



March—ROC's

Resident Owned Communities

Because of a project I'm currently neck deep into, I thought a little information on Resident Owned Communities (ROC) might be fun to share, as before getting into this project, I didn't know much about them.

An estimated 18 million people who earn less than \$28,000 a year, which is less than half the national household median income live in manufactured housing. If you're wondering what the household median income is for Yellowstone County, it is \$79,200 for 2019. (HUD has not released the 2020 income limits yet, which contains the household median income for 2020. I don't generally see the limits released until late March/early April, but I've heard the limits are expected to go up approximately 4.4% this year.)

So what is a Resident Owned Community?

In a resident-owned community (ROC), homeowners form a non-profit business called a cooperative. Each household is a Member of the cooperative, which owns the land and manages the business that is the community. Members continue to own their own homes individually and an equal share of the land beneath the entire neighborhood. There are many benefits to living in a ROC, including:

- Control of monthly lot rent, community repairs and improvements;
- Lifetime security against unfair eviction;
- Liability protection (Members are not personally liable for association loans.), and a strong sense of community.

There are approximately 1,000 manufactured housing communities around the country. Converting manufactured housing communities into ROCs offers individuals and families that are underserved in the conventional housing market opportunities for ownership and control. One of our most pressing issues for as long as I have been a "houser" is access to affordable housing. ROCs offers a way to address the issue of lack of affordable housing for the most underserved in our community.

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March 2020

March Quote: "Before you speak, let your words pass through three gates: Is it true? Is it necessary? Is it kind?" — unknown

Club

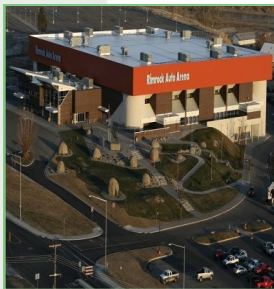
President:

Rene Critelli



March Volunteer Opportunities:
No events—enjoy your month off!

Future Volunteer Opportunities:
April 2—Finding Neverland
April 17-19—PBR
April 26—Cher Moment
May 15—In This Moment
June 13—Food Truck Battle
June 19—Toby Keith
July 18—Brews & BBQ
October 20—Luke Combs



Come weekly at 7:00 a.m. on Friday to the Yellowstone Room and get to know your fellow Exchangers!



EXCHANGE

BREAKFAST EXCHANGE CLUB OF BILLINGS, MT

In a ROC, Members continue to own their own homes individually and an equal share of the land beneath the entire neighborhood.

Everyone has a say in the way the ROC is run, and major decisions are made by democratic vote. Members elect a board of directors, which appoints committees to carry out various tasks and manage the day-to-day operations of the organization.

In a commercially owned community (aka a “mobile home park” or “trailer park”), even though residents own their homes, the park owner controls the lot rent and the park rules. He or she also has control over the condition of the community – including roads, water, electric, waste-water systems and landscaping. Each time the community is sold to a new owner, the rent is likely to increase. When residents in a resident owned community own the land themselves, they have the power to avoid hazards of traditional commercially-oriented manufactured housing such as rent increases, rule changes and the condition of the overall property.

In a commercially owned community, the theory is that if you don’t like how the park is being managed, you can move your home. But “mobile” homes these days are not very mobile. Many homes could not withstand the move. Affordable lots are hard to find. Living in a park without protection from skyrocketing rent or even park closure, puts those in our community who can only afford manufactured housing at risk to lose their home.

In a resident-owned manufactured home community, if you don’t like how the park is being managed, you can run for a position on the board of directors and make improvements inside the organization.

This is fairly new to Montana, especially Billings. The resident owned community that I am currently working on obtaining funding for infrastructure improvements for became a ROC last spring in March 2019. To my knowledge, this is the first and only resident owned community in Billings.

The history of Resident Owned Communities starts in the 1970’s. There are a few instances of homeowners buying mobile home parks in the 1970s, but not much earlier. Beginning in the 1980s, two principal types of co-ops were being used to bring resident ownership to the community – market-rate co-ops and limited-equity co-ops. A third type, with individually owned sites and association-owned common land, was also taking place in limited instances. Market-rate co-ops have been used largely in Florida, where homeowners could purchase relatively expensive shares in the co-op. The co-op then uses the funds from share sales for a down payment on a bank loan. Private attorneys, specialized brokers and private consultants have served this market.

Today, roughly 1,000 communities or 2 percent of all manufactured (mobile) home communities are resident-owned. Limited-equity co-ops have low-cost shares and were initiated in New Hampshire beginning in the 1980s by the nonprofit New Hampshire Community Loan Fund and in California, where a state program supported low-cost share co-ops. That’s typical. If share prices in the co-op are low, then either nonprofits or state programs are providing loans to fill the equity gap between what a bank will lend and what homeowners can afford.

In the local newly formed resident owned community, NeighborWorks Montana was the non-profit to make it happen plus ten more throughout the state.

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In the 1990s, New York and Massachusetts began promoting low-cost share co-ops. Minnesota followed in the early 2000s. ROC USA® developed its national Network of nonprofits and national source of capital to make limited-equity co-ops viable nationwide, launching in May 2008.

Individually owned sites with some type of association-owned common land is highly dependent on local zoning and is challenged by limited financing options when it's not developed as such from the start. Such communities do exist largely in California.

When done correctly, Resident Owned Communities can be a very affordable housing opportunity for those in our community who fall into the low income category or who may even be working their way out of homelessness.

Anyways, wish me luck that my project passes through City Council in April!!

<https://rocosa.org/>
www.thenextsystem.org



THE BREAKFAST
EXCHANGE CLUB OF
BILLINGS, MT

PO Box 2224
Billings, MT

www.breakfastexchangeclub.org

Exchange, America's Service Club, is a group of men and women working together to make our communities better places to live through programs of service in Americanism, Community Service, Youth Activities, and its national project, the Prevention of Child Abuse.

Looking for something to do and support community organizations at the same time?

- 8th —Daylight Savings
- 14th—Run to the Pub
- 15th—Shamrock Run
- 17th—St. Patrick's Day
- 19th—First Day of Spring!
- 20th—Dress for Success Celebrate Success Fund-raiser
- 21st—Relay for Life Bingo & Chili Cook-off (Heights FOE @ 5:00 pm)

Mondays—Community Monday @ Hooligans (each week benefits different organization)

Tuesdays—Pint night at Last Chance Cider House (each week benefits different organization)

Tuesdays—Bingo Night at 406 Kitchen & Taproom (each week benefits different organization)



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CAP Center Corner

The Importance of Sleep for Children

Parents know that sleep is important for children— but chances are, they might not know just how vital getting a healthy night's sleep can be. Scientists have established that just like a healthy diet and exercise, sleep is critical for children to stay healthy, grow, learn, do well in school, and function at their best.

The primary consequences of poor sleep among children and adolescents are behavior problems, impaired learning and school performance, mood and emotion problems, and worse health including obesity. Concerning new evidence also indicates that adolescents' sleep may be related to high-risk behaviors such as substance use, suicidal behaviors, and drowsy driving. A recent study found that greater media use in teens was linked to a higher body mass index, largely because of reduced sleep time.

However, it is not just a matter of getting *sufficient sleep quantity* – children and adolescents, like adults, also need *adequate sleep quality*. Young children can be deceptively hyperactive with insufficient sleep or because of a sleep disorder. Of course, any child or adolescent (or their parent) who snores, falls asleep at inappropriate times, or has other sleep disorders symptoms should talk to their doctor as soon as possible. A major developmental change during adolescence is that their body's clock moves to a later timing for sleep. However, this is only thought to be about one hour of a change, and another two hours of change is due to social factors, such as work pressures and access to technology. As with parents, balancing these time pressures is hard work.

To help meet these challenges, families can work together to make sleep a priority, so that everyone has the opportunity to sleep as much as they need in a safe, quiet, comfortable environment. Perhaps not surprisingly, a recent study showed that reducing screen time, increasing sleep, and eating dinner together helped kids maintain a healthy weight.

Sleep is in large part under our control—reducing pressures on our limited time can help prioritize time for sleep and improve health and wellness.

www.sleepfoundation.org





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Committee Happenings:

BECON Committee—Your March BECON Editor is Tanya Tweten.

Food Truck Battle Committee—Committee has the date for June 13th. Working on recipient/s of funds raised.

Freedom Shrine —Freedom Shrine rededication coming up at McKinley School.

Other Happenings:

District Convention—May 8th and 9th in Butte

National Convention—July 22nd—25th in Colorado Springs, CO

GET INVOLVED!

Committee Chairs—Please email your upcoming events to dinaharmon1212@gmail.com to be included in next months newsletter!

Interesting St. Patty's Day Facts:

1. We Should Really Wear Blue

Saint Patrick himself would have to deal with pinching on his feast day. His color was "Saint Patrick's blue," a light shade. The color green only became associated with the big day after it was linked to the Irish independence movement in the late 18th century.

2. Saint Patrick Was British

Although he made his mark by introducing Christianity to Ireland in the year 432, Patrick wasn't Irish himself. He was born to Roman parents in Scotland or Wales in the late fourth century.

3. The Irish Take Saint Patrick's Day Seriously

As you might expect, Saint Patrick's Day is a huge deal in his old stomping grounds. It's a national holiday in both Ireland and Northern Ireland.

4. So Do New Yorkers

New York City's Saint Patrick's Day Parade is one of the world's largest parades. Since 1762, 250,000 marchers have traipsed up Fifth Avenue on foot – the parade still doesn't allow floats, cars, or other modern trappings.

5. Chicago Feels Lucky, Too

New York may have more manpower, but Chicago has a spectacle all its own. The city has been celebrating Saint Patrick by dumping green dye into the Chicago River since 1962. It takes 40 tons of dye to get the river to a suitably festive shade!

6. It Used to Be a Dry Holiday

For most of the 20th century, Saint Patrick's Day was considered a strictly religious holiday in Ireland, which meant that the nation's pubs were closed for business on March 17. (The one exception went to beer vendors at the big national dog show, which was always held on Saint Patrick's Day.) In 1970, the day was converted to a national holiday, and the stout resumed flowing.

7. It's the Thought That Counts

Not every city goes all-out in its celebratory efforts. From 1999 to 2007, the Irish village of Dripsey proudly touted that it hosted the Shortest Saint Patrick's Day Parade in the World. The route ran for 26 yards between two pubs. Today, Hot Springs, Arkansas claims the title for brevity – its brief parade runs for 98 feet.

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8. There's a Reason for The Shamrocks

How did the shamrock become associated with Saint Patrick? According to Irish legend, the saint used the three-leafed plant as a metaphor for the Holy Trinity when he was first introducing Christianity to Ireland.

9. Cold Weather Helped Saint Patrick's Legend

In Irish lore, Saint Patrick gets credit for driving all the snakes out of Ireland. Modern scientists suggest that the job might not have been too hard – according to the fossil record, Ireland has never been home to any snakes. Through the Ice Age, Ireland was too cold to host any reptiles, and the surrounding seas have staved off serpentine invaders ever since. Modern scholars think the “snakes” Saint Patrick drove away were likely metaphorical.

10. There's No Corn in that Beef

Corned beef and cabbage, a traditional Saint Patrick's Day staple, doesn't have anything to do with the grain corn. Instead, it's a nod to the large grains of salt that were historically used to cure meats, which were also known as “corns.”

11. The World Runs Up Quite a Bar Tab

All of the Saint Patrick's Day revelry around the globe is great news for brewers. A 2012 estimate pegged the total amount spent on beer for Saint Patrick's Day celebrations at \$245 million. And that's before tips to pubs' bartenders.

12. It Could have Been Saint Maewyn's Day

According to Irish legend, Saint Patrick wasn't originally called Patrick. His birth name was Maewyn Succat, but he changed his name to Patricius after becoming a priest.

13. There Are No Female Leprechauns

Don't be fooled by any holiday decorations showing lady leprechauns. In traditional Irish folk tales, there are no female leprechauns, only nattily attired little guys.

14. But the Leprechaun Economy Is Thriving

Another little-known fact from Irish lore: Leprechauns earned that gold they're guarding. According to legend, leprechauns spend their days making and mending shoes. It's hard work, so you can't blame them for being territorial about their pots of gold.

15. The Lingo Makes Sense

You can't attend a Saint Patrick's Day event without hearing a cry of “Erin go Bragh.” What's the phrase mean? It's a corruption of the *Irish Éirinn go Brách*, which means roughly “Ireland Forever.”

