

# MONTANA ROC NEWS



## Avoiding Phishing Scams

Scammers are trying all sorts of ways to get at our personal information these days - phone calls, emails, and even text messages. The personal information they want can include things like your social security number, account numbers, passwords, and date of birth. This information has the potential to allow them to steal your identity, access accounts to steal money from you, and more.

Having awareness, taking some defensive steps, and watching for the warning signs can help you stay safe!

### Defenses to keep yourself safe:

- Use an antivirus service on all of your devices.
- Use strong passwords that do not include personal information.
- Turn on multifactor authentication whenever possible.
- Run updates on all of your devices often.

### Learn more:

- [www.consumer.ftc.gov](http://www.consumer.ftc.gov)
- [www.phishing.org](http://www.phishing.org)
- [www.cisa.gov](http://www.cisa.gov)



## What to watch for:

- Poor grammar or misspellings
- Urgent or emotionally appealing language
- Requests to send personal and financial information
- Untrusted shortened URLs
- Incorrect email addresses or links, like amazan.com
- Unknown attachments



CAUTION IS ALWAYS THE  
BEST RULE OF THUMB!

### Think about:

- Did I ask for this email or text or did someone tell me they were sending something?
- Am I able to log in to my account to verify the information?
- If I ignore this message and it is important, someone will reach out to me directly.

*"Community is about doing something together that makes belonging matter."*

Brian Solis

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## A Light Extinguished Too Soon Remembering Catherine "Cat" White

On February 27, 2024, a friend, neighbor, and board member of Golden Age Village in Emigrant, Cat White, passed away unexpectedly in a car accident.



The community is deeply saddened by her sudden passing. She was a beloved young mother, vibrant neighbor, and good friend. She brought a contagious energy and warmth to everything she did.

Those who knew her will remember Cat for her sense of humor, her kind smile, infectious laugh, and unwavering work ethic. She was a constant source of support for her community, having been an integral part of establishing their land as resident owned.

Cat's absence leaves a void in Golden Age Village. However, her spirit lives on in the countless lives she touched. A beautiful handmade swing has been placed in her memory overlooking the playground by the banks of the community pond.





The new PRICE grant program was recently established to help preserve and revitalize manufactured housing in eligible communities. A total of \$225 million has been allocated to PRICE and funds will be administered as competitive grants to states, local governments, resident-owned manufactured housing communities, and other entities designated by HUD.

These grants can be used for infrastructure, planning, resiliency activities (defined as reconstruction, repair or replacement to protect the health and safety of manufactured housing residents), and assistance for land and site acquisition.

Manufactured homes make up a significant portion of Montana's affordable housing stock. PRICE funding will help support manufactured housing communities to remain affordable and up to date.

ROC USA is committed to supporting PRICE work across the country. They will request the maximum award amount of \$75 million for projects in the existing ROC Network. They are working NWMT to ensure they have the most-up-to-date information about your infrastructure needs and other priority factors for their application.

The Montana Department of Commerce and NWMT are working in partnership to apply for PRICE funds to support manufactured housing in Montana. Our intent is to inform all ROCs by May 30th whether their projects will be included in either applications. This does NOT mean that funds are guaranteed.

This is a competitive process, and we will be notified of any award in funds by October 1, 2024. We understand that there is much anticipation with this funding as a potential lift in your communities and would like to stress that funding cannot be guaranteed.

## Looking to Refinance or Replace Your Home?

There are two great options available if you are looking to refinance or replace your home!



- Minimum loan amount \$100,000 (contact them if its close, case by case)
- 5% down on purchases – NO PMI
- 300 months (25 year) term
- Must have 12 month lease agreement – cannot be month to month
- Must be newer than 1977

Interest rates depend on a credit score, loan amount, etc. but range from 9-12%. Fees are dependent on the loan amount and other factors but are usually around 4% of the loan amount. (The higher the loan amount, the lower the fees as some of the fees are fixed costs.)

Contact Jeremy Lucas at (208) 371-9959 or [jeremy@fulcrumloans.com](mailto:jeremy@fulcrumloans.com) for questions and to apply.



- Minimum loan amount: \$10,000
- Maximum loan amount: \$200,000 in a park or ROC – with their own land \$250,000 - one exception if it is a brand new home - \$350,000
- Down payment required: Minimum of 5%
- Term: fixed terms from 10-20 years - exception on new home only up to 25 years fixed
- Interest rates: varies
- Fees: varies on purpose of loan
- Homes age restrictions: 1990 or newer

Contact them at (406) 523-3300 for full details and to apply.

# Member Engagement

Committees are a great way to engage members of your community. The Board of Directors holds a great deal of responsibility in helping run the pillars of each community such as the financials, bylaws and rules, infrastructure decisions, utilities, property management relationships, and future plans. If a member would like to participate in their community without being on the board, joining a committee would be a fantastic way to get involved! A few communication ideas:



Stopping by to say 'Hi'



Community bulletin board



Phone calls



Going door to door



Emails



Newsletters

Green Acres Cooperative, Inc. is a great example of member engagement as they had their highest participation rate in 2023, which they credit in part to their monthly newsletter.

**Green Acres Co-Op August 2023**

- September Bulb Exchange/Community BBQ 9/16, 2 PM
- September Board Meeting 9/27 6:30 PM
- October Recipe Exchange 10/21 1PM
- October Board Meeting 10/25
- November Board Meeting 11/15

**FALL RECIPE EXCHANGE**

October 21st will be our fall recipe exchange. At our spring exchange we had tasty bread, apple butter, cookies, pie, and a date with bacon! Come join and bring a recipe and maybe even a sample to share.

**FROST FREE SPIGOTS**

VERY IMPORTANT - Make sure when you are not using your frost free spigot that you are TURNING OFF the handle! Do not leave it up if you are not using your spigot! If you have a splitter on it it still needs to be turned off! Before it freezes you need to make sure all hoses and splitters are unhooked. You should be using your outside spigot for all watering needs as it is not metered by the city.

**Bulb Exchange and Community BBQ**

September 16th Leil Meyers will be hosting a bulb exchange at her house at 2pm bring some bulbs or flowers to share. Herb will be BBQ at the Community Building from 2-4pm. Get some new flowers plus visit neighbors and eat some good food! Bring a side or dessert.

**November and December Meeting Dates**

Due to our normal meeting landing on Thanksgiving week our November Meeting will be on the 15th. Our December Annual meeting will be held in our community building this year on December 13th 6:30. The Board is hoping with having it so close to home more members will be able to attend, as we need a quorum to vote on anything.

The Operations Director and Secretary position will have openings on and be voted on at the annual meeting. If you are interested in either of these positions please start coming to meetings if you aren't already. Even if not interested in a office please come join the meetings!

**Roasted Vegetables**

**Ingredients:**

- 1/2 lb small potatoes, skin on (10 or so)
- 2 carrots, medium-large, peeled
- 1 large parsnip (200g/8oz), peeled
- 1 red onion, large, peeled (200g / 7oz)
- 5 garlic cloves, smashed (Note 1)
- 5 thyme sprigs
- 3 sage sprigs
- 1/4 tsp extra virgin olive oil
- 1/4 tsp kosher/sea salt
- 1/4 tsp black pepper

**GARNISH:**

- 2 tsp parsley, finely chopped

**CUTTING VEGETABLES:**

**Potatoes** - Cut in half (For large, cut into 3 or 4 in good).

**Carrots** - Cut into 3cm / 1 1/2" triangles on the diagonal (see diagram in post).

**Parsnip** - Cut into 4cm / 1 1/2" lengths. Then cut into batons / churros so they are roughly equal size (see diagram in post).

**Red onion** - Cut in half, then cut each half into 4 wedges. Then in cut into 3 or 4 so you get 2cm / 0.8" squares.

**Smashed garlic** - Place side of knife on unpeeled garlic clove. Hit firmly with palm of hand so the garlic bursts open a bit but mostly stays in tact.

**ROASTING:**

**Preheat oven to 200°C / 390°F (180°C fan).**

**Onion** - Toss onion inside bowl with 1 tablespoon oil, and a pinch of the salt and pepper. Set aside - we add these later.

**Other vegetables** - Put all other vegetables, thyme and garlic in a separate bowl. Tear sage leaves and stems with hands, add into bowl. Toss with remaining oil, salt and pepper. Spread on a large baking tray.

**Roasting** - Roast 30 minutes. Add onion, toss vegetables. Roast for a further 1 hour, basting halfway, until cooked through with golden edges.

**NEWS LETTER DEADLINE September 26th.** If you would like to be one of our upcoming Community Member Spotlight please contact Diane Queen-Miller at 406-871-3289 or dianequeenmiller@yahoo.com.

**Community Member Spotlight— Diane Williams #28**

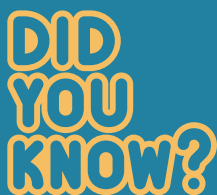
Diane Williams has been a resident of Green Acres Community for five years. She loves adventures. A favorite is visiting ghost towns. She hikes, camps and has bungee jumped in New Zealand. Diane crochets the Quail potholders she is holding and sells them at craft shows and events. She is a member of the Artists & Craftsmen of the Flathead.

**Board of Directors and Property Manager Contact Info**

<b>President:</b> Ron Ruth Phone/Fax 406-871-2923 Email: rrh@greencac.com	<b>Secretary:</b> Shere Silver Phone/Fax 406-871-3289 Email: darcqueenmiller@yahoo.com	<b>Director:</b> Diemeter Mary Dahl Phone/Fax 406-259-4711 Email: swh347@gmail.com
<b>Vice president:</b> Wiley Thompson Phone/Fax 406-497-3488 Email: wotjrd@gmail.com	<b>Treasurer:</b> Leil Meyer Phone/Fax 406-485-6435 Email: leilmeyer138@gmail.com	<b>Property Manager:</b> All the Flathead Property Management: Mary King Phone 406-793-7023 Email: maryk@afh.com

**Do you do arts, crafts, etc? Interested in donating to the prize giveaways for the annual meeting? Please see Diane Queen-Miller for donations. All are greatly appreciated.**

Their newsletter is something members look forward to and enjoy receiving monthly from their Board of Directors. Editions usually include important updates or items that were voted on at the previous meeting, things that were celebrated or seen as a win in the community the month before, their next scheduled board meetings, their monthly themed community activity, friendly reminders, and contacts for each of the Board of Directors. They even highlight a board member or a resident so everyone can get to know each other.



Canva.com is a great resource for creating newsletters, posters, social media posts and more! It is easy to use with drag and drop options that make creating quick.

There is a free version anyone can use, but if you are a nonprofit, they also offer up to 10 people to use their pro version for free. Learn more at [www.canva.com](http://www.canva.com).

## How can members engage in their community?

Something we see that may be under utilized are committees within the community. The Board of Directors holds a great deal of responsibility in helping run the foundations of community like the finances, bylaws & rules, infrastructure discussions, working with the property manager, utilities to the community, and future plans. If a member would like to participate in their community without being on the Board, being a committee member would be a fantastic way to do that!

### Ideas for committees:

**Activity Committee** – This can look like a Valentine's Day party with treats and nice notes to community members, (get the kids involved in coloring cards!), holiday parties, summer BBQs, flower/bulb exchanges, Halloween trick or treating, community yard sales, etc.

**Clean Up Committee** – This committee can organize cleaning events in the spring and fall for the community that include scheduling dumpster usage, raking leaves, and picking up garbage around the community. They could also organize snow shoveling and lawn mowing for residents that are unable to do their own.

**Resource Committee** – Disaster preparedness? Elderly care? Home repair assistance? Researching and getting these resources out to the community can be so helpful!

**Welcome Committee** – New residents who get a warm and hospitable welcome often become weaved into the fabric of the community much quicker. This committee can be dedicated to greeting them, introducing them to other residents, and giving them important information.

Remember, even participation in small ways like helping the Board of Directors drop flyers off to each resident, attending board meetings, or bringing a side dish to a community potluck goes a long way in feeling part of the community you live in.



Learn more with Rocket: *Growing Community Engagement Course*

## Have you checked out ROCKET yet?

ROC USA's online learning community "ROCKET" is a place where ROC members can take FREE online, on-demand courses at their own pace and on their own time.

One helpful course you can take is "Infill – Filling Vacant Lots." This six-part video series can be completed in 45 minutes and covers finding homes, lot preparation, selling the home, and more. To take this free course online, go to [www.rocusa.litmos.com](http://www.rocusa.litmos.com) to create an account, then type "infill" into the search bar.

The courses are also available on a free mobile app! Download the Litmos app from the Apple or Google store, search ROCUSA in the "find my site" box and login with your Rocket username and password. Once logged in you can register for new course or complete courses you have already registered for. The Rocket app is fully mobile compatible and can be used to complete full courses from your phone.



# 21 Montana Resident Owned Communities!

The Montana ROC family continues to grow and we are excited to announce two parks who became resident owned earlier this year! With these two additions, there are now 21 communities across our great state.



**Stan's Garden** in Belgrade (formerly Belgrade Village) officially became a ROC on February 1, preserving 39 homes.

"We want to build an area for our community to gather with built-in barbecues and picnic tables. And we want to build a community garden where we can grow flowers and veggies. It was Stan's (former owner) dream for the residents to buy this land and plant gardens, and now we are making that dream come true." Sarah Baker, a community member shared.



**Two Rivers** in Lolo became a ROC on February 27, preserving 59 homes.

Residents are looking forward to getting the water and sewer fixed! Thomas Evans, board president shared, "Yes, especially for the residents who have been there longer and have been dealing with water and sewer issues for a while. It's nice to be able to bring value to their front doorstep, so to speak. I think the improvements that come are going to enrich everyone's lives."

## Resident Spotlight



In January, Terry Huetter and Chris Mosby retired from their post as board members at Buena Vista Community (Missoula) after serving the community since its inception.

In the time that they both served on the Board, Chris & Terry saw many improvements take place in their community. With their help, the community became resident owned in 2013. Since that time the board has worked hard to make improvements in the community, such as a new community sign and a community BBQ area.

They both worked very closely with Missoula County to shepherd through two phases of sewer improvement projects that included connecting the community to the municipal sewer system and remediating a waste-water lagoon on the community property. The community has now completed these projects, including paving their roadways throughout the community.

We appreciate all the hard work and dedication that Chris and Terry have put into their community over the years.

*In the photo above: Back Row from Left: Chris Mosby, Terry Huetter, Charlie Schneider  
Front Row from Left: Kaia Peterson, Darryl Branning, Karen Thompson*

# Property Management for Resident Owned Communities

Manufactured homes offer an affordable housing option for many people. But for ROCs, managing a manufactured home community comes with its own set of considerations.

Here's a breakdown of key aspects to navigate for successful manufactured home property management:

**Resident Ownership:** Property managers have different responsibilities in ROCs than they do with investor-owned homes, apartments, or HOAs. While collecting rents and enforcing community rules, property managers often assist with infrastructure projects and bookkeeping, all while working within the guidelines of a board of directors. With the complex structure of a ROC, decision making can be slower and day-to-day management takes more time.

**Lease Agreements:** Manufactured home ownership involves not only owning the home itself but leasing the land it sits on. Occupancy Agreements will outline resident rights and responsibilities, including rent, maintenance of the home, and adherence to the community rules and bylaws.

**State and Local Regulations:** Manufactured housing communities are subject to various regulations. Property managers must stay up-to-date on zoning laws, safety codes, and resident rights specific to their location.

**Rent Collection and Recordkeeping:** Collecting rent on time and maintaining meticulous financial records are essential for any property management operation.

**Maintenance and Repairs:** Manufactured homes require upkeep, both of the home itself (resident responsibility) and the common areas of the community (property manager responsibility). Having a system for addressing maintenance requests and ensuring repairs are completed efficiently is important.

**Resident Relations:** Building strong relationships with residents is key to a thriving community. Property managers should be approachable and responsive to resident concerns.

Positive relationships between property managers and the members of a resident owned community are key to the success of any ROC. When a property manager knows the priorities and goals of a community, they can effectively support the membership. And when residents know that they can trust a property manager to uphold the policies of their cooperative, it sets the groundwork for a thriving community.

Some of the many functions of a property manager



\*From ROCKET training – *Introduction to Effective ROC Property Management*

## MONTANA RESIDENT OWNED COMMUNITY NEWS

### IN THIS EDITION:

- Avoiding phishing scams
- PRICE grants
- Available loan options
- Member engagement
- ROCKET training
- New communities
- Property management for ROCs

### *Take Note!*

NWMT is planning regional trainings for 2024 that will be held in Kalispell, Missoula, Great Falls, and Livingston. These trainings will be open to all residents of ROCs located in Montana.

We are currently building out topics for these trainings and scheduling the events. If you have specific trainings ideas that would be helpful to you as a resident, please reach out to your technical assistance provider (Rachel, Maggie or Rebecca) and provide your feedback.

Please keep an eye out in your mailbox in the coming months for training opportunity announcements!