

# THE COOPERATOR

News and updates for members of resident-owned communities

## Understanding the Corporate Transparency Act: *what co-ops need to know*

By Sam Estes  
Affordable Housing  
Program Manager, NCF

The Corporate Transparency Act (CTA) is a law aimed at preventing money laundering by making it harder for people to hide illegal activities using companies. The law is enforced by the Financial Crimes Enforcement Network (FinCEN). Corporations (including housing co-ops) have to file reports with FinCEN. This doesn't apply to partnerships or 501(c)3 non-profits. Tax-exempt organizations and inactive companies are also exempt from reporting.

You might also hear this referred to as the Beneficial Owner Information Report (BOIR).

For companies required to file reports, penalties for not filing are serious and can include fines or criminal charges. It will be easy for authorities to check if a company hasn't filed since business registrations are publicly accessible. Co-op board members who are immigrants should be aware that reported information could be accessed by government agencies, including ICE, for security or law enforcement reasons.



Photo from Freepik

Board members must register in accordance with a new federal requirement called the Corporate Transparency Act (CTA).

### Filing Information:

- **Who needs to report?** The *reporting company* (your co-op) and any *beneficial owners*, in this case the co-op's board of directors.
- **How are beneficial owners determined?** Generally, beneficial owners are those who own at least 25% of the company OR anyone who has substantial control over the business, including the board of directors.
- **What information is required?** Your co-op reports its

legal name, EIN (tax ID number), and address. The beneficial owners (board members) each report their legal name, date of birth, home address, and an identity document (driver's license, state ID, or passport, but not a Social Security Number). Board members also need to provide an image of the ID and certain details (the ID number, where it was issued, etc.).

- **When to file?** Reports must be submitted [online](#) by January 1,

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# What's your problem?

## Managing Emerald Ash Borer

**By Ellery Wealot**  
Housing Program Associate, NCF

According to the USDA, Emerald Ash Borer (EAB), an invasive wood-boring beetle, is responsible for the death and decline of tens of millions of ash trees in North America. EAB lays its eggs in the bark of ash trees. When the eggs hatch, the larvae burrow into the tree and feed. This feeding damages, and eventually kills, the trees.

How does Emerald Ash Borer impact your ROC? There are more than a billion ash trees in Minnesota and 898 million in Wisconsin. EAB was discovered in Wisconsin in 2008 and in Minnesota in 2009. Many resident-owned communities have mature Ash trees shading their homes. As these trees get sick and die, they might fall onto buildings, homes, cars, roadways, or people! This isn't just a safety hazard. The repair and insurance costs resulting from property damage can be very expensive. And in the long term, the loss of so many trees could mean less shade and wind protection—which can result in higher heating and cooling costs for co-op members. Not to mention that trees are beautiful and increase the curb appeal of your community.

What can you do about Emerald Ash Borer? The first step is educating yourself and learning how to spot it. Some signs that a tree is infested with EAB include canopy thinning, epicormic sprouting, vertical bark splitting, D-shaped holes in the tree, a serpentine pattern under the bark, and increased woodpecker activity.



Canopy thinning means that the upper branches of the tree will produce fewer leaves, and twigs and



branches will die back. *Epicormic sprouting* means small shoots sprout from the base of the tree where you wouldn't normally expect them. Vertical bark splitting is caused by the larvae burrowing around beneath the bark. The serpentine boring pattern can only be seen if you peel off the bark, but the D-shaped holes through which the adult larvae exit the tree are easier to spot. Lastly, because woodpeckers like to feed on EAB larvae, an increase in woodpecker activity might be a sign of EAB.



If you have ash trees that haven't been infected yet, there are several types of insecticide that can be applied yearly to prevent infestation and keep the trees healthy. But if an ash tree is showing signs of EAB infestation, it may need to be removed so that it doesn't fall and cause damage or injury. While ROCS can no longer use Replacement Reserve funds for tree work, they can still work it into their annual budget. And there may be grant funding to support tree work, not just for EAB but for trimming, pruning, removal, re-planting, and long-term planning.



# The face of manufactured housing cooperatives

## *Meet Board member Mark Smith*

By Jason Paschall  
Cooperative Housing Advisor, NCF

Mark Smith, At-Large Board Member  
Woodlawn Terrace Cooperative, Richfield, MN

### ***The Cooperator: Tell us a little about yourself:***

I grew up pretty much in Bloomington MN. I was born in Fort Worth TX, and I have what I call a grade school education which means that I went to high school, and I majored in Stratego. My biggest hobby is chasing the little white happy pill- the golf ball. At my advanced age, my philosophy is that I am going to enjoy golf; I'm not going to endure it. I'm being serious, I mean when it's too windy or when I have to wear too many clothes to swing a golf club, I don't go golfing. I've been doing this often enough that at the end of the season, I'm OK. I don't go through withdrawal symptoms. I know in 5-6 months it's gonna' start all over again and I'll be golfing every day.

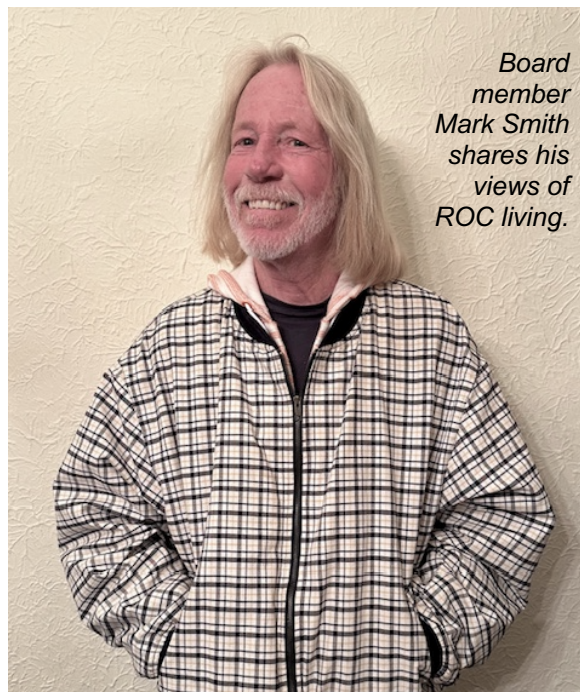
***TC: When did you take up golf?*** I did it a little bit in high school, and I got a set of clubs for my high school graduation. Different work situations didn't allow me to play as much, but I would say for the last 30 years I've been playing a lot of golf.

***TC: So, what's your favorite course?*** I buy the Minneapolis season pass so I get the chance to play all five of the Minneapolis courses and, by far, Colombia Heights is my favorite golf course

***TC: How long have you lived in the ROC?*** I moved in on April 4th of 2004. I moved from a studio apartment on Pillsbury and Lake Street in South Minneapolis. I stumbled across this opportunity, bought an older home, and that's how I got here.

***TC: What do you like about your community?*** It's absolutely tranquil. People, for the most part, are very courteous of one another. I mean it's just a little community within a bigger community. It's really quiet and tranquil; it's my little happy place.

***TC: Could you share something interesting about your community?*** One thing that I found kind of interesting since we've become a co-op what is how it has allowed us to diversify, from being a bunch of older folks and how we have interacted with one another... community gardens are a great example.



Board member  
Mark Smith  
shares his  
views of  
ROC living.

A lot of the new residents have come in and helped out planting and weeding and it has been nice community interactions.

***TC: What challenges does your community face?*** We're in the final phases of getting hooked up to Richfield city water and sewer. That's just one of the many things that we've started. It's like one of those 'you take 4 steps forward, then a couple steps backwards'. I mean we are making progress, but it's challenging because a lot of obstacles have been tossed in front of us.

***TC: Can you share a hope or dream about your community?*** I really hope that we're able to get close to the finish line, if you know what I mean. We still have quite a few more trailers to bring in and more people to invite into our community. I'd like to see that fulfilled and come to a solution.

***TC: Why did you join the board?*** Because Bev asked me! Basically, yes. I sometimes sell myself short... like I said I'm not highly educated, but I do firmly believe that I've got a bucket load of common sense, and I think that that's something that can be a positive addition to the board of directors. Seriously, that's what I bring to the table. I mean I can throw stuff out and see if it sticks. Another reason I joined the board is because there aren't a lot of people that are really willing to do it. I am sure

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## Common Ground Conference 2024: *Connecting, Learning, and Growing Together*

**By Kathleen Richert**  
**Training & Outreach Coordinator, NCF**

Each fall, the Northcountry Cooperative Foundation (NCF) plans a mini-conference for the member-owners of resident-owned communities (ROCs) in MN and WI. We try to offer topics that are interesting and helpful for people who run these communities. We focus on the challenges that ROCs face and how to solve them.

The conference is called *Common Ground* (Tierra Compartida), and this year it was held from September 11-14. In past years, people said they liked visiting each other's communities, so we look for places that can host the group. We also know that not everyone can travel, so we set up online sessions in the evenings. These virtual meetings allow people to join from anywhere, and the sessions are recorded. You can watch or listen whenever it works for you. You can find the recordings on NCF's YouTube channel: [www.youtube.com/@northcountrycooperativefou3171](https://www.youtube.com/@northcountrycooperativefou3171). Look for the 2024 playlist, and watch sessions from other years while you're there.

We started the conference with a virtual presentation from Alan Blake, Infill Specialist from

ROC New Hampshire. His presentation, called *Infill: from Eyesore to Income*, focused on how to bring new homes into ROCs. Alan answered questions and gave helpful advice.

On the next night, Julia Curry from the Cooperative Development Institute explained the importance of *Capital Improvement Plans* (CIPs), which help ROCs plan for repairs and upgrades. They are required for some ROCs, and they are a good idea for all communities. Her presentation is also on YouTube.







On Friday, we visited the Schult factory in Redwood Falls, which makes high-quality manufactured homes. The factory tour showed how homes are built with good materials and energy-efficient designs.

Certified arborist, Joe Thate from Thate's Tree Service in Fairmont, MN, gave a fun and informative talk about tree care and managing Emerald Ash Borer, a harmful insect that damages trees. Joe walked around the park with the group looking at trees and offering advice on how to take care of them.



If you couldn't join us this year, please save the date for next year's conference: September 10-13, 2025. NCF will reimburse your travel and pay for a hotel room if you're coming from far away. If you have ideas for topics you'd like to see at the conference, please email Kathleen at [Kathleen@northcountryfoundation.org](mailto:Kathleen@northcountryfoundation.org).



We'd like to thank the Madelia Mobile Village Cooperative in Madelia, MN, for hosting the group and including us in celebrating the grand opening of their new storm shelter.

*CTA cont'd from pg 1*

2025. If there are changes (like a new co-op name, address, or board member), an updated report should be filed within 30 days.

Co-ops should advise those serving as board members and those interested in becoming board members of the CTA reporting requirements. Contact your TA provider for more information and assistance completing the reporting forms.



## Rodent-proofing your manufactured home

**By Dan Gordon**  
Housing Program Associate

As the holidays approach and the weather starts getting colder, many of us look forward to a cozy place with snacks to curl up. Unfortunately, rodents have the same idea. If mice, rats, or squirrels get into your manufactured home they can chew wiring, contaminate food, and spread diseases. When they begin to multiply, they can cause problems that are difficult even for professionals to solve. Rodent-proofing a manufactured home presents some unique challenges but thinking ahead and a little preparation can save you headaches in the Fall and Winter.

### 1. Check the skirting on your home

Are there holes or gaps that animals can squeeze through? A mouse can crawl through holes the size of a dime. Seal any holes in your skirting with a mixture of silicone caulk and copper mesh to keep them from chewing through. If there are large gaps you can seal them with hardware cloth and a staple gun to create a barrier. If you have broken or missing sections, replace them.

### 2. Secure all food both inside and outside of the home.

Barbecue grills, compost bins, and trash

## Jason Paschall joins the Northcountry Cooperative Foundation Staff

Jason Paschall joined the technical assistance team at NCF in October as a Cooperative Housing Advisor. A dedicated leader in his community, he is proud of his work alongside others toward common goals. Throughout his career, Jason has focused on public good, from advocating for affordable housing to opening a community bookstore, to teaching high school.

While earning his graduate degree in Public Affairs at the University of Minnesota's Humphrey School of Public Policy, Jason wrote and advocated for down payment assistance legislation for cooperative housing. After graduating, he continued pushing the state to fund cooperative housing and provide technical and governance assistance to resident-owned communities.

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containers can all attract rodents outside your home. Once inside your home, rodents are attracted to any food left out on a countertop or inside cupboards. Mason jars make inexpensive, chew-proof containers to store things like rice, sugar, flour, and grains.

### 3. Plant flowers and herbs that rodents don't like the smell of.

Plants like mint, lavender, and marigold all have scents that many humans like but rodents are repelled by. While it may be the wrong time of year to think about planting, think about adding some of these in the spring in strategic areas around your yard to help deter pests in the future.

### 4. Adopt a cat or hire a professional.

If a rodent infestation gets really bad, and you've tried every kind of trap, but nothing seems to work, it might be time to hire a professional exterminator. While it may be expensive, sometimes it's the only option that works. They can help you identify where the rodents are getting in and offer a plan to solve the problem. Or, for the cost of some tuna and cat treats, you may be able to borrow a friend's cat to hunt down the rodents. But keep in mind that not all cats are equally good at catching mice. Ask for references.



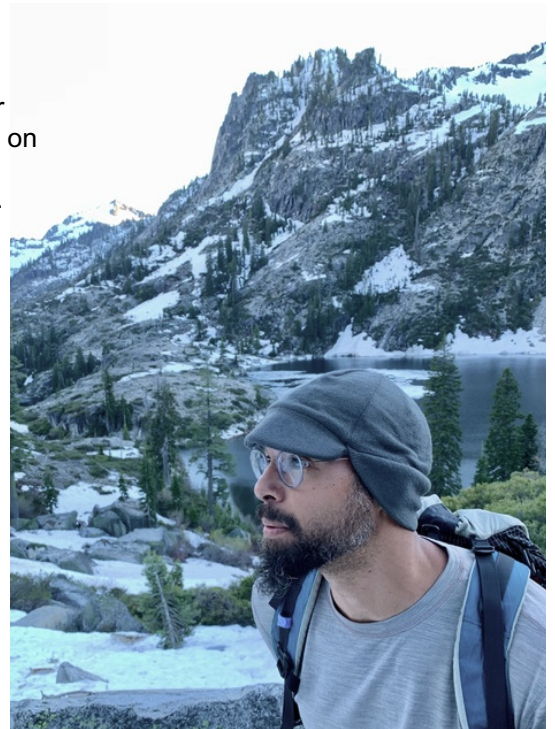
Recently, Jason worked on a study of evictions in Minnesota for the ERASE Campaign (End Rental Arrears and Stop Evictions), which aims to stop rental debt and evictions. Working with the Housing Justice Center, Minnesota Housing Partnership, and the African Career Education Resource, Jason helped write a report to support long-term policy changes that can reduce housing instability and homelessness.

In 2011, Jason helped open Boneshaker Books in Minneapolis, a community bookstore run by a collective. The store provided a space for activism and community engagement. Jason is proud to have helped shape a place that brought people together and made a positive impact in the Twin Cities area.

He grew up in Omaha, Nebraska, and taught high school history for 10 years in California before moving to Minneapolis in 2007. He lives there with his wife, two children, and various dogs. He enjoys watching his kids participate in activities like school plays, music recitals, and sports. His son is now a freshman at Lindenwood University in St. Charles Missouri where he also plays football, and his daughter plays tennis and lacrosse in high school.

In his free time, Jason loves spending time outdoors, taking walks along Minneapolis' creeks, rivers and lakes. He enjoys hiking the Superior Hiking Trail, where he is about 50 miles away from reaching Canada. An avid mountaineer, he

Jason Paschall looking for adventure on a recent hiking trip.



particularly loves visiting the Yellowstone ecosystem, where he has seen and camped among grizzly bears, wolves, bison, moose and other wildlife. Jason commutes by bike year-round, braving the cold Minnesota winters. He rides his bike unless the temperature drops below minus 10 degrees. When stuck indoors, Jason enjoys reading, solving crossword puzzles, and watching football and basketball.

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this is true with any community. People will join, or somebody else will take care of this... well, I just said you know what? I can help this and if I can't help with anything so be it, but if I can, I will.

**TC: What's your favorite thing about living in a cooperative?** We get to control our own destiny.

**TC: You moved from your original home to one of the new ones, right? Tell us about your move to your new home.** What a long, strange trip it's been, to quote the Grateful Dead. I bought an older trailer. It was a 1970 trailer, so it's way past its life expectancy, so to speak. I explored the possibility of renting one of the cabins and I found that wasn't going to make me happy. I went through the process to file for a loan and I went through different options such as me putting down \$10-, \$20-, \$30-, or \$40,000 as a down payment. To make a long story short I got denied on my loan application because I pay off all my bills right away, so I really have no

track record. Then I did a little mathematical work and came to the realization that if I took take out that loan I was going to pay twice as much money than the original purchase price! When I looked at the home, the open (concept) space is something for someone that's 65 years old, that new style, was hard for me to get used to. I embrace it now! I like it. I just said to myself...you know, I love a deck, I love to grill, I love the sit out at the end of the day or early in the morning depending on where the sun is and that's when I decided that I wanted to stay in this community. There were 3 new trailers for sale. I chose mine because, in all likelihood, there won't be a singlewide next to mine; there's gonna' be some open space. That's another thing that I really liked about the particular lot that I have. The home is energy efficient. It's nice. I feel fortunate to be able to have stayed within the community and to have a fortress instead of something that was built in the in the 70s. I'm happy.



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*Wishing you  
the happiest  
holiday season*



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## **Are there things you'd like to change in your community?**

A new year is right around the corner. You can make some New Year's Resolutions for the co-op. It would be fun- and informative-- to gather ideas from everyone who lives in your community. What if you put out a New Year's resolution box, like a suggestion box, and encouraged people to drop their ideas in? You could feature ideas as conversation starters in your ROC's newsletter or at member meetings or gatherings. This simple way to engage community members and get them interested in planning for the future of the co-op doesn't take a lot of time or resources, but the potential payoff could be BIG.

These anniversaries are coming up- celebrate people's hard work and your ROC:

**Hillcrest Community Cooperative (Clark's Grove, MN) turned 9 on November 1**

**Madelia Mobile Village Cooperative (Madelia, MN) turns 16 on December 22**

*Now they can get their driver's license!*

**Pammel Creek Estates (LaCrosse, WI) turns 8 years old on December 29**

**Five Lakes Cooperative (Fairmont, MN) turns 10 years old on December 31**

**Woodlawn Terrace Cooperative (Richfield, MN) turns 3 years old on December 31**

**Emerald Pines Cooperative (Alexandria MN) turns 1 year old on January 4**

**If you're going to throw a birthday party for your co-op, remember to take pictures and share them with everyone afterward. If you're not sure when your co-op's anniversary is, ask your TA. They'll be happy to look it up for you.**