

THE COOPERATOR

News and updates for members of resident-owned communities

Running effective board meetings 6 keys for success + a checklist

By Kathleen Richert
Training & Outreach Coordinator,
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As a member of the Board of Directors, you have a significant responsibility for the direction of your cooperative. As the elected governing body, the Board is responsible for making decisions for the benefit of all members, providing strategic oversight, and working toward the long-term sustainability of the co-op. Running a good meeting doesn't have to be complicated, but it benefits from planning, good communication, and focused execution. These six points will help you run a meeting that people will walk away from feeling like business was accomplished.

1. Make an Agenda

The agenda is your roadmap—it tells everyone what topics will be discussed and if any decisions will need to be made. Before the meeting, the President should check with fellow board members, the TA, and the property manager to gather any items that need discussion, financial updates, and information about upcoming events or strategic decisions.



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The agenda is your roadmap—it tells everyone what topics will be discussed and if any decisions will need to be made.

Share the agenda and any supporting materials a few days ahead of time giving Board members a chance to review any supporting material and come prepared with questions or insights. Make copies of the agenda for each person. Stick to the agenda and avoid going off on tangents or gossiping. Some groups assign time limits for each item.

2. Establish Ground Rules and Expectations

You want to create an

environment where everyone feels comfortable sharing their thoughts, but also one where discussions stay productive. The board president is responsible for *recognizing* (calling on) people who wish to speak. For many boards, the challenge can be getting everyone involved in the discussion. To ensure everyone has a chance to speak and that the meeting runs smoothly, it's helpful to establish some simple ground rules at the beginning.

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What's your problem?

What your co-op needs to know about evictions

By Dan Gordon
Cooperative Housing Advisor, NCF

If you are on the board of a resident-owned community, sooner or later you'll be faced with evicting a resident. Although the board is involved in voting to take action, for parks that have a property management company, the company will handle the process. The property manager is responsible for contacting the individual and offering to arrange a payment plan, mailing legal notices at specific times, and coordinating with a lawyer if the conflict cannot be resolved. Even so, it puts board members in the uncomfortable position of having to evict their neighbors.

When the eviction is occurring because a resident hasn't paid lot rent, the process is pretty clear. There will be a history of nonpayment that can be shown as evidence. But what about when someone is evicted for violating park rules, like endangering others? These situations are more complicated. In these cases, courts often require a witness to testify against the resident. If your property manager wasn't present to see the incident, this may fall on a resident or yourself. Would you be willing to testify against a neighbor? This is worth considering before beginning the eviction process.

This is one of the reasons that it is important to take detailed minutes at board meetings. When a resident

has a history of breaking park rules, and it is shown in the minutes, the minutes can be used as evidence in court. Video and photo evidence can be used too. Sometimes a resident with a history of violent or dangerous behavior wins in court, merely because the behaviors and incidents weren't well documented, or you didn't have relevant details. Work with the co-op's property manager and a lawyer to ensure all the pieces are in place, and you have a solid case to evict before the board votes. This can save the co-op a lot of time and money in the long run.

Check the details. You don't want the case dismissed because there was a typo in the address, for example.

While each state's laws and the steps involved are different, every resident facing eviction is entitled to a court hearing before a judge. Most states have resources to provide free legal counsel to the defendant, but the co-op will be spending co-op funds to evict. If the reason for the eviction hasn't been well-documented by the board, the court may rule in favor of the defendant or dismiss the case. In that case, the co-op is stuck with big legal fees, and the resident that caused the issues can legally remain in the park. In Minnesota, you may be able to recoup legal fees from the defendant if the judge rules in favor of the co-op. (Don't skip this step—get your money back, if you can.)





Understanding Fair Housing Laws *for Manufactured Housing Cooperative Residents and Homeowners*

By Jason Paschall
Policy & Cooperative Development Officer,
NCF

Fair housing laws are designed to ensure that everyone has equal access to housing opportunities, free from discrimination. These laws are especially important for protecting the rights of manufactured home co-op residents and homeowners and ensuring fair treatment.

A Brief History of Fair Housing Laws

Passage of the Fair Housing Act in 1968 laid the foundation of fair housing law in the United States. This landmark piece of legislation outlawed housing discrimination based on five protected classes: race, color, religion, sex, or national origin. Later amendments expanded these protections to also include disability, familial status, gender identity or sexual orientation. Fair housing laws prohibit discriminatory practices in the sale, rental, and financing of housing, as well as in housing-related activities such as zoning and land use decisions.

Manufactured Housing Cooperative residents can face unique challenges, such as in disputes over community rules and eviction practices. Fair housing laws play a crucial role in addressing potential discrimination or unfair treatment in these scenarios.

Fair housing protections apply to manufactured housing communities just as they do to other types of housing. Park owners and managers cannot discriminate against residents or potential residents based on the protected characteristics outlined in the Fair Housing Act. This includes:

- Refusing to rent or sell a lot or home based on a protected characteristic.

- Imposing different terms, conditions, or privileges on residents.
- Harassing or retaliating against residents who assert their rights under fair housing laws.

As park owners, cooperatives must also abide by fair housing laws. For example, if an applicant meets all the criteria for membership, a Board cannot deny them membership for any reason that might fall into any of the protected classes.

It is important that community rules be evenly applied to all residents. This is another area where co-ops may get into trouble without intending to.

In addition, reasonable accommodations must be made for residents with disabilities, such as allowing service animals or the installation of accessibility ramps even if park rules prohibit such modifications.

Resources for Manufactured Housing Co-op Residents

If you believe your rights under fair housing laws have been violated, there are resources available to help. The U.S. Department of Housing and Urban Development (HUD) is a key agency that enforces fair housing laws. You can file a complaint with HUD or reach out to local fair housing organizations for assistance.

Additional resources include:

- HUD Fair Housing Hotline: 1-800-669-9777
- National Fair Housing Alliance (NFHA): <https://nationalfairhousing.org>
- Legal Aid or local housing advocacy groups in your area

Understanding your rights under fair housing laws is essential for ensuring equal treatment and maintaining secure living environments in manufactured housing communities.

The face of manufactured housing cooperatives

Meet Board member Christina Jeffery



By Sam Estes
Affordable Housing Program Manager,
NCF

Christina Jeffery (and Steve McChesney)
At-large board member
Stonegate Cooperative (Lindstrom, MN)

The Cooperator: *Tell us a little about yourselves.*

Christina Jeffery: I'm from Blaine, Minnesota, and I've lived in the Chisago area for the past three years. Steve has lived here in the Chisago area his whole life.

TC: *How long have you lived in Stonegate Cooperative and why did you move in?*

CJ: We had a 1-bedroom apartment but wanted something bigger but also budget friendly. A friend of Steve's was living at Stonegate, and we checked into it. We did the application a little over a year ago and were approved to join the co-op and put a home on the empty lot. Then we needed to find a home for the lot. We bought a pre-owned home and brought it in.

TC: *What do you like about Stonegate?*

CJ: It's quiet. People are friendly, but they keep to

themselves. We like that it's a co-op, so we all get a say in how things run. You also can't beat the lot rent. There are places in town where you pay over \$700 a month. Stonegate has a nice storage area, so people with big items like boats or extra cars can store them. At the same time, it's a nice small community.

TC: *What challenges does Stonegate Cooperative face?*

CJ: Many residents are on fixed income, so we do the best we can to not raise the lot rent. It's a challenge sometimes to make sure all the rents are paid on time. And if someone doesn't pay, we have to take extra steps to evict, which takes a while and is an extra cost. My hope is that Stonegate can stay affordable and comfortable for everyone living here.

TC: *Why did you join the co-op board of directors?*

CJ: Steve was approached by another board member and asked him if he wanted to be on the board if there was an opening. Then there was an opening, and they approached both of us about joining. We both go to the meetings, but we share the board position.

I like being on the board because I'm a problem solver. I work at a Head Start in early childhood education, so I like organized chaos. If I can help anyone, I try to connect them with resources for the situation they are in. I'm always available to help if anyone needs it.

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Pet dad, Steve, preparing to give one of the pythons a bath.



Global to local: co-ops matter more than ever

The United Nations General Assembly has declared 2025 the International Year of Cooperatives (IYC2025), with the theme "Cooperatives Build a Better World." This is a chance to celebrate the unique ways cooperatives are helping people globally, in ways traditional businesses often do not.

What Makes Cooperatives Special?

Cooperatives are businesses owned and controlled by the people who use their services. Unlike for-profit businesses that prioritize maximizing shareholder returns, co-ops focus on serving the interests of their members, whether they're farmers, workers, or consumers. For instance, if you belong to a food co-op, you are both a customer and an owner.

Co-ops operate across various industries, including food, farming, housing, financial services, and manufacturing. This member-driven approach sets co-ops apart from typical businesses, where profits are usually distributed to investors. In a cooperative, any profits are reinvested or may be shared among the members, reinforcing the values of fairness, equity, and mutual benefit.

Why Does the UN Care About Cooperatives?

The UN recognizes co-ops as a means to promote fairer, more sustainable futures. They help tackle poverty, create decent jobs, support fair workplaces, provide access to healthier food, and drive sustainable development. Beyond this, the UN acknowledges the role co-ops can play in tackling global challenges like climate change. By operating with sustainability in mind, cooperatives are uniquely positioned to contribute to building resilient communities and economies worldwide.

Goals for IYC2025

1. Raising Awareness – helping people understand how co-ops work and highlighting the contributions co-ops make.
2. Inspiring Leadership – empowering leaders to act and encouraging people to step into leadership roles.
3. Supporting Growth – Strengthening the ecosystem for co-op development and support.
4. Advocating for Policy Change – Encouraging

governments to adopt policies that help co-ops thrive.

Mark your calendars for October

October has been Co-op Month in the U.S. since 1964. Co-ops across the country use this time to celebrate the positive impacts on local communities and economies. This year's theme, "The Future is Cooperative", is a chance to highlight the many ways co-ops make our world better, from food to housing to finance. BTW, the state of Minnesota was the first to name a Co-op Month back in 1948!

Both Minnesota and Wisconsin have strong co-op cultures. In 2009, a University of Wisconsin survey identified 1,023 cooperatives in Minnesota, spanning sectors like housing, finance, health, and agriculture. Since then, the number has only grown (including adding 13 ROCs in MN and 3 in WI!).

CHS Inc., a Minnesota-based farmer-owned co-op, is the largest cooperative in the U.S., with \$42.6 billion in revenue. Other large co-ops like Land O'Lakes and HealthPartners also rank among the top 10. These examples show that co-ops can be large, impactful players in local economies.

There are an estimated 3.4 million members of co-ops in Minnesota, which makes it appear that nearly 2/3 of the state's population are co-op members. That's a little misleading. It is common for an individual to be a member of multiple cooperatives. In urban areas, one might live in a housing co-op, shop at a food co-op, and obtain financial services from a credit union, representing three memberships. Due to the historic concentration of cooperatives in agriculture, this effect is even stronger in rural areas. It is common for a rural or farm family to get their electricity from an electric co-op; financial services from a credit union; buy propane and farm inputs from at least one farm supply co-op; sell grain back to that farm supply co-op and also to an ethanol co-op; sell milk to a dairy co-op, etc.

A conservative estimate is that 40-50% of Minnesotans are member-owners of at least one cooperative. There weren't statistics for Wisconsin, but it is probably not far behind.

As we look ahead, beyond 2025, co-ops are at the heart of building a better world.

Cont'd from page 1, Board meetings

For example:

Be on time, begin on time, and end on time-- this respects everyone's schedule.

One speaker at a time-- let people speak without interrupting, without side conversations.

Listen actively—and ask questions if you don't understand what someone means.

Stay on topic-- avoid going down unrelated rabbit holes.

Speak up-- your perspective is valuable!

3. Keep Things Focused and Strategic

Good meetings need good leaders. Typically, the Board President or Chair leads the meeting, but sometimes it is helpful to have an outside facilitator guide things. Whoever is in charge, the facilitator's job is to keep the meeting on track, ensure everyone has a chance to speak, and make sure discussions don't drag on too long.

Sometimes meetings get bogged down in small details or get sidetracked. If things get off track, you can ask questions like:

How does this decision impact our co-op's mission or long-term goals?

Does this align with our strategic priorities?

Are we making the best use of our resources?

4. Assign Responsibilities Clearly

Board meetings are not the time for gossip or a forum for grievances and complaints. Meetings should focus on the business of the co-op and on what is in the best interest of the cooperative as a whole. When it comes time to make decisions, ensure that everyone is clear about what the decision is by calling for a motion, which the secretary will record in the meeting minutes. That motion will need a second, to see if anyone else thinks the matter is important to discuss, followed by discussion and then a vote. When decisions are made, be sure they are recorded clearly in the minutes, and assign any action items to the appropriate individuals for follow-up.

If an agenda item doesn't require a vote but has an action item, decide who will be responsible for what, and when the next steps will be taken. These should also be recorded in the meeting minutes. Some secretaries highlight action items in the meeting minutes.

5. Monitor Time and Ensure Efficient Use of Resources

As a volunteer board member, you are probably balancing your board duties with other personal and work commitments; keeping meetings on time is important. Meetings should start and end on time; discussions should stay focused and avoid unnecessary tangents. If a discussion is taking longer than the time allotted, the Chair can suggest that the group *table the matter* until the next meeting (discuss it further at the next meeting when there may be more information) or move on to the next item. Being respectful of everyone's time helps keep the meetings productive and respects the commitment of all members.

6. Follow Up with Actionable Minutes

At the end of the meeting, it's helpful to quickly review the key decisions and action items. The minutes from the meeting (a summary of what was discussed and decided) should be sent out to all Board members as soon as possible. The minutes should capture the key discussion points, decisions made, action items, and responsibilities assigned. This helps everyone remember what was agreed upon and who is responsible for which tasks. If needed, send a reminder for upcoming deadlines or follow-up meetings.

By creating a structured agenda, setting clear objectives, managing time efficiently, and ensuring focused discussions, Board meetings can be transformed into powerful tools for co-op governance.

Board Meeting checklist:

- Agenda- one copy for each board member
- Minutes from previous meeting, for approval
- Financial report
- Quorum of board members is present
- Secretary, or other appointed person, is ready to record meeting minutes
- Timekeeper, if needed
- Call to order on time
- Record of all motions made, who seconded each motion, and the vote (yes, no, and abstain)
- Set the date and time of next meeting before adjourning

Here we grow again! Meet Anthony Fernandez

The staff at Northcountry Cooperative Foundation (NCF) continues to add staff. Anthony Fernandez joined NCF in November 2024 as a Real Estate Specialist. He will play an important role working with both existing and new cooperatives working on placing new homes in their communities. This role will enhance the affordability and sustainability mission at NCF. Anthony has worked in the real estate for a number of years and in many roles. Most recently, Anthony worked as a real estate broker, licensed in both Minnesota and Wisconsin and continues to do so.

The community building aspect of real estate, going beyond its transactional nature, is a priority. He sees housing as a cornerstone in people's lives, and it has led him to be active in affordability initiatives, especially community driven projects. He has worked on restoring historic homes in the Frogtown neighborhood of Saint Paul and served as their community council's board chair. Anthony has served on the City of Saint Paul and West Saint Paul's planning and zoning committees. In 2016 he was elected to West Saint Paul's city council, serving through 2020. These experiences deepened his knowledge in additional aspects of real estate. He is eager to continue to learn and to share in his new role.

Face of MH, Cont'd from pg 4

TC: Winter: love it or hate it?

CJ: I hate it. Steve loves it, but only if it's snowy. Not a cold and dry winter like we've had this year so far.

TC: What's your favorite winter activity?

CJ: We mostly stay inside. I like to watch shows and be with my dogs. Steve is into RC cars. We also take care of our other pets. We have seven snakes and 18 tarantulas. We both take care of them. Steve feeds them, and I clean the cages. In the summer, we like to ride kick scooters and enjoy agate hunting as well.



Anthony admiring a view of sunny Los Angeles (before the recent fires.)

Anthony holds a Bachelor of Arts degree in Business Administration from Concordia University, St. Paul, MN.

Originally from Santa Barbara, California, Anthony moved to south Minneapolis when he was in grade school. He has had the opportunity to live and travel in multiple states but chose to settle in Minnesota. He currently lives in West Saint Paul with his twelve-year-old daughter. He likes to travel, and enjoys the outdoors, especially hiking and kayaking. He recently hiked in the Grand Canyon in Arizona and tries to visit a different national park every year. During the winter months, Anthony is an avid racquetball player and enjoys warming up in a sauna.

Other staff updates at NCF

In almost every issue of *The Cooperator*, we have introduced new people in new positions at NCF. As an organization, we are growing, which is good for all the cooperatives in our network.

However, we should also let you know that while many people have joined our staff, expanding the work we are able to do, occasionally staff members depart, too. Most recently, we bid goodbye to grant writer Michelle Dobbratz, policy & advocacy maven Joel Hanson, and office manager extraordinaire, Alexa Hancock.

If you know people who care passionately about accessible, affordable housing, and who would groove on working with our eclectic team, please direct them to our website. Several positions are posted.

Stay tuned for more exciting additions!



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*Spring is just
around the
corner. Time for
planting flowers
in your co-op.*

Plan for improvements in your community

Spring is coming. Gardeners are paging through seed catalogs. This is an excellent time to recruit those gardeners in your community to begin planning for co-op beautification projects. It is a simple way to bring community members together. Co-op beautification projects pay off when people visit your community, but maybe even more importantly, it makes the people who live there happier.

Is there a garden center in your community? Maybe they would sponsor a project or give you a discount on plants. When you're planning, think about creating planted areas that have a background of tall plants, like bushes, that will last more than one season and shorter, foreground flowers. Some flowers come back year after year and some only last one season. Your garden can have some of each, but plan for color and plants that bloom at different times.

Plan a party to acknowledge and celebrate people's hard work and your ROC in the International Year of the Cooperative. These anniversaries are coming up:

Park Plaza Cooperative (Fridley, MN) turns 14 years old on February 15

El Nuevo Amanecer (Gaylord, MN) turns 2 years old on March 25

Bois de Sioux Cooperative (Breckenridge, MN) turns 1 year old on March 29

If you're going to throw a birthday party for your co-op, remember to take pictures and share them with everyone afterward, including us. 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.