

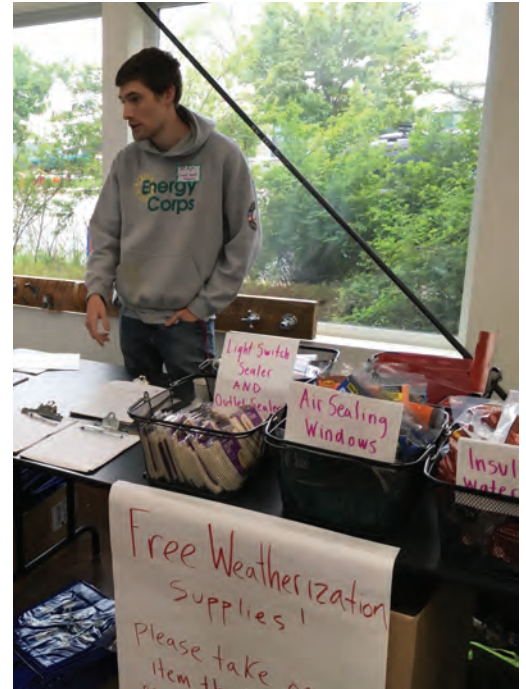
Greetings, ROC Residents! It is officially summer, and we hope this finds you enjoying our beautiful State and your wonderful communities!

Summer is also a great time to make improvements and prepare your home before winter. Let us know if you need tips!

Exciting steps are being taken to continue to grow and improve ROC communities across Montana. In this issue you will learn more about:

- Our newest ROC, Country Court, in Kalispell
- The manufactured housing fair that was held in Missoula
- The ROC Leadership Institute that took place last month
- The upcoming Montana ROC Summit

And so much more! We want to continue to improve the lines of communication and sharing. Please let us know your thoughts and ideas on what would be most helpful for you!



OUR COMMUNITY GROWS!



Our ninth Resident Owned Community in Montana, Country Court Community, Inc. closed on June 29, 2018!

Country Court Community has 11 households and is the first small community (under 25 homes) that has been purchased for resident ownership in the State. The community is just south of Kalispell and has many long-time residents who are very excited about the purchase!



**We
Welcome
You!**

WHO DO I CONTACT AT NEIGHBORWORKS

MONTANA



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ASSOCIATION NEWS



Hi everyone! For those who may not know me, my name is Lorie Cahill and I am your Mountain West ROC Association Director. As your elected representative, I advocate for you and your communities, and act as your voice to our executive branch, ROC USA.

Our association does many things to support you throughout the year, including:

- Attending three meetings a year in D.C.
- Working on the strategic plan
- Researching your community needs and what resources we can bring to you
- We bring your voice to the table of every ROC USA board meeting
- Spread the word of our mission with blogs, newspaper articles, radio show, etc.

This year we are graduating from a two-year *Excellence in Governance* program with NeighborWorks America. I feel it has been an excellent program and has provided myself, and the two other regional directors, an opportunity to take our governance knowledge to the next level. We also had the honor of attending the co-op hall of fame induction of our ROC USA president, Paul Bradley. This was a well-deserved high honor for him and an inspiration for all of us! In June, we had our first ROC Leadership Institute in New Hampshire. Folks, this was a great three days of sharing, learning, and fun! Don't miss your opportunity to apply to go to this next year. You can go to ROCUSA.org to keep up with all the great events they offer.

This is an election year for me, and I am running for the director seat for one more term. I have hopes and dreams that I would really like to see through and another term would make that possible. I encourage anyone who is committed to our mission to consider running for a position on the ROC Association Board. I have had many great and memorable times.

I must say though, that the most important, and certainly the reason I am most grateful for, was the opportunity to become a co-op and ensure the security of my family in a community I am proud to call home! All of us in these communities must never take this for granted, because we are free and are the voices of our future. We are resident owned and have the responsibility to take pride in our communities, be involved, and watch out for one another. We are 221 ROCs strong nation-wide, and that is something to be proud of!

MANUFACTURED HOME FAIR

NeighborWorks Montana was thrilled to team up with a number of Missoula organizations in May to put on the first ever Manufactured Housing Resource Fair. Home ReSource and the Missoula Urban Demonstration Project (MUD) invited residents of manufactured homes to attend and learn about resources available for home rehab and improvements. Climate Smart Missoula and their Green Corps volunteer Max Longo have been leading a year-long effort with NWMT, Home ReSource and the Missoula Human Resource Council to find new ways to support manufactured home owners as they seek to maintain and improve their homes.

In addition to the hosting and coordinating organizations for the fair Homeward, the Montana Legal Service Association, and MoFi attended to share their resources with residents, and the Montana Department of Health and the Missoula Federal Credit Union had flyers and information available about home health and home financing respectively. The Missoula Human Resource Council provided a great home improvement and energy efficiency workshop. And thanks to generous support from the National Center for Appropriate Technology (NCAT) attendees received free weatherization, energy and health related home supplies such as LED lights, weather stripping, pipe wraps and window kits.

Manufactured housing represents the largest supply of unsubsidized affordable housing in the country. Supporting residents as they work to improve the safety, health, energy efficiency, livability and longevity of their homes is one important way to preserve existing affordable housing.



Manufactured Homes in Missoula County Key Statistics

Number of manufactured homes	6,000
Manufactured homes built prior to 1979	3,000
Manufactured homes built between 1980 and 2000	2,100
Manufactured homes estimated to be lost by 2025	1,200
Average price to rent a lot in a Missoula Manufactured Home Community	\$350
Average price of renting a 2-bedroom apartment in Missoula	\$750

NWMT - HERE FOR YOU!

NeighborWorks Montana offers a variety of services to Resident Owned Communities as their Technical Assistance Provider.

One of the services that is offered is training for both Board of Directors and Residents. For each of the trainings listed below, scholarships are provided, and all expenses are paid including lodging, travel and food.

- Each year in June, a national training, Resident Leadership Institute, is held in New Hampshire by ROC USA. This training brings together residents from more than 200 Resident Owned Communities (ROCs) across the country and offers multiple different training opportunities.
- NWMT hosts an annual Montana ROC Summit for the residents of Montana ROCs and rotates the location. This training is specifically for residents of ROCs in the State of Montana.

NWMT also commits to having staff attend ROC Board of Directors meetings at least quarterly for new ROCs (first year after purchase) and at least annually for established ROCs, either in person or virtually. Upon purchase, NWMT provides ROC 101 Board Training and Board Books.

We also provide support on special projects such as playgrounds, gardens, home improvement and infill projects, upon request.

Through the interaction with both the Board of Directors and Members, the CTAP assists in the budgeting process, strategic planning, capital improvement plans and interaction with the Property Manager. NWMT maintains copies of financial documents, assists in completing the annual financial review and taxes and completes loan reporting to lenders.

Should you have any questions regarding the services NeighborWorks Montana provides, please feel free to reach out to Danielle Maiden at (406) 407-6444 or email her at dmaiden@nwmt.org.



17 5th Street South, Great Falls, MT 59401
1.866.587.2244 nwmt.org

Past Projects & Trainings



2018 ROC Leadership Institute



This event was our inaugural ROC (only) Leadership Institute and those in attendance left feeling inspired and energized!

For years, ROC leaders attended Community Leadership Institutes through NeighborWorks America and, while the experience of these gatherings was great, it became clear that we needed an event focused on ROC. We thank ROC USA for launching this new event!

Mary and Dee Sherman of Northwood, Brian Carter of Morning Star, Deb Seymour of Mountain Springs Villa, Lorie Cahill of Green Acres, and Danielle Maiden from NWMT made up nearly 100 leaders in attendance.

The three-day event was filled with workshops, learning labs and keynote speakers focused on helping leaders grow their skills and learn new ways to benefit their communities. Topics covered included communication, business basics, building your community brand, infill strategies, emotional intelligence, and conflict resolution.

It was also a great time to network with other leaders and meet new people from around the nation.

ROC resident, Deb Seymour, said, "I can't imagine I am saying this, but this experience was ten times better than the year before. The classes that were offered were phenomenal! So were the people teaching the classes, they all offered something special! If I go to another one, I will bring voice recorders because I know I am missing all the knowledge we are getting at RLI. I am bursting to share the information I have learned from RLI with the residents at Mountain Springs Villa."



FIND THE RESOURCES YOU NEED

myROC USA® is always looking for ways to help the more than 200 resident-owned communities nationwide thrive.

For years, we helped launch a discount purchasing cooperative to bring savings to both ROCs and homeowners. That's how we can provide significant discounts on everything from office supplies to insurance and give members access to other resources, all housed on myROCUSA.org.

[What](#) [Become](#) [Sell](#) [Meet](#) [Resources](#) [About](#) [Blogs](#)

[Fund a Community Project](#) [Contact](#)

[MEMBER LOGIN](#)

The ROC Mall features discounts ROC Members can take advantage, including savings on waste and junk removal; flooring; banking; fuel; paint; office supplies; job postings; and background and tenant screening. There, you can find discounts on computers, your community's Board of Directors can use for preparing documents and agendas, as well as programs that result in substantial savings on high-speed internet.

Comcast, which offers both low-cost computers and internet, also have free classes and online tutorials to help bolster your tech skills.

There are also state specific guides for home and community improvement resources, including tips on making your case for capital improvement projects, explanations of reservation reserves and different possible sources of funding.

More information about the discounts and other programs can be found under the "Community Resources" tab on the website.

The new myROCUSA, which launched earlier this month, site holds all the same content as the previous site, serving as a place for ROC Members to come for online learning and other resources.

You can find online trainings on topics like improving energy efficiency in your home, building relationships with community members, and communicating effectively.

Best of all, you can collaborate with other ROC Leaders and Members across the country and share your experiences on the discussion forums. Chat with others about topics like recruiting volunteer or celebrating successes in your neighborhood. If you have any questions, please call (603) 513-2791 or email contact_us@rocusa.org.



DISCUSSION FORUMS

Connect with other ROC USA® residents and leaders.



GRANTS

Learn more about available grants for community improvement projects.



MANAGEMENT GUIDES

Get the information and tools that you need to successfully run your Resident-Owned Community.



*my*ROCUSA.org

RECENT RESIDENT PROJECTS

GREEN ACRES

Trish Fauth at Morning Star wrote and received a grant last year from our ROC training event and decided to take on a project to add landscaping and garden boxes for the community.

In an effort to add beauty and encourage community involvement, Trish began talking with her neighbors. One neighbor in particular, Misty Thompson, was very helpful.

Trish hopes that other ROC residents will be inspired to take on a project of their own, and gave this advice, "Communication is everything when doing any project in your community. Get 'buy in' from the other members, even one or two helpers is all it takes!"



MORNING STAR

After attending ROC CLI training, Laurie Westendorf found out that Morning Star qualified to receive a \$2,000 grant from NeighborWorks America. Being a newer ROC, the park decided to use the grant to purchase a sign and the whole park was given the opportunity to give their feedback on the design.

This project, once complete, will lend some clarity to the park's name and location. Right now, if a visitor Googles the park's address, they are directed to the park next door and with no signage they don't know they are in the wrong place. The sign is being made and should be placed soon.

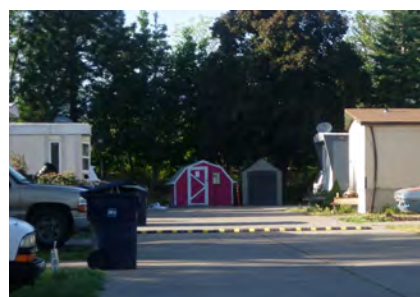
Laurie offered this advice for anyone else taking on projects, "Think about how the community will benefit and tackle it with a positive attitude. If it seems overwhelming, there are lots of resources for help along the way.

RIVER ACRES

Their latest project was to install speed bumps. "We desperately needed to slow the drivers down in our community. With just one road in and out, some people reached speeds over 25 mph. The posted speed limit is 5 mph," said Susan Villarreal, River Acres Co-Op Treasurer.

Matt Lavoie, Vice-President/Operations Manager installed the speed bumps with help from one of the members in the community, Ben Farmer. Martin Bellmer, President, loaned the tools needed to complete the project. All the children in the community were instrumental in testing them after installation.

Susan reminds everyone, "Be committed to your project or cause. Work with your NeighborWorks representative, they are a great resource and can aid in the writing of grants."





MONTANA

PO Box 1025

Great Falls, MT 59403

SAVE THE DATE

NeighborWorks Montana is hosting the second Montana ROC Summit for Residents of Resident Owned Communities here in Montana!

The Summit will be held in Kalispell this year and will include a variety of information and experiences including:

- a tour of the Kalispell ROC's
- peer exchange with fellow ROC Residents
- discussion of community issues
- sharing best practices
- solutions and presentations on relevant topics

All expenses covered including lodging, travel and food.

This really is a great opportunity to learn, network, and meet other ROC folks from around the state. Please plan to attend!

Registration will open on August 15 - stay tuned for more details. If you have questions now, please contact Danielle at 406.407.6444 or dmaiden@nwmt.org.



Montana ROC Summit

October 5 & 6
Kalispell, MT



ENERGY ASSISTANCE PROGRAMS

Website: www.capnm.net

E-Mail: lieap@capnwmt.org

Flathead County: 214 Main Street, PO Box 8300, Kalispell, MT 59904
406-758-5433, 800-344-5979, NEW Fax-406-206-0199

Lake County: 110 Main Street, Mezzanine Level, PO Box 132, Polson, MT 59860
406-883-3470, Fax-406-883-3481

Lincoln County: 933 Farm To Market Rd, Suite B, Libby, MT 59923
406-293-2712, Fax-406-293-2979

Sanders County: 2504 Tradewinds Way, #1, Thompson Falls, MT 59873 (Job Service)
406-827-3472, Fax-406-827-3327

For referrals to other counties around the State of Montana, call the Governor's office at 800-332-2272.

This is a brief overview of the energy programs administered by Community Action Partnership of Northwest Montana (CAPNM).

Low-Income Energy Assistance Program (LIEAP) - LIEAP assists households in paying for winter home heating. Assistance may be available for a portion of the primary heating costs incurred between October 1 and April 30 of each program year. Applications may be picked up at any of our offices, mailed, e-mailed or downloaded from our website between October 1 and April 30. A required item "check list" is included in the application and on our website.

2017-2018 LIEAP/Weatherization Income & Resource Limits

Household Members	LIEAP ~ Annualized Income	LIEAP ~ 1 Month Income	Resources (excludes home, vehicles, personal items, & most retirement accounts)	Weatherization ~ Annualized Income
1	\$22,712	\$1,892	\$11,160	\$24,120
2	\$29,700	\$2,475	\$16,744	\$32,480
3	\$36,688	\$3,057	\$17,861	\$40,840
4	\$43,676	\$3,639	\$18,978	\$49,200
5	\$50,664	\$4,222	\$20,095	\$57,560
6	\$57,652	\$4,804	\$21,212	\$65,920
7	\$58,962	\$4,913	\$22,329	\$74,280
8	\$61,980	\$5,165	\$22,329	\$82,640
9	\$68,250	\$5,687	\$22,329	\$91,000
10	\$74,520	\$6,210	\$22,329	\$99,360



MORE INFORMATION ON BACK



Emergency Heating System Repair and/or Replacement – Assistance may be available for the repair; or in some cases, replacement; of the primary heating system for a homeowner if it is not working properly or poses a threat to the health and/or safety of the household members. If you experience an emergency with your primary heating system after business hours and do not have back up heat, you may contact our on-call personnel at 406-261-6524.

Weatherization Assistance Program – Weatherization helps reduce the high cost of energy for low-income households. An energy auditor evaluates the home's energy efficiency and makes recommendations of the measures that could be done to the home to provide the biggest energy savings. Based upon those recommendations, a combination of weatherization measures such as wall, attic, and floor insulation may be installed, doors and windows may be repaired to reduce air infiltration, and efficiency and safety measures on home heating systems may be performed. In some cases, new heating systems may be provided to further the energy efficiency of the home. Each LIEAP approved household is prioritized based upon their annual income and the amount they spend on heating bills. Priority lists are updated throughout the year and a household must apply for and continue to be approved for LIEAP each year to remain on the priority list. Homes with low income and high heating bills are top priority with special consideration given to households which contain elderly and/or disabled individuals. Upon reaching the top of the priority list, the household is contacted to set up an appointment to conduct an energy audit. For more information, call the **Weatherization Department directly at 406-755-7363 or 888-750-7360.**

Low-Cost Materials (LCNC) – LIEAP approved households may receive materials such as plastic window kits, weather stripping, roof patch, door sweeps, pipe wrapping, energy efficient light bulbs, and other low cost items they can install in their home to seal out drafts and to make it more comfortable and energy efficient. To receive LCNC supplies, an applicant must be approved for LIEAP and request materials from their LIEAP office.

Energy Share of Montana – Energy Share of Montana helps Montana residents faced with energy emergencies meet their need and move toward self-reliance. Eligibility for Energy Share is not determined solely on income but also on the extenuating circumstances a household is facing. Energy Share is primarily funded by State-mandated Universal System Benefits Program (USBP) charges, donations from private individuals and corporations, and repayments by previous recipients.

Energy Savings Program - Energy Share of Montana may also assist with replacement of an inefficient refrigerator or a non-working water heater. REFRIGERATOR requirements ~ household member 60+ years of age or disabled by Social Security standards, own your home and have an older, inefficient refrigerator. WATER HEATER requirements ~ own your home and have a non-working water heater.

In addition to the assistance programs listed, we work with vendors to provide discounts or other programs to low-income households. Most vendors require that an applicant qualify for LIEAP services and be referred by the local CAPNM office.

Information and brochures on ways you can improve the comfort level of your home, conserve energy and lower your heating costs are available upon request.

For further information on any of these programs or to obtain an application, please contact CAPNM. If you do not meet the income limits, we may be able to look at alternatives to get you qualified.

FOR MORE INFORMATION CONTACT CAPNM
406-758-5433 or 800-344-5979
E-MAIL: lieap@capnwm.org



Senior Mobile Home Repair Program

Flathead County/Area IX Agency on Aging

406-758-5730

The Need

Home repairs and modifications for accessibility are critical tools in reducing unnecessary placement of older adults in nursing homes, which cost taxpayers an average of \$70,000 per person per year. However, many seniors have low incomes and cannot afford to maintain or modify their homes.



For those living in mobile homes, the situation is often very bleak. The government programs available to assist with repairs of built homes have restrictions that preclude work on most mobile homes.¹

At 11.1%, Montana ranks 11th in the nation in the percentage of all homes that are mobile homes.² **Conservative estimates indicate one-third of the state's mobile home residents are 55 or older, and 19% are age 65 or older.**³

Flathead County has 4,776 mobile homes, 10.3% of all homes in the Valley.² Approximately 1,250 are occupied by someone age 60 or older.

49% of mobile homes in Flathead County are rated as "fair, poor, very poor or unsound."⁴

The Montana Department of Commerce has rated 49% of mobile homes in Flathead County as "fair, poor, very poor or unsound," compared to only 4% of single family homes.⁴ Even when housing isn't considered inadequate, it may be inappropriate for older adults because it isn't accessible or presents fall hazards.¹

Most mobile home residents in Montana have low incomes.³ Additionally, higher rates of disability occur among those least able to adapt their residences.¹

That means approximately 613 mobile homes in Flathead County are substandard and occupied by low income seniors who are at a greatly increased risk of institutionalization due to unsafe or inaccessible living conditions.

¹ *Housing an Aging Population, Are We Prepared?* Barbara Lipman, Jeffrey Lubell, Emily Salomon, Center for Housing Policy, 2010

² U.S. Census 2010

³ *Mobile Home Decommissioning and Replacement and Mobile Home Acquisition Strategies for Montana*, June 2006

⁴ Flathead County Growth policy, *Chapter 3: Demographics and Housing*, October 2012⁴

The Solution

The Senior Mobile Home Repair Program is a grass-roots, volunteer run, donation-based program that repairs and modifies mobile homes owned and occupied by low income seniors in Flathead County. Referrals are made to the Area IX Agency on Aging by seniors themselves, family members, friends, senior centers or other service professionals.

A volunteer Board meets monthly, reviews each request and makes recommendations on which repairs to fund. Members include those who represent community programs that help improve home energy efficiency and/or provide assistance to help people stay in their homes, as well as other interested community members. There are no paid staff. Funds are administered by the Area IX Agency on Aging.



Highest priority is given to projects that address the greatest health or safety need, such as no heat or hot water, failing roofs/walls/windows/floors, inaccessible or non-functioning baths or toilets, and ramps.

Repairs are assessed/completed by carefully selected licensed contractors experienced in mobile home repair and ADA modifications. Contractors are chosen based on their “heart” for the work and their ability to interact with vulnerable people as well as their construction skill and expertise.

“Because of your integrity and outstanding service people can remain in their homes with dignity and security. Thank you.”

The program is funded entirely through private donations from individuals, corporations and foundations that can be found in most communities - local industry and businesses, banks, real estate brokers, utility companies, civic groups, service organizations, etc.



Every dollar raised goes to support repairs. No money is spent on administration. Each donor receives an exact accounting of how their funds were spent. Because every dollar raised goes to support repairs in the donors’ community and each donor is given an exact accounting of how their funds were spent, it is an appealing cause. ***Last year, the SMHR Program spent \$37,402 on 58 mobile home repairs and accessibility modifications.***