing borrowers to start a refinance discussion. ROC USA Capital meets the refinance needs of its existing borrowers through a few different refinance loan products, including refinance partnerships with Fannie Mae, National Co-op Bank and others.

To find out which ROC USA Capital refinance product will best meet your ROC's refinance needs, contact Kevin Porter at 603.513.2812 or [kporter@rocusa.org](mailto:kporter@rocusa.org). You'll find ROC USA Capital's Refinance Team ready and very capable to meet your ROC's refinance needs with a user-friendly refinance loan underwriting process.

## *Real estate program is social and beneficial to the bottom line*

### » Connect, From Page 1

money is deposited back into the ROC's general fund.

Royal Crest loved this idea and wanted to learn more.

"What happens at these meetings is that you get a lot of information and there's a lot of ideas passed back and forth and someone else may have an idea that could work for you," Costa said. "And the collaboration is great, especially for us, because we are the new kids on the block."

Halifax invited Royal Crest to meet and showed Members how to set up a sales company, open an escrow account and find the

**Looking to connect with fellow ROC leaders? Turn the page to learn about national Better Together Calls, check out [rocusa.org/rocket](http://rocusa.org/rocket) and follow ROC USA on Facebook! (See page 12 for our social channels!)**

right volunteers for the job.

Royal Crest and Halifax are 55+ communities, which its leaders say has helped with recruiting volunteers. When Halifax started its Halifax Estates Sales Team, the ROC had 12 volunteers committed to helping. They took turns working shifts in the office, showing homes, selling homes, and working the closings.

"The key is to find the right volunteers to do this job, so

you don't have to have someone who is spending 40 hours per week on it," said Sheila Carroll, Board President at Halifax Estates. "We were lucky in the 12 people we got. We made great friends and the whole time we are working, we know we are doing good for the community and making a positive statement."

Halifax has also shared information with Cranberry Village Residents Association

in Carver, Mass., to help the co-op launch its own sales company.

But Halifax leaders say they cannot take credit for the information they're passing along.

Medvil Cooperative in Goffstown, N.H., helped Halifax establish its program by being kind enough to share information and offer support. New Hampshire and Massachusetts have laws that allow owners of manufactured home communities to sell homes in their own parks without a real estate license.

And when ROCs help other ROCs succeed, everyone is better – together.

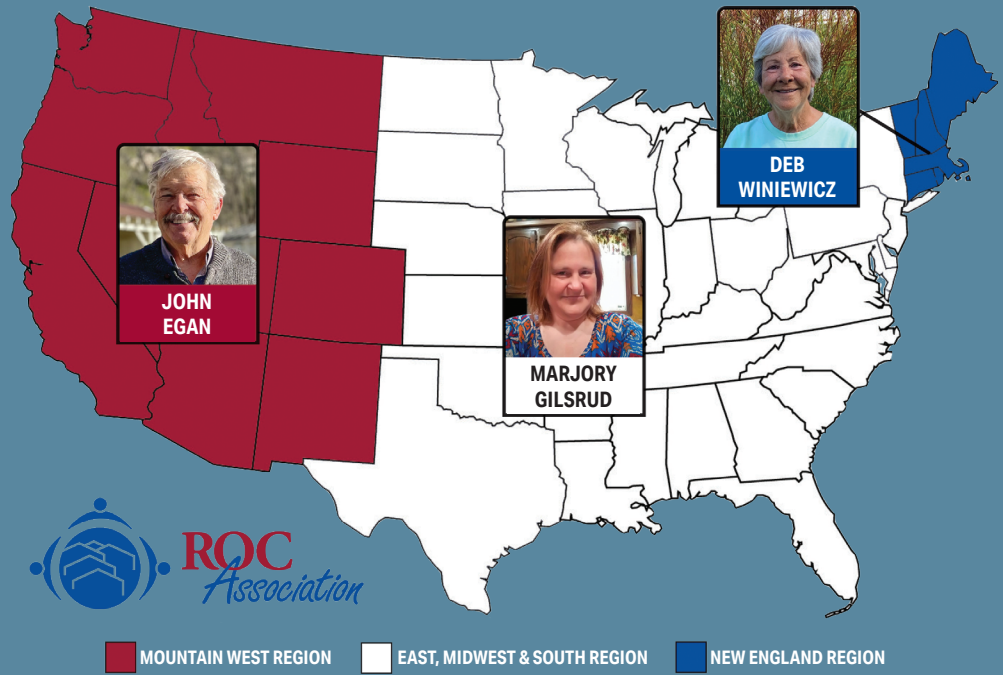
# ROC ASSOCIATION NEWS & UPDATES

## We're led by ROC leaders and we're h

If you live in a ROC, your community is automatically a Member of the ROC Association and you and your neighbors are eligible for all of its incredible benefits.

The ROC Association was started by two ROC leaders, Natividad Seefeld from Park Plaza Cooperative in Fridley, Minn., and Lois Parris, of Lakes Region Cooperative in Belmont, N.H. (Seefeld and Parris were also the first two appointees to the ROC USA® Board of Directors.)

In 2013, the Association held its first national election and since then, ROC Boards nationwide (including yours) have had the opportunity to cast a vote for a candidate from your region.



In 2020, the ROC Association launched two ROC Association Committees, the Outreach & Education Committee and the Poli-

cy & Advocacy Committee. ROC leaders from across the United States serve on these committees and volunteer their time to

## We are not only Better Together, we're also Strong

In my time on the Policy & Advocacy Committee, I cannot think of anything more important than the committee's efforts to secure the PRICE initiative last year.

Marjory, Deb, and I went to Washington, D.C., not as paid lobbyists, but as homeowners each living in a manufactured home community, to tell our respective stories about what life is like in many manufactured home communities: the

ups and downs, the challenges facing all MHCs, and the persistent threat of our communities being bought out from under us.

For two years, leaders from ROCs across the country worked together to host congressional tours of their communities, create writing campaigns, draft letters to Senators and Representatives and local media to encourage all legislators to support the Preservation and Reinvestment

Initiative for C fund that sets and improve n

I believe the campaign and follow shape the bill t gress and sign

## ere to help

expand the work of the ROC Association on behalf of the more than 21,500 ROC households.

The ROC Association is led by a Board of three ROC Members nominated by their own ROC and elected by ROCs in one of three regions nationwide. Directors serve three-year terms (for a maximum of two terms). In addition to leading the ROC Association, the Directors also serve on the ROC USA Board of Directors.

John Egan of Animas View Cooperative in Durango, Colo., Marjory Gilsrud, Board President of Madelia Mobile Village Cooperative in Madelia, Minn., and Deborah Winiewicz of Halifax Estates in Halifax, Mass., serve as Directors.

## nger Together

Community Enhancement (PRICE) aside \$225 million to preserve manufactured home communities. The committee's letter writing campaign with elected officials helped that was ultimately passed by Congress and into law by President Biden.

— John Egan  
west@rocassociation.org

# Join us once a month to share our experiences and expertise

If you have not hopped on one of our Better Together Calls, it's never too late to join and the best part is, if you live in a ROC, you are invited!

Scheduled on the first Wednesday of each month, our Better Together Calls are a chance for homeowners

to come together to share experiences and to learn and grow together. It doesn't matter if you serve on the board in your community or not – we're all homeowners and we're all equal and welcome.

— Marjory Gilsrud  
midwest@rocassociation.org

Visit [rocassociation.org](http://rocassociation.org) to learn more!

# We can speak to your ROC about pretty much anything

The Outreach & Education Committee is an incredible tool for all our ROC Members.

Our Committee Members are trained public speakers available to help with ROC Association benefits and pre- and post-purchase support. Outreach and Education Committee Members can speak at your annual meetings, anniversary parties or any other community celebration. This year, we're reaching out to commu-

nities that didn't have the opportunity to meet in person or engage with other leaders as they formed due to the pandemic. Committee members are speaking to ROC Boards letting them know about resources available to them – the ROC Association, ROCKET training, Better Together Calls, and even both committees.

— Deb Winiewicz  
newengland@rocassociation.org



**ROC Association Directors Marjory Gilsrud (from left), John Egan and Deb Winiewicz went to Capitol Hill last year to make clear the importance in infrastructure investment for healthy, stable resident owned communities.**

# Initiative could fund ROC infrastructure

A nearly quarter-billion program to invest in manufactured home communities across the country was approved by Congress and signed into law by President Biden at the end of 2022.

The Preservation and Reinvestment Initiative for Community Enhancement (PRICE Fund) sets aside \$225 million to preserve and improve manufactured home communities. PRICE is named for retiring U.S. Rep. David E. Price (D-NC), Chairman of the Transportation, Housing and Related Agencies (THUD) Appropriations Subcommittee.

PRICE is the first programmatic community-level investment by the federal government in resident owned communities – communities whose homeowner leaders helped to secure its passage. And while it is not yet clear how these funds will be allocated, ROC USA® is working hard to see that the more than 300 ROCs we work with have a chance to be considered for funding for infrastructure improvements.

**ROC USA® is working hard to see that the more than 300 ROCs we work with have a chance to be considered for infrastructure improvement funds.**

ROC Association played an integral role in shining the light on infrastructure needs throughout ROCs, hosting tours for congressional leaders and leading letter writing campaigns.

“It was a lot of work but also exciting,” said Marjory Gilsrud, ROC Association Director and Board President for Madelia Mobile Village Cooperative. “Winning passage of the PRICE Fund was an amazing feeling and it’s just the start of what we can continue to work on.”

ROC USA will continue to focus on the PRICE Fund and has hired Cohn-

Reznick, a national consulting firm with experience with federal programs similar to PRICE.

The bill also had crucial support from the subcommittee’s Ranking Member, Rep. Mario Diaz-Balart (R-FL) and the full committee’s Chairman, Rep. Rosa DeLauro (D-CT). In the Senate, Appropriations Committee Chairman U.S. Sen. Patrick Leahy (D-VT) and Senate THUD subcommittee Chairman Brian Schatz (D-HI) and Ranking Member U.S. Sen. Susan Collins (R-ME) showed strong interest in PRICE and worked hard to ensure its passage. Countless other members of Congress from both sides of the aisle and across the country pledged their support by introducing legislation, voicing their support to appropriators, touring local ROCs and meeting with homeowners over the last three years.

The process for allocating the federal funding is not yet known. Stay tuned to [rocusa.org](http://rocusa.org) for updates as we learn them.



## ROC #300 is Golden Age Village!

The 300th ROC nationwide is a 49-site all ages community in Emigrant, Mont., that works with NeighborWorks® Montana.

**Congratulations!**





# ROCKET will take you to new community leadership heights

Ready to launch the necessary skills needed to better manage your ROC? Looking to soar into personal development practices that will help you prevent procrastination, give an effective presentation or build mentoring skills?

ROCKET offers free online training courses to any ROC Member, including self-paced online courses (courses you take on your own time when it works for you and can pause and return to whenever you wish) and live instructor-led online sessions – both are easy to use and can be accessed from



a smartphone, tablet or computer. Choose from courses on a wide range of topics (many offered in Spanish), including: communication, filling vacant sites, health and well-being, leadership, personal development, managing meetings, project management, workplace skills and ROC Board orientation.

As a ROC Member, you can register on a quarterly basis throughout the year for ROCKET and complete as many courses as you wish during the quarter. You can register for consecutive quarterly sessions. Anyone who lives in a ROC – Members and leadership – can register for ROCKET at: <https://rocusa.org/rocket>

There is even an app that you can use to complete courses on your smartphone. It's called Litmos and can be downloaded on both Android or Apple devices.

## WHAT ARE RESIDENTS SAYING ABOUT ROCKET?

What a wealth of knowledge and experience we have available to us at ROC USA. Thank you for including me. You have given me the tools and resources to move forward. I look forward to passing on what I learned and sharing it with my neighbors.

- **Debbie Holt**  
Harbor Village Cooperative  
Newport, OR

As a Member of a ROC, the more you learn about them and other communities, it helps you to become a better person and helps you to help your community become better. I really enjoyed the program.

- **Butch Johnson**  
Breezy Acres Cooperative  
Colchester, VT

## REGISTER TODAY!

[rocusa.org/rocket](https://rocusa.org/rocket)

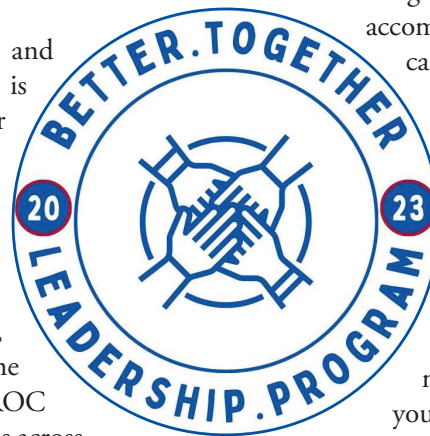
## Don't miss these special offerings

Although ROCKET content is always available to ROC Members throughout the year, two special opportunities you want to be sure to check out in 2023 include:

- **The Better Together Leadership Program; and**
- **ROC100: ROC Board Orientation.**

For April, May and June, ROCKET is home to our Better Together Online Leadership Program (BTLTP). As a Better Together Leadership Program participant, you'll learn online alongside fellow ROC members in 21 states across the country. Through a blend of interactive, live, instructor-led sessions via Zoom, as well as through self-paced, engaging online courses and activities focused on the BTLTP theme of "Becoming a Master Facilitator" you'll learn to become a master facilitator and build your facilitation, meeting and presentation skills in a variety of settings, whether it's facilitating a

Board meeting, giving a presentation, or guiding a group discussion. The BTLTP will offer lots of time for fun and online connection and networking with other participants throughout the program. You can complete as many program courses as you wish. As you complete BTLTP courses, you'll earn badges to highlight your accomplishments that you can share on social media. With each badge earned, you'll also receive opportunities to be entered into drawings to win prizes and recognition. The more you participate, the more opportunities you earn!



### ROC100: ROC Board Orientation

ROC100 is a series of trainings for ROC Board Members that provide an overview of the roles and responsibilities of serving on a ROC Board, as well as the specific duties of each ROC Board Officer position. To access the training, simply register for ROCKET and look in training library.

# Better Together is more than just a tagline at ROC USA®

» **Bradley**, From Page 1

partnership between ROC Association and ROC USA and other partners, including Network TA providers.

The new national Direct TA team works outside of states served by Network TA providers so our services are now available in all continental U.S. states! This team supported the Liberty Landing co-op in Missouri in 2021 and the Evergreen co-op in Pennsylvania in 2022.

Three former university-level professionals are leading ROCKET, our new online training platform for co-op Members and leaders! Finally, 24/7 training is now available to you and your community. I can't tell you how excited and happy I am about making more training and peer networking available to you. There's more information in the newsletter.

What's not changed is our commitment to the Network TA providers and our role as a national lender to Resident Owned Communities. Both Network and ROC USA® Capital are central to making resident ownership successful from coast to coast.

We come to our 15th birthday having helped more than 200 communities become resident-owned since 2008. That includes financing more than 100 with total lending of nearly \$400 million.



**ROC USA's launch party in 2008 was held at Lilac Drive Cooperative in Raymond, N.H. Pictured on the left end of the front row is the late Lois Parris, co-founder of the ROC Association.**

We undertook our re-org to prepare for future growth as ROCs have proven themselves on several questions that remained unanswered 15 years ago:

Would homeowners in other parts of the country respond well to co-op ownership? Could this model of ownership be spread by nonprofits? Would other partners – lenders, TA providers, other service providers – lend a hand? Would co-ops perform well?

The answer to all of these is a yes! ROCs are flourishing in 21 states, with more than 21,000 Member-owners.

The difference is you; members of co-op communities who join together to create safe and secure neighborhoods. Secure not just in the physical

sense, but also economically secure – shared ownership of the land so the risk of commercial ownership is a thing of the past.

I am proud to lead an organization that continues to evolve in service to you and your community. I know it gets complicated at times but – as we just re-affirmed in our new Mission Statement – we remain clear-eyed 15 years in: ROC USA® supports homeowners in manufactured home communities to achieve affordable and environmentally sustainable self-governing cooperatives.

Better Together is more than a tagline to us. It tells everyone that resident ownership and ROC USA are in it for the long run. My personal commitment is 35 years strong and deepening.

## Thanks to those who helped us in 2022

ROC USA® is a 501(c)(3) nonprofit organization that relies in part on the generosity of individuals, foundations, and companies to fund program delivery. We are grateful to these organizations for their generous support in 2022:

- Wells Fargo Housing Found.
- JP Morgan Chase Found.
- Robert Wood Johnson Foundation
- NeighborWorks® America
- William J. and Dorothy K. O'Neill Foundation
- The California Endowment
- Enterprise Community Partners
- Bank of America Found.
- National Cooperative Bank

## N.H. honors Above & Beyond leaders



**Seven ROC Members received ROC-NH's Above & Beyond awards for outstanding volunteer work in their communities. Pictured are five recipients (from left) Regina Degraw, Dawn Cameron, Deanna Morrison, Bill Baptist, and Anne Tanguay.**

# Video series offers vacant site strategies

If your co-op has empty lots, it's time to fill them! A video series from the ROC-NH team goes into detail on infill, the process of turning vacant lots into revenue generating sites. A newly filled site brings a new Member to the community who might ease the workload for community leaders and the rent they pay can mean \$3,000 to \$6,000 more revenue for the ROC each year. That's money that can go toward stabilizing rent, upgrading water, wastewater, electrical or road systems, or even paying for projects like a new



playground or community center.

Some helpful tips for filling empty ROC lots:

- Create an Infill Committee, which should include one Board Member and several non-Board Members

with a variety of skills.

- Find and work with professionals.
- Invest money in your infill project.
- Select the right home to put on the empty lot.
- Prepare the lot and place the home.
- Sell the home through different professional services including MHVillage.com.

For more information about filling empty lots, go to [rocusa.org/rocket](http://rocusa.org/rocket) to register and/or search Infill in the Content Library.

## 'Unique ability to rally' helps ROC weatherize nearly all homes

**MEAD, Wash.** – When an organized ROC with strong leadership collaborates with a local nonprofit and utility company working to help communities have safer and stronger homes, magic happens.

In the last two years, Spokane Neighborhood Action Partners (SNAP) with funding from Spokane, Wash.-based Avista Utilities, weatherized more than 100 homes in Takesa Village Homeowners Cooperative, lowering utility costs for homeowners and creating safer, more sustainable homes, said Tina McKinstry, Board President of Takesa Village.

Takesa Village sits in the northeast corner of Washington, about 30 minutes from Spokane. The climate there takes a toll on a home – the co-op sees baking hot temperatures in the summer.

“And in the winter, we have lots of snow and lots of freezing temps,” McKinstry said. “One of our biggest problems is freezing pipes, but when they insulate the home, the house is way warmer. They replaced 90 percent of my windows, which cut way back on my power bill. My bill has dropped con-

sistently month after month. It's about 20 to 30 percent less than this time last year.”

Weatherization is the process of improving the energy efficiency of homes by treating the home as a whole, said Kirby Weythman, Inspection Services Supervisor for SNAP.

“Even in new construction, when you build a house, each trade builds it as a separate house, so there tends to be a lot of outside air that gets in,” Weythman said. “We improve the insulation, repair leaks and drastically improve the comfort and energy usage.”

It takes about three to four days to weatherize a manufactured home and costs about \$20,000, per home, Weythman said. Avista Utilities paid for the weatherization of each home, which allowed SNAP to also replace windows in some homes.

SNAP provides people of low income with access to needed resources. For the weatherization leg of its mission, SNAP receives a portion of its funding from the federal Low Income Home Energy Assistance Program (LIHEAP), which assists



**McKinstry**

If you're interested in weatherization, visit [LIHEAP.org](http://LIHEAP.org). For more about the project at Takesa Village, visit [tinyurl.com/5dbub84c](http://tinyurl.com/5dbub84c).

eligible low-income households with their heating and cooling energy costs, bill payment assistance, energy crisis assistance, energy-related home repairs and weatherization.

The typical application process for LIHEAP is lengthy for homeowners. But Takesa Village was able to participate in the program as an entire community, which expedited the process.

“Doing it as a community seems to be successful, and Takesa, because it is a ROC, had a unique ability to rally the community,” said Weythman. “We had a point of contact with Tina and even though we went door-to-door with each homeowner, if we couldn't get in touch with someone, Tina helped us coordinate a day to bring everyone together. That's the strength of having someone like Tina in a leadership position.”

# Community Reporter

ROC USA<sup>®</sup>

Supporting homeowners in manufactured home communities to achieve affordable and environmentally sustainable self-governing cooperatives.

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# We Own It!

If you'd like a We Own It! banner for your community, ROC USA will send you one for a small fee. They're available in English and Spanish -- or both -- and are a great way to show off your community ownership pride.

If you're interested, just send a quick email to [jragas@rocusa.org](mailto:jragas@rocusa.org) to get started.