

President's Report

ROCs are an expanding solution to a genuine affordable housing crisis.

In housing, the term “cost-burdened” describes anyone who pays more than 30 percent of their income for housing.

Harvard's Joint Center for Housing Studies reported this summer that 47 percent of people who rent are cost-burdened. And, 83 percent of low-income renter households are cost-burdened.



Bradley

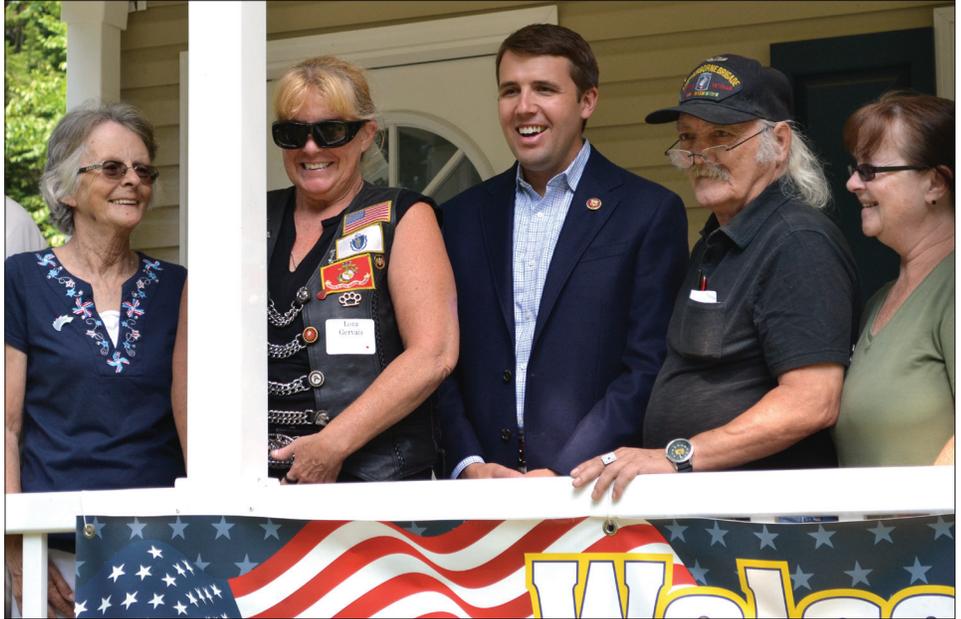
The amount of low-rent housing (those \$800 per month or less) also dropped by about 4 million units between 2011 and 2017. And, most of the dwindling low-rent housing left is old — 43 percent of it was built 50 years ago or more.

Across the country, people are paying more of their incomes for housing, while the amount of housing available to them is either decaying or disappearing.

It's harder to discern what's happening in the manufactured housing community sector, as it's too small to attract much research. But, based on what I see, the picture is equally troubling.

More communities are being closed than new communities are being built. Community closure laws vary by state — you get a 60-day notice in Indiana and 18 months in New Hampshire — but in every case, a closure means homeowners are displaced. It is happening in hot and cold markets and it is painful to witness.

» See **BRADLEY**, Page 7



Board Member Barbara Jordan (from left), Lora Gervais, U.S. Rep. Chris Pappas, Peter “Searching Owl” Giove, and Board Member Michele Bardsley celebrate the Veterans First program at Rock Rimmon Cooperative in Danville, N.H. this summer.

Filling sites and hearts

Program helps veterans move into ROC

DANVILLE, N.H. — Lora Gervais couldn't believe her luck.

A veteran of the U.S. Marines, she had been competing for VA Home Loans to buy a house. But when she heard about the Veterans First Program at Rock Rimmon Cooperative in Danville, N.H., everything seemed to just fall into place.

Gervais was looking to downsize, so the 500-square-foot, single-floor home was exactly what she needed. The



Three of the 10 infill homes designed for the Veterans First program at Rock Rimmon Cooperative in Danville, N.H.

home had a garden, which she said is her therapy, with a wagon wheel in it, which is the symbol of her American Legion Post.

“When I saw the wagon wheel in the garden, I said “That's mine,” Gervais told a crowd of about 50 res-

idents, New Hampshire Community Loan Fund staff, housing officials, lenders, manufactured housing industry professionals, and local, state and federal dignitaries.

Most telling of all was » See **Veterans**, Page 10

ROCs making millions in real impact

By Paul Bradley

pbradley@rocusa.org

ROC USA® released its annual market rent study this summer, and the impact is real and meaningful.

The objective is pretty simple: How do co-op site-fees compare to other communities in each market?

To answer that question, we hire an appraiser to do a market rent study for every co-op that ROC USA® Capital has financed on every 5th anniversary of the co-op's purchase. We then compare that market rent to the co-ops'.

We select Capital's loans even though Capital does not finance every co-op because we have internal data that is material to the fuller picture of co-op health. Specifically, we need an exact accounting of their site-fee increases and an accurate accounting of their community improvements, reserves and loan covenant performance.

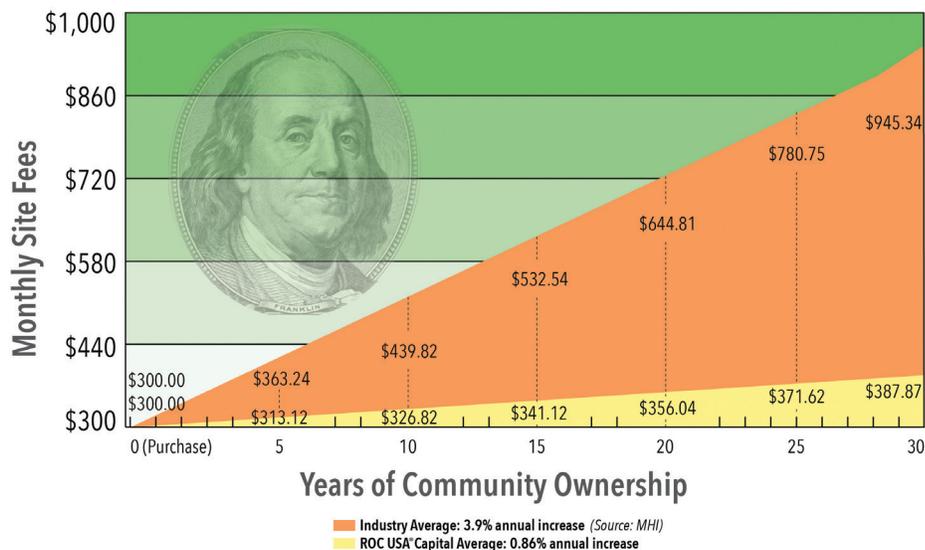
Co-op leaders understand that fee performance is only part of the picture. Here's how Dennis Jakubowski, Board President at Marilla Country Village in Alden, N.Y., put it, "We've raised our site fees just \$10 since we purchased the community in 2011, and in that time, the co-op has invested more than \$250,000 in improvements, including new roads that look great. Owning our community is the best thing we have ever done."

The 2019 study included all 25 co-ops that have reached their 5th anniversaries. The findings are strong: Average site fees are \$32.70 below market after 5 years of ownership. On average, co-ops are raising their site fees 0.86% compared to the 2018/19 industry average of 3.9%. (MH Insider, July/August 2019)

In total, the 23 co-ops operating on below market site fees are saving their Members more than \$775,000 a year!

But wait, there's more. Remember, 25

CO-OP VS. COMMERCIALLY OWNED MHC SITE FEE COMPARISON



is just 10% of the total number of co-op communities in ROC USA Network.

Even if we eliminate all co-ops that are 5 years and younger that leaves 150, and 9,000 homeowner-Members who have owned their communities between 6 and 35 years. Being very conservative, let's say those co-ops are just 25% below market on average.

In that group is Fisherville 107 Co-op in Concord, N.H. They celebrated their 25th anniversary two weeks ago. Their site fees are less than 50% of the market, about \$250 below market.

With average MHC site fees in 2018/9 of \$535 (MH Insider, July/August), 25% represents \$134 a month savings or \$1,600 a year for your average co-op Member.

Multiplying 9,000 homeowner-Members times \$1,600 a year savings equals – get this – more than \$14 million in annual savings! Seriously, that's the benefit of removing these communities from the speculative real estate market and putting homeowners in control.

And, look at the long-term impact; look at the accompanying chart to see what happens when you take the average

annual increases in co-ops and compare it to annual market increases.

This is real, and it's exactly what low- and moderate-income people need to experience in this economy and through their attainment of the American Dream. Homeownership needs to be a source of long-term wealth-building and basic economic security. Co-op owners are delivering it – for themselves and for future homeowners who will not know the names or the faces but they'll know the benefit. And, broader communities will know the benefit of a secure and affordable stock of housing that supports local people, and not some distant corporation.

Let me make this very real. The Clackamas River Community Co-op has owned its community since 2012. Since an initial increase to purchase the property, Members have actually lowered their site fees over the last seven years. Meanwhile, a Real Estate Investment Trust (REIT) that owns a community next door has increased their rents by a total of \$190 per month in the same period.

It's not rocket science. It's just evidence of what we all know: **#ownershipmatters**

ROC leaders give \$10k for community rebranding

After receiving a grant from NeighborWorks® America for participating in the Excellence in Governance program, the ROC Association Directors knew they wanted to invest that money back into the communities they're elected to represent.

The ROC Association Directors created a new Re-Branding Grant Program for ROCs with a goal of addressing stigma in manufactured home communities and helping ROCs improve their reputation. The grants will help fund ROCs that want to make concrete changes that contribute to a better brand image, or reputation, for their community.

"We need to do a better job at erasing the stigma around manufactured housing," said Kim Capen, ROC Association Director for New England. "We need to fight the myth that these homes are something you hook up to the back of pickup truck when you move away. We felt strongly that we needed to support the communities in this work."

"We need the outside world to take this seriously. ROCs are self-sustaining, affordable, take care of people and give them a home they can take pride in."

KIM CAPEN,
ROC Association Director



Nearly two-dozen applications were sent in, a testament to the dedication of the volunteer leaders to their ROCs, Capen said.

Nine winners were chosen to receive a portion of the grant funding available to communities:

- **Heritage Association in Warren, Mass.**, will be putting a \$1,200 grant toward building a new sign.
- **Lakeview Cooperative in Shelburne, Vt.**, will be getting a new sign for the community after receiving a \$1,150 grant.
- **West-Side Pines Cooperative in Bend, Ore.**, will be getting a new set of signs for the entrances in the neighborhood.
- **Conifer Green Home-**

owners Association in Kingston, Mass., will be cleaning up signs at the entrances of the community.

- **Halifax Estates in Halifax, Mass.**, will be adding new signage to the front of the community.
- **Charter Oaks Village Cooperative in Arundel, Maine**, will be buying a lighted sign to showcase its cooperative status.
- **BT, Inc. (Brittany Terrace) in Rock Tavern, N.Y.**, will be using a \$1,200 grant to build new signs to showcase the fact that the community is 55 plus and resident-owned.
- **Marilla Country Village in Alden, N.Y.**, will be replacing the broken sign in the community to update where the homes are and

showcase the name Members adopted when they voted to purchase in 2011.

- **Two Rivers Homeowners Cooperative in Gladstone, Ore.**, will be installing a new sign with the new name on to instill pride of ownership in the community.

Projects like these can bolster the pride of ownership that's already been fostered in the ROCs, Capen said.

"We need the outside world to take this seriously," he said. "ROCs are self-sustaining, affordable, take care of people and give them a home they can take pride in."

Awardees were eligible for up to \$1,200 in funding. In all, there was \$10,000 available. The money for the grant program was given to the ROC Association Directors after they completed an Excellence in Governance training. The course is run by NeighborWorks America, and designed to strengthen the work between the Association Directors and the ROC USA Board.

2019 ROC Association Election under way nationwide

Two seats on the ROC Association Board of Directors are up in the 2019 election cycle, but community leaders in every region are being asked to vote on changes to the group's bylaws.

Marjory Gilsrud from Madelia Mobile Village in Madelia, Minn., has won the East, Midwest & South Region. That seat has been held by Natividad Seefeld, who is term limited.

In the New England Region, current

Director Kim Capen of Medvil Cooperative in Goffstown, N.H., is seeking re-election. He is challenged by Albert Hricz of Ryder Woods in Milford, Conn., and Vivian Jordan of Lakeview Cooperative in Shelburne, Vt.

In addition, ROC Boards everywhere are voting on Association Bylaw changes that leaders say will help the Association serve its

mission as a voice for co-op communities.

Changes include the timing and other details of elections, terms and term limits, creation of committees, annual meeting simulcasting, financial management and more. At press time, a quorum had not been reached in New England. Results will be posted at myROCUSA.org.



Minn. ROC plans \$85k in amenities

Ops Manager: Visualize what you see your ROC looking like and go for it

ROCHESTER, MINN. – Two years after homeowners purchased their neighborhood, residents of a southeast Minnesota ROC are ready to take charge and tackle another major project that will benefit residents for generations to come.

A new playground, basketball court and picnic area for the Zumbro Ridge Estates ROC is in the works. Since becoming resident-owned, members have felt a renewed inspiration to make improvements to their neighborhood that will benefit existing Members and attract others looking to move.

“People right now, they are energized, they are excited,” said Allie Lechner, operations manager for Zumbro Ridge. “They want to move forward and do better. People take pride in what we are.”

The basketball court is estimated to cost around \$15,000, the picnic tables and grills \$10,000 and the playground \$60,000 for a total of about \$85,000.

The ROC is using grants to cover some of the cost of the construction, which Lechner said ROC Members are grateful for. KaBOOM!, a national non-profit organization that helps bring playgrounds to neighborhoods, gave the community \$15,000 to purchase equipment.

Some parts of the project are being donated as well, like the equipment for the new basketball court, which was donated



PHOTO COURTESY OF ZUMBRO RIDGE ESTATES

An architect's rendering of the completed recreation area at Zumbro Ridge Estates.

by Bear Creek Church. Members of that church, along with the Evangel Methodist Church, also plan to volunteer their time to help set up the playground.

The nearest park is about two miles from the ROC. Zumbro was once home to a wooden playground, but it was taken down a few years ago due to age and safety concerns.

“The children here have nothing to do,” Lechner said.

All this will come together to create a perfect outdoor play area for everyone in the ROC and grow the sense of community that's been strengthening over the last two years. The community has launched a GoFundMe page to assist in the fundraising.

The support from the community at-large spreads further than this project. Lechner said

“It's a lot of stuff going on, but it's very exciting,” she said.

Lechner encourages other communities to look into projects like this if they're interested and see if there are any local partnerships or resources they could utilize.

“Really visualize what you see your community being and go for it,” she said. “Don't get discouraged.”

Having a Board of Directors that is willing to volunteer its time outside of meetings can be a huge bonus as well.

“You have to have Board Members that lead by example,” she said.

Zumbro Ridge Estates residents purchased their neighborhood in October 2017, with help from Northcountry Cooperative Foundation, the ROC USA® Network Certified Technical Assistance Provider for Minnesota, Wisconsin, Iowa and the Dakotas.

Tom Guettler, the Technical Assistance Provider for the ROC, said he's proud of the work Lechner and the rest of the Board of Directors have put into kicking off this project.

“It's going to be a pretty dramatic change,” he said, noting that projects like this help inspire a sense of ownership within the community. “Residents see this stuff happening and think, ‘(The Board) is actually thinking of us, the community is improving now,’” he said.

BRIEFLY

Noble Homes contest nets films that tackle stigma

The Noble Homes Film Contest challenged filmmakers to showcase the

true reality of living in a manufactured (not mobile) homes. With 30 videos to judge, manufactured home owners voted on which ones they felt best depicted man-

ufactured homes, communities, and the people who live in them.

The first place winners are Roger Michel for the Social Media Video por-

tion and Robert Uth for the Short Video portion. More than 70 manufactured homeowners voted, and the winners can be screened at myROCUSA.org.



Participants (above) in the first-ever New York ROC Leadership Institute made the statewide training an overwhelming success. ROC leaders from across Vermont (below), which welcomed four new ROCs in 2019, came together to learn and share in October.

Regional ROC trainings picking up and paying off

Nearly all of the ROC USA® Network Certified Technical Assistance Providers have held recent regional trainings to allow ROC Leaders and Members to boost their skills and knowledge about their work, as well as meet with their nearby peers.

Cooperative Development Institute held trainings this fall in Massachusetts

and Vermont, both of which were a resounding success. The Massachusetts training was their biggest yet, with more than 100 attendees from both Massachusetts and neighboring Rhode Island. The Vermont training featured a celebration for the work ROC Leaders have done to benefit their neighborhoods.

» See **Trainings**, Page 6



Pleasant View by the Numbers

Location: Caldwell, ID

Sites: 33

Price: \$1.39 Million

Purchased: Sept. 25

TA: LEAP ROC

ROC No.: 248



Pleasant
View
is Idaho's
first ROC





Fifty ROC leaders from across Montana came together in Missoula for a two-day ROC Summit training.

Montana ROCs landed grants at state training

» **Trainings**, From Page 5

Northcountry Cooperative Foundation held a training in September for the communities they support in Minnesota and Wisconsin. The event featured many first-time attendees, who all left ready to bring what they learned back home and to encourage their neighbors to join them for future trainings.

ROC Northwest and CASA of Oregon co-hosted the Cascade ROC Conference in September as well, bringing together leaders from Washington and Oregon. The training included both English and Spanish tracks.

NeighborWorks Montana held a two-day ROC Summit in Missoula, bringing in 50 ROC Leaders. Each ROC represented at the training was given a \$500 grant from NeighborWorks Montana.

ROC-NH, a program of the New Hampshire Community Loan Fund, offered a seven-session Community Leadership training to the 131 ROCs in the state. Topics included the foundation of community leadership, the power of planning, and effective communication tips.

Pathstone Corporation also held its first New York ROC Leadership Institute for residents there.

Attendees learned about topics like conflict management, working with a property manager and understanding financial statements.

Unprecedented

50% increase of new ROCs

CONCORD, N.H. – As of September, ROC USA® and its nine affiliate nonprofits had helped 20 resident groups purchase their manufactured (mobile) home communities in 2019. That’s more than each of the past four years, which ranged between 15 and 17 new co-ops per year, and any year since ROC USA’s founding in 2008.

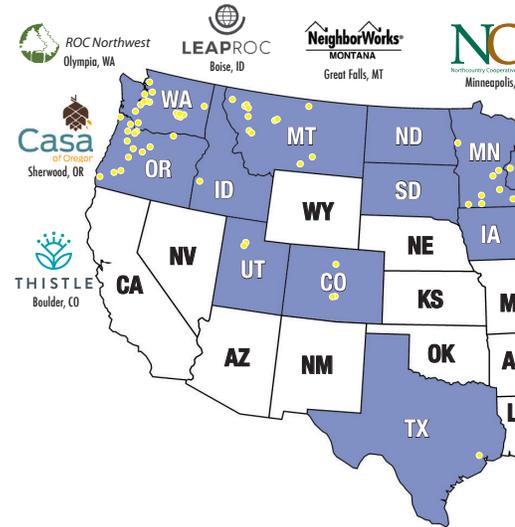
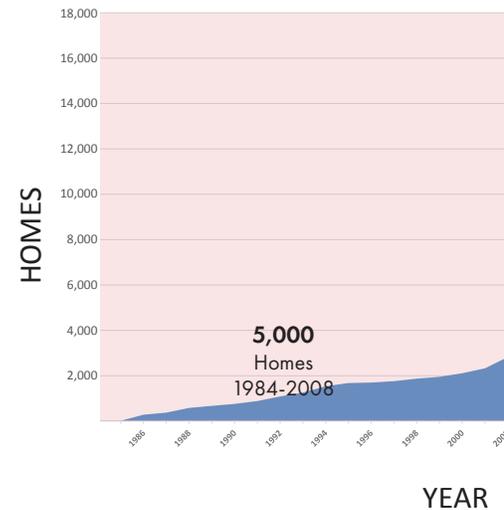
With three months until the end of the year, the record-setting total will grow. There are four or five more communities likely to become ROCs this year, and 50 percent growth over 2018.

“This unprecedented level of growth is explained by several factors, most of which we planned and executed on and some of which have been unexpected,” said Paul Bradley, President of ROC USA.

“We set out to scale resident ownership through a Network of nonprofits and national source of financing and we’ve stayed focused on that. Our Network has expanded its footprint to now 17 states with co-ops and ROC USA® Capital has been a reliable source of competitive financing for co-ops, whether they’ve needed \$750,000 or \$29 million.”

Two new affiliates joined ROC USA Network in the last couple years. Thistle, which serves a large swath of Colorado, and LEAP ROC in metro Boise, Idaho. Thistle has helped two cooperatives and LEAP ROC made Idaho the 17th state with a ROC when the residents of Pleasant View Cooperative purchased their neighborhood

Homes Preserved in R



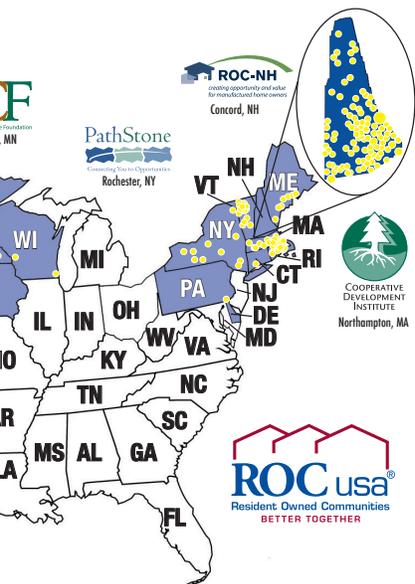
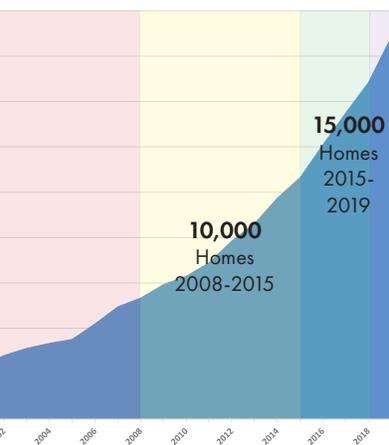
Sept. 25. Organizations in two additional states are working toward certification by ROC USA® Network.

Growth is driven not just by expanding Network’s footprint, but also

ated growth

in 2019 sets new record

ROCs: 1984-2019



opening our reach within existing
tes.
“The market-focused collaboration
between affiliates and Network’s National Acquisitions Manager has in-

creased the social venture’s exposure in the manufactured housing sector through steady participation in state and national trade shows across the country,” said Mary O’Hara, Director of ROC USA Network.

ROC USA’s goal is to build relationships local and regional community operators – families and small- and medium-sized companies who own from one to many communities. “We’ve found that the closer the owner is to the community and the longer they’ve owned the property, the more likely they are to be interested in seeing the homeowners have an opportunity to purchase,” Bradley said.

“Our brand is strong and growing because people see the results and can talk to people who’ve worked with us – be those community sellers or co-op leaders – and it’s a great story that media has found and reported on a lot.”

The exposure in major media that ROC USA has received includes The Financial Times, The New York Times, Time magazine and CBS News.

“Homeowners across the country share a basic interest in gaining control of the land under their homes, we knew that but the big surprise has come a result of a changing attitude by community operators,” Bradley said. “It’s probably mostly a result of documented performance – but I have a sense that it’s something more – that more and more people are recognizing that local economies are stronger and more resilient when local people own businesses and control their futures.”

Spike in competition drives rent increases even further

» Bradley, From Page 1

Existing communities are being aggressively pursued by new and existing investors. Mobile Home University boasts graduating more than 100,000 investors. That’s more than two times the number of communities, now reported at 44,000 nationwide.

Competition leads buyers into having to raise rents significantly to generate profits. Case in point: A community in Iowa City was recently acquired by a Utah-based company that raised lot rents by more than 58 percent.

Apart from the eye-popping accounts of increases like that, the average lot rent increase of 3.9 percent per year done consistently year-after-year is also costly. (2019, MH Village)

Apply a 3.9-percent increase annually for five years to a \$400 a month lot rent and you’re paying \$484.

The average monthly increase in a Resident Owned Community – and this we know from actual data from ROCs that ROC USA® Capital has financed – is 0.86 percent per year. Applied for five years to \$400 a month, rents climb to just \$418.

The savings are \$66 a month, and \$792 a year after just five years.

In both the medium- and long-run, removing communities from the speculative real estate market makes good economic sense. The numbers are clear.

It becomes even more significant when you consider self-help communities like yours preserved more than 2,000 home-sites in 2019 alone. Individually and taken together, this is a significant contribution to the future of affordable homeownership in your area and in our country.

Twenty and 30 years from now, there is going to be a group of very secure Members enjoying affordable lot fees. They may not recall your name, although I encourage ROCs to keep historical documents so future Members will know what you and your contemporaries accomplished. Save pictures, and label them.

Like Exeter-Hampton just did, some day Members in your community will be celebrating an anniversary and the stories will be important to retell. It is your legacy, and we are all better off because of it. Thank you.

Paul Bradley

ROC marks 20 years of ownership

Residents celebrate proudly, ready to ‘exercise bragging rights’

EXETER, N.H. – A lot can happen in 20 years. For Exeter-Hampton Cooperative, much of the last two decades has been full of successes.

Successes worth celebrating, which community leaders did in September to mark the anniversary. Everyone in the community was invited to come together with those who worked with the community over the years, including the first Board President who helped with the conversion.

“This was really important to talk about our story and talk about how far we’ve come,” said ROC Member Jeanee Wright, who helped organize the celebration. “Never miss an opportunity to bring people together and celebrate, especially the pioneers who were here at the time of acquisition. To bring people back to that is really empowering.”

Chuck Curtis has lived in Exeter-Hampton since 1967 and is proud to call the co-op home.

“I have raised three children here, seen many faces come and go, witnessed neighbors helping the elderly and the sick, and attended yearly meetings that allow for face-to-face discussions and voting on crucial issues and critical matters,” he said. “My wife and myself love our home here and are proud to be a part of this co-op and what it has accomplished in just 20 years. Julia and myself have experienced 52 years here as residents, and witnessed endless changes and progress.

“We as a group, have ruled and governed ourselves during the past 240 months, and should be very proud and ready to exercise our ‘bragging rights.’”

Angela Romeo, National Acquisitions and Project Manager for ROC USA® Network, worked with the community as Technical Assistance Provider while on the ROC-NH team. ROC-NH is a program of the New Hampshire Community Loan Fund.

To see them all come together to celebrate was amazing, Romeo said.

One of the projects was upgrading all the utilities in the community after noticing deficiencies in their water

system in order to create more savings and efficiency for the residents.

“They did the full gamut of utility work, which no community in New Hampshire had done before,” Romeo said.

That \$1.2 million project was paid for with partially with grants, and the rest with only a \$20 rent increase for the community. There hasn’t been another increase since. Having the coaching of a technical assistance provider like Romeo helped set the community up for success.

“That was invaluable to give us the support we needed to head in the right direction,” Wright said. “It’s amazing when you tackle a problem one step at a time how things fall into place.”

That support is something Wright not only appreciates as a community leader,



PHOTO COURTESY OF JEANEE WRIGHT
Jeanee Wright speaks to guests as they celebrate 20 years of resident ownership at Exeter-Hampton Co-op.

Exeter-Hampton by the Numbers

Location: Exeter, N.H.

Sites: 52

Price: \$823,000

Purchased:

Sept. 1, 1999

TA:

ROC-NH

ROC No.:

43



but also now provides. She now works as a Cooperative Development Specialist for Cooperative Development Institute, helping manufactured home communities in Maine get the same chance at resident ownership as Exeter-Hampton.

Tara Reardon, Director of ROC-NH, said the event was very well done and made her think every ROC should have a historian.

“It was evident that the residents were invested in always improving their community,” she said. “It was an uplifting night, and I’d love to see this serve as a blueprint for other ROCs to celebrate their own milestones and success stories.”

ROC Northwest's Nowlin headlines co-op conference

A champion in the resident ownership movement and co-op development specialist at ROC Northwest helped educate others working in the cooperative housing sector about the model on the national stage this fall.

Miles Nowlin, delivered the keynote address at the National Association of Housing Cooperatives Annual Conference.

"I talked quite a bit about how the ROC model is addressing housing instability in outlying urban areas," Nowlin said. "I think that caught a lot of people's attention."

Every year, the event brings together those working in the cooperative housing sector each year to discuss what's going on in the field. This year, topics focused primarily on manufactured housing and the vital role it plays in the affordable housing world. Resident ownership further protects the housing stock and its affordability, as shown by the nearly 250 ROCs that ROC USA works with nationwide.

Nowlin said he was excited to share the incredible and inspiring stories of the ROC Members who volun-

teer their time for the benefit of their neighbors. For him, seeing residents step up into leadership roles and helping coach them is the best parts of his job.

"A really common reaction is that residents could never afford this place and could never run this place," he said. "We're all working to debunk that stigma and remind people that this is happening on a broad and scalable level."

The audience, made up

largely of apartment dwellers, was curious about how the co-op model applies to Members who own free-standing homes.

"They were connecting the dots for their family members who live in manufactured housing. There were a lot of exchanges about that," he said.

"I kept hearing stories like, 'This would be great for my brother who owns a house but whose lot rent keeps going up.'"



Nowlin

TA PROVIDER PROFILE: ANDY KADLEC

Title: Thistle ROC Program Director

Organization: Thistle

How long have you done ROC work and what drew you to it?

I have been with Thistle for 4 years, and transitioned to the ROC work in April. I was drawn to the ROC mission by my work in low-income housing in Boulder County, and witnessing the importance of housing stability in a person's overall health and wellbeing. I was amazed by the number of manufactured home residents in Colorado, and how the opportunity to transition their park to a Resident-Owned Community could permanently preserve such a large number of homes in the area. It seemed like a great fit for me!

What have you found rewarding in this work?



Kadlec

I think the most rewarding part of ROC work lies in the stories you hear from community Members. Struggles with homelessness, domestic violence, drug and alcohol abuse, and the reality of how important it is to know you have a place to lay your head every night. How resident ownership, and housing security gives them one less thing to worry about in their day-to-day lives.

What's been the biggest surprise?

I've been most surprised by the sheer amount of communities that exist in Colorado! Now, I see them everywhere I go. It was eye-opening how many people in the state live in MHCs, and how great of an opportunity it is to bring resident ownership to hundreds of thousands of Color-

dans across the state.

What most surprises people when you tell them about ROCs?

It usually takes a minute or two to get someone to understand how the model works. People are most surprised to hear that ROC USA puts up the pre-development funds risk free, and how the process truly grants complete ownership to the residents in the community.

What would you tell someone considering TA work?

It is challenging work that takes some time to fully understand. If they connect with the mission and message of Resident Ownership, they should find it a rewarding career.

What do you enjoy outside of work?

I enjoy trail running, cycling, skiing and hunting – get me outside!

Congressman: This is an incredible place to live

» **Veterans**, From Page 1

the address: 13 Nicholas Circle.

“That’s my lucky number,” she said.

Gervais is one of the first homeowners to move into Rock Rimmon (www.rockrimmon.coop) through the Veterans First program. Ten homes will be ready by the end of the year for veterans coming out of transitional housing.

The New Hampshire Community Loan Fund worked with the community to design the houses and install them in the ROC earlier this year.

Peter “Searching Owl” Giove moved in about a month ago. After a devastating fire, he spent a year and a half living at Harbor Homes in Nashua, a transitional living facility for veterans. He said he’s grateful for the chance to secure long-term, affordable housing.

“They afforded me the opportunity to live in balance,” he said. “I’m benefiting from it and I wish to see other people benefit from it.”

These manufactured homes will cost the veterans who own them significantly less than renting an apartment. Homeowners only need to put down \$250 to purchase the home and the mortgage (including taxes and insurance) is estimated to be less than \$200 a month.

“It’s a critical part of the New Hampshire’s affordable housing picture,” said Jen Hopkins, director of Single Family Housing at the Community Loan Fund of manufactured housing.

Other expenses – monthly lot rent and energy costs – are expected to remain low, too. ROCs’ lot rents are proven to be far more stable than those in commercially owned communities. The Energy Star-rated homes run efficiently to cut down on utility costs.

See related story..... Page 2

Six of the 10 homes are expected to be filled in the coming months.

The quick success of the project is a testament to the strong work Rock Rimmon leaders have been doing over the years. The community became resident-owned in Jan. 2016.

“They were one of the most motivated groups we’ve ever worked with,” said Juliana Eades, President of the New Hampshire Community Loan Fund. “They were right on it.”

With roughly 300 vacant sites in the state, Eades said this is an innovative solution for filling vacant sites.

“This is demonstrating one way to turn those into opportunities,” she said.

With a lack of affordable housing in the state, particularly for veterans, the project is meant to start filling that gap.

“We started matching up problems with solutions,” Hopkins said.

U.S. Rep. Chris Pappas said he looked forward to spreading the news about the project to his fellow representatives in Washington, D.C. Serving on the Committee on Veterans’ Affairs, Pappas said helping veterans is a cause that’s important to him and is grateful that Rock Rimmon residents are able to provide them this opportunity.

“This is the least we can do for our veterans to assure they have access to affordable housing,” he said. “This is an incredible place to live.”

Funders and partners for the Veterans First project include the Federal Home Loan Bank of Boston; Merrimack County Savings Bank; and the Jameson Trust, Thomas W. Haas Fund, Steven Epstein Donor Advised Fund, and Howe Family Funds of the New Hampshire Charitable Foundation. Skyline Homes innovated the design of these small homes with the encouragement of Next Step, a national partner focused on affordability and energy-efficiency in manufactured housing.



New homeowner Lora Gervais (left) and Jen Hopkins of the New Hampshire Community Loan Fund spoke during the dedication ceremony at Rock Rimmon. The new homes for veterans at Rock Rimmon require only a \$250 down payment and homeowners’ monthly payment (principal, interest, taxes and insurance) will likely be less than \$200.

Leadership Institute opening more doors

100 ROC Leaders thrive at biggest Institute with 1st-ever Spanish track



More than 10 percent of the community leaders at 2019's record ROC Leadership Institute took classes in Spanish during the three-day training at Southern New Hampshire University this spring. At right, Cristina Klatovsky of ROC Northwest teaches a class in Spanish.

HOOKSETT, N.H. – With more than 100 attendees representing 50 communities, this year's group of ROC Leadership Institute graduates was inspired and excited to bring home what they learned after a weekend of training.

The event started off with a celebration of community successes over the last year as ROC Leaders introduced themselves to their peers. These successes ranged from increased volunteerism to infrastructure projects to installing solar in communities.

"No one speaks better to what's possible in neighborhoods than the people who are doing it," said ROC USA® President Paul Bradley.

This was the first Leadership Institute for many.

"I'm happy to be here, happy to learn," said Sheila Domingue, Board Vice President of Oak Hill Acres Cooperative in Hinsdale, N.H.

Those who came last year were excited to enhance what they learned in the prior sessions. Kathy Zorotheos, President of the Oak Hill Taunton Residents Association Board, said one of her biggest lessons was the importance of collaboration with her peers. After

she returned home from 2018 Leadership Institute, she and other Members of the Board went out to visit the five ROCs closest to hers.

"That was a really good takeaway – to see how other do it so you can compare and learn," she said.

The three-day event was filled with workshops and learning labs, all focused on helping those in attendance enhance their skills and gain new ones to benefit their communities.

Sessions covered topics like effective communication, business basics, building a community brand, infill strategies, emotional intelligence and conflict resolution, visiting a local ROC and facilitating group decision making.

The event also helped to enforce how vital the ROC Movement is in securing affordable housing and empowering leaders in these communities.

"I think it was the best thing we ever did," said Frank Cuddy, Board President of Hillcrest Estates in Middleborough, Mass.

This year included a first-ever track entirely in Spanish. Both CASA of Oregon and ROC Northwest have held trainings taught entirely in Spanish over the last year, as a way to be more inclusive with the trainings.

"We're excited," said Erick Hernandez Jaimes of Horizon Homeowners Cooperative in McMinnville. "We have great ideas."

The learning kicked off and ended with two group exercises: the Wisdom Cafe and Open Space Learning. These two activities allowed attendees to figure out what they wanted to learn about most from the courses they were taking as well as brainstorm how they can apply what they learned to the work they do in their ROCs.

Many of the events were broadcast live for those at home to watch. You can find the videos of the Thursday night, Friday morning, Friday night and Saturday night events, as well as news around registration for the 2020 Institute, at myROCUSA.org.

[Some quotes have been translated.]

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New home brings new opportunities, new hope

A new partnership among ROC USA, Clayton Homes and Family Promise led to a remarkable project at Rocky Mountain Homeowners Co-op in **Cañon City, Colo.** Clayton donated a new home to Family Promise, which placed it in the ROC for a client. Learn more at myROCUSA.org.

