

# Welcome to *Resident Ownership*



Montana ROC Resident Guide



# Congratulations & Welcome to your Resident Owned Community!

You did it!

You're now a part of a Resident Owned Community — What comes next?

A community's greatest asset is YOU, and there are many resources available to help you stay informed and continue on the path of successful resident ownership!

NeighborWorks Montana (NWMT), ROC USA, and other partners host a variety of training and continuing education workshops, conferences, and online learning opportunities for community residents. Our staff and consultants bring valuable experience and insight to all aspects of cooperatives.

NWMT also publishes a bi-annual newsletter that is sent to every Resident Owned Community (ROC) household in Montana to keep you informed and connected with your peers across the state. Not only do you have your fellow Montana ROCs to learn from and grow with, but you're also part of a large network of over 300 ROCs in the United States!

Throughout this guide you will find helpful information about NWMT's role as your community's Certified Technical Assistant Provider (CTAP), as well as other tools and resources available to you.

In Community,  
*NWMT ROC Program Staff*



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# NeighborWorks Montana

## Technical Assistance

When ROCs are organized, they enter into an agreement with NWMT called a CTAP Agreement. This agreement stays in effect for ten years or the life of the loan, whichever is greater. With this agreement, NWMT agrees to provide technical assistance to the ROC as part of the ROC USA Network.

### Step-by-step technical assistance:

#### Pre-Purchase

Technical assistance & training through the purchase process.



#### Post-Purchase

Developing budgets & capital improvement plans. Help with policies and procedures.



#### Training

Education and training for members & leaders.



#### Compliance

Assistance with loan compliance, grant covenants, and terms as applicable.



#### Connections

Access to other residents of ROCs in Montana and the entire ROC Network.



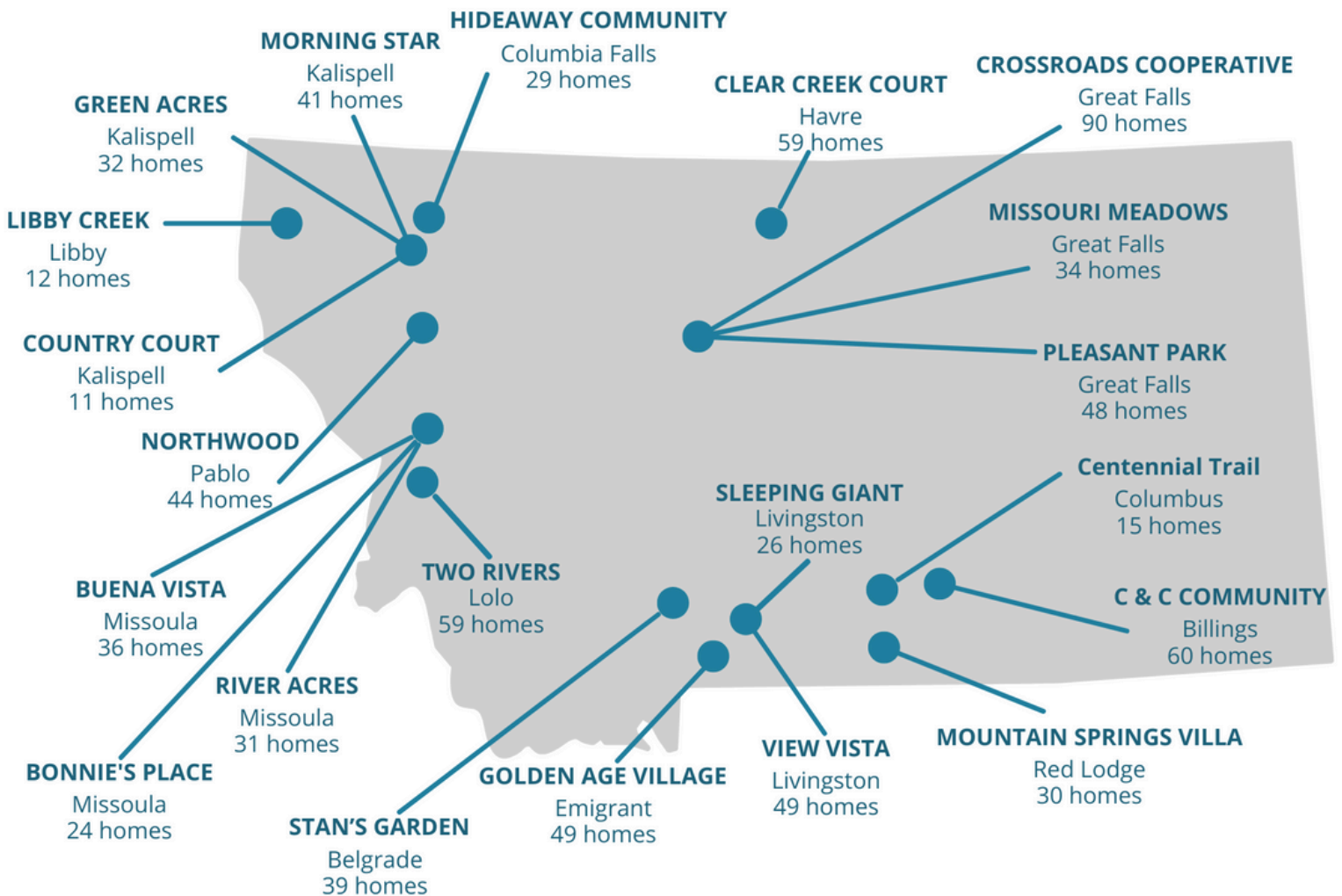
# You Are a Part of Something GREAT!

The work doesn't end when you first become part of a ROC — it is just the beginning!

Being a member of a Resident Owned Community comes with responsibility, and active participation in your community is key to its success! Here's a list of ways to participate in your ROC:

- Understand and follow your bylaws & community rules
- Attend board meetings and membership meetings
- Serve on the Board of Directors
- Complete ballots for elections and budgets
- Volunteer to help a neighbor
- Form a committee

As your Technical Assistant (TA), NeighborWorks Montana is here to support you as you work to make your community a place you are proud to call home. We are here to guide you through governance and help with community engagement ideas too!



# Benefits of Resident Ownership

By being a part of the ROC USA Network, you not only have fellow ROCs in Montana to learn from, you also have access to the entire network of over 300 ROCs across the United States!

To **connect with your peers** within the network, stay informed about **grant opportunities**, and gain access to **discounts** to help maintain your manufactured home, sign up at [myrocusa.org](http://myrocusa.org).

SCAN  
TO SIGN UP



**In 2021, residents from 9 ROCs were surveyed (119) and interviewed (8) about the benefits of ROCs. The study confirmed the following outcomes:**

## Park Improvement



Clean up & improve infrastructure

Establish policies to make park safer

## Resident Benefits



Better quality of life

Greater financial security

## Community Benefits



More social connections

Stronger civic engagement

**Infrastructure dollars generated by the NWMT ROC program:**

**\$16,789,719\***

\*Dollars generated from 2008-2023.

“NeighborWorks was absolutely such a blessing for me. When I first became president here, we had one other member on the board, and that was it. The previous president had left, and he had taken all the paperwork with him. It was kind of a mess. But NeighborWorks had a gal who worked with us. I called her and talked to her about it, and she helped me navigate all that. They will almost help you with anything and everything...”

-Montana ROC Member”

# Stay Informed...

## ROCKET: ROC USA Online Community



**ROCKET**  
ROC USA Online Community  
KNOWLEDGE, EDUCATION, AND TRAINING

ROCKET, ROC USA's online community, provides knowledge, education, and training on a variety of topics. With free online training for ROC members, ROCKET allows you to learn at your own pace in the comfort of your own home. Build skills for yourself, your community, and your resume!



ROCKET delivers training through self-paced material that is available 24/7. Register at [rocosa.org/rocket](http://rocosa.org/rocket).

## ROC Association



The ROC Association supports a strong peer network of cooperative leaders. This organization advocates for and represents ROCs on the ROC USA Board of Directors and with stakeholders across the country.

### OUTREACH

Peer-to-peer support for ROC Boards looking for solutions on a variety of issues:

- Life in ROCs
- Recruiting Board Members
- Conflict Resolution

### ADVOCACY

Lead and influence local, state, and federal policy that impacts ROCs and increases consumer protection for homeowners in investor-owned communities.

### GRANTS

Since 2011, the ROC Association has awarded almost \$150,000 in grants to Member ROCs, funding community improvements, rebranding efforts, and member engagement initiatives.

### COMMUNITY

Monthly call with ROC leaders from across the country to address a wide variety of topics important to our communities. Together, members look to make improvements and solve problems.



#### Interested in how you can serve?

ROC leaders from across the country volunteer their time to expand the work of the ROC Association. Visit [rocassociation.org](http://rocassociation.org) and click *Contact Us* to reach out. You can also contact the Mountain West Region Director at [west@rocassociation.org](mailto:west@rocassociation.org)

# ...Stay Connected

## 1 Read Montana ROC News.



NWMT publishes a bi-annual ROC Program Newsletter that is full of valuable information! Be sure to watch your mailbox in the spring & fall.



SCAN QR CODE  
TO VIEW THE LATEST  
ROC NEWSLETTER

## 2 Listen to the Ownership Matters podcast.



ROC USA produces a podcast for homeowners in Resident Owned Communities, featuring conversations with people who live in, work with, and advocate for ROCs.



SCAN QR CODE  
TO CHECK OUT  
THE PODCAST

## 3 Follow along on social media!



 @NeighborWorksMT

 @neighborworksmt

 nwmt.org



 @rocusa.bettertogether

 @ROCUSAorg

 rocusa.org



# Resources:

## NeighborWorks Montana

### Financial Coaching

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! You also have the option to meet with a coach virtually, so travel is not necessary.

To find a financial coach near you, please visit NWMT's website: [www.nwmt.org/homeownership](http://www.nwmt.org/homeownership), or email Naomi Valentine at [nvalentine@nwmt.org](mailto:nvalentine@nwmt.org) to get set up with a coach that fits your needs.

### Low Cost Home Improvement Loans

Provided in partnership with NWMT, MoFi, a nonprofit that has been serving Montana since 1986, offers low-cost loans of up to \$10,000 to help you fix your manufactured home. MoFi charges 1% interest with no fees, and payment plans are structured to fit your monthly budget.

**Are you in need of home improvements in any of the following areas?**

- Roof repairs
- Air conditioning
- Windows
- Skirting
- Plumbing
- Wiring
- Water heaters
- Siding



Call or email MoFi!  
[info@mofi.org](mailto:info@mofi.org) | 844.728.9234

#### What do financial coaches do?

- 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.
- Provide access to tools that will help you maintain the skills acquired during meetings with your financial coach.



# Resources: Other Support

## DID YOU KNOW?



A typical American family spends nearly \$2,000 per year on home energy bills! However, much of that money is wasted through leaky windows or ducts, old appliances, or inefficient heating and cooling systems. The Energy Saver Do-It-Yourself (DIY) Savings Projects offers easy, step-by-step instructions for home energy efficiency improvements that will save you energy and money.



Your local Human Resource Development Council (HRDC) office can connect you with **multiple agencies and services** to support your family, including the Energy Share program.


 [energysharemt.com/how-to-apply](http://energysharemt.com/how-to-apply)



**The Low Income Home Energy Assistance Program** (LIHEAP) pays part of winter energy bills and may be able to assist with furnace emergencies for eligible people.



**The Weatherization Assistance Program** helps participants improve the heating efficiency of their homes and reduce their energy consumption.

 [dphhs.mt.gov/HCS/energyassistance/index](http://dphhs.mt.gov/HCS/energyassistance/index)

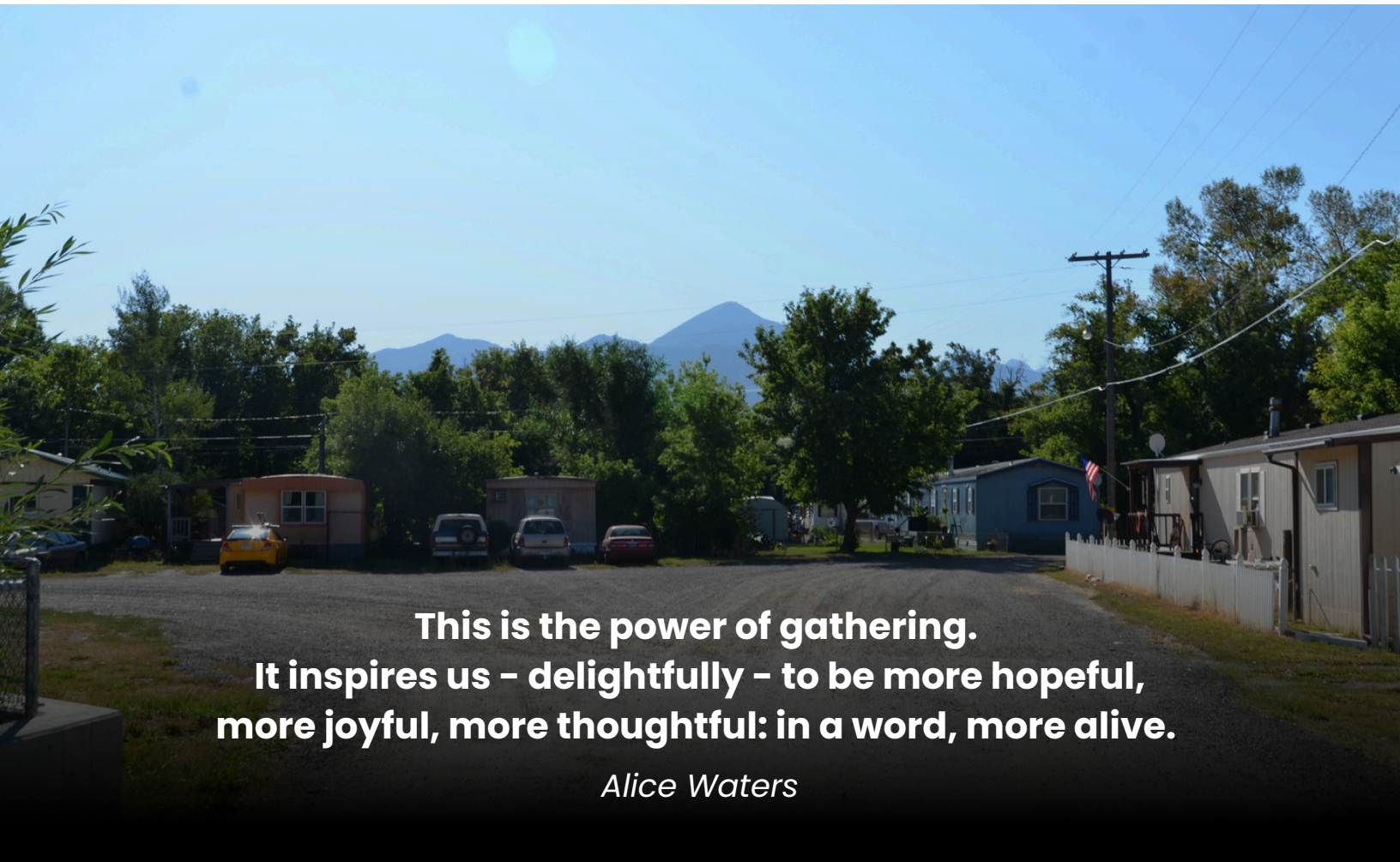
 Eligibility Office: 1-833-317-1080



Do you know someone in your community who is struggling to get enough to eat? Visit the Food Pantries of Montana website to find a food bank or pantry in your area.

 [foodpantries.org/st/montana](http://foodpantries.org/st/montana)





**This is the power of gathering.  
It inspires us – delightfully – to be more hopeful,  
more joyful, more thoughtful: in a word, more alive.**

*Alice Waters*