

THE COOPERATOR

News and updates for members of resident-owned communities

Residents lead: Lone Oak Estates Cooperative becomes co-op #18

By Kathleen Richert
Cooperative Housing Advisor,
CoNorth

In July 2025, residents of Oak Lane MHP Park in Cannon Falls, Minnesota came together with a shared goal: to buy the land beneath their homes and take control of their futures. They formed the Lone Oak Estates Cooperative and began the process of buying their park.

A five-member Interim Board of Directors led the effort working closely with CoNorth advisors (formerly Northcountry Cooperative Foundation), lawyers, engineers, county officials, and lenders. The Interim Board met weekly, approving governing documents, hammering out policies and organizing their neighbors. Their hard work paid off on December 9 when the purchase officially closed, preserving the 32 homes in the park as affordable housing.

"This is a huge step for us," said Jamie Menard, President of the Board of Directors. "There are a lot of improvements we want to make, and we're excited to get to work."

For years, the community had little control over what happened



They did it! After signing the closing documents, the Interim Board of Directors (plus two) displays their We Own It banner outside First Alliance's mobile branch.

"This is a huge step for us. There are a lot of improvements we want to make, and we're excited to get to work."

in the park. The property changed owners several times, and important repairs were often ignored. Residents stepped up to help where they could, even fixing crumbling roads themselves, using their own money. In March 2025, a water line broke and left the community without water—something they could not fix on their own.

Even before they ever thought about owning the park, residents worked together to stand up for themselves, including sending a petition to the Minnesota Attorney General asking for help with a lot rent increase they believed was unfair. Resident ownership changes everything. "Starting today, we control our finances and our future," Menard said.

The park's purchase was possible through a financing package from First Alliance Credit Union in Rochester and

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What's your problem?

Why annual performance reviews matter for your co-op

By Kathleen Richert

Cooperative Housing Advisor, CoNorth

Let's be honest—"Annual Performance Review" doesn't sound very exciting. But for resident-owned communities, annual reviews are one of the best ways to strengthen partnerships between the Board of Directors and the property manager. Think of the review as a yearly "reset button" that helps everyone see what's working well and what needs improvement. When done right, reviews help boards, property managers, and residents work together more smoothly.

While the Board is evaluating the property manager's performance, it is also an opportunity for the PM to give the Board feedback on how the Board is doing, too.

The Board's job is to make sure the property is managed according to the co-op's Bylaws, rules, and goals. The property manager handles the day-to-day work—maintenance, finances, compliance, and collections. Together, they handle resident needs. Even the best managers benefit from clear feedback, and Boards should welcome the feedback on how to work effectively with their PM. It's also a chance set goals for the year ahead.

Having a clear, written review process keeps everyone on the same page. It helps prevent misunderstandings and provides a useful record for

future board members. It also gives the Board solid information to use when deciding on contract renewals or changes.

Performance reviews aren't just about pointing out problems—they're also a chance to recognize successes. It's easy to overlook what's going well but showing appreciation keeps morale high and helps retain great people. Performance reviews shouldn't just look backward. Spend some time planning for the next year and setting goals, too.

A good review is a two-way street. It's a time for honest conversation between the Board and the property manager about what's going well and what could improve. This kind of communication builds trust and prevents small issues from turning into bigger ones.

Every co-op has its own culture and priorities. For example, keeping housing affordable, encouraging community involvement, managing infill, or maintaining the property for the long term. Annual reviews help make sure both the Board and the property manager are working toward the same goals.

Annual performance reviews aren't just paperwork; they're about people. Done with care and preparation, they strengthen your co-op, support your PM, and keep your community on track for long-term success.

Use this table to get started:

Category	Performance Indicators	Rating (1-5)	Comments / Examples
Financial Management	Accuracy of financial reports; timeliness of PM reports; expense control; collection effectiveness		
Maintenance & Operations	Responsiveness to maintenance issues; preventive maintenance planning; vendor oversight; project management		
Compliance & Administration	Adherence to Bylaws, policies, and legal obligations; timely filings and reports; document management		
Board Relations & Communication	Professionalism; clarity of reporting; responsiveness to board requests; proactive updates		
Strategic Contribution	Alignment with long-term goals (sustainability, affordability, capital planning); innovation and problem-solving		
Resident Relations	Communication quality; responsiveness to member concerns; conflict resolution; support for community engagement		
Recognition section	Note outstanding performance or milestones.		

How does home placement work? CoNorth Homes can help with infill

By Anthony Fernandez
Real Estate Specialist, CoNorth Homes

One of the most important goals for any resident-owned community is filling empty lots and finding new members to join the community. Infill can be intimidating, but it is critical because vacant lots mean lost income for the co-op. And that means higher lot rents for everyone!

Placing a home has a lot of steps, so let's go over the process and get you ready to hit your co-op's infill goals.

Everyone involved in the home placement process plays an important role. This includes the co-op board, the home dealer, the set installer, contractors, and the home buyer.

Sometimes, the co-op chooses the home model. They approve site plans, help secure permits, and monitor lot prep. The dealer orders the home and arranges transport and setup. The co-op will also hire the set installer, who handles site grading, and oversees home delivery and installation. The set installer moves the home onto the lot, connects utilities, and installs skirting, steps, and tie-downs.

Sometimes a buyer chooses a home and a lot. They apply for co-op membership, secure a loan if they need one, and prepare for their move-in.

All new residents must apply for co-op membership. This includes completing an application for membership, background and credit checks, signing a membership agreement, and paying at least \$25 of the membership fee up front. The rest of the membership fee, which can range from \$100-\$1,000, may be paid in monthly installments.

The first step in the home placement process is signing a *home placement agreement*. This is between the co-op and the dealer. It spells out the costs, deadlines, and approvals needed for home placement, and it specifies everyone's roles and responsibilities.

It might take a couple weeks to get the home placement agreement signed and order the home. But once the home placement agreement is signed, you can get started! From here, it will take about eight to ten weeks to get a move-in ready home.



A new home arriving at Hillcrest Community Co-op

The next step is ordering the home and beginning lot prep. It generally takes three to six weeks to build the home in the factory. After that, the home will be delivered. And the last week or two will include hooking up utilities and performing final inspections, before move-in.

You probably want to know who pays for the home when it's placed? This can vary. Sometimes, the co-op will take out a loan or open a line of credit to pay for the home. Once the home is moved onto the lot, the co-op will be in charge of marketing and selling the home. When the home is sold, the co-op can use the proceeds to pay down the loan or place another home. This method puts the risk on the co-op because they have to take on debt and may lose money if the home doesn't sell.

Another option is to have a dealer place a home *on spec*. This means that the dealer believes that a home will sell in your community and they pay for the home. They are then in charge of marketing and selling it. The dealer takes on the risk. In exchange, the co-op usually agrees to waive lot rent for a period of time while the dealer works to sell the home. This is one way the co-op can be a good partner. Many of the homes placed by CoNorth Homes will be placed on spec.

Some co-ops want to look at bringing in used homes instead of new homes. While this can make the home cheaper for the buyer—used homes in good condition are hard to find. Used homes may need expensive repairs or rehab, may be difficult to move, and they might even be harder to sell.

Whatever you decide, CoNorth is here to help. Home placement can be a long process; if you need help planning or managing it, reach out to your TA Advisor for support.

The face of manufactured housing cooperatives

Meet member-owner **Bobbie Grubb**

By Claudia Appel
Cooperative Housing Advisor, CoNorth

Bobbie Grubb

Member-owner, former NCF & PCE Board Member
Pammel Creek Estates (LaCrosse, WI)

The Cooperator: Tell us a little about yourself—where are you from, where did you grow up, your education, family, work, and hobbies.

Bobbie Grubb: I've been part of the Pammel Creek community my whole life. I was born and raised right here, so this place really feels like home. I officially became part of the co-op in 2016. It just made sense to join. I've always cared about this community and wanted to have a voice in how it's run.

I've worked for Festival Foods for the past 23 years, which has been a big part of my life. Outside of work, I enjoy spending time with my family and being involved in community activities when I can. I like to stay active and keep connected with my neighbors—it's one of the best parts of living here.



TC: What do you like most about your community?

BG: I really like that the residents make the decisions. We don't have to wait around for someone else to handle things like repairs or maintenance. When something needs to be done, we can take care of it ourselves. That sense of control and responsibility makes a big difference.

TC: What's one interesting thing about your community?

BG: It's affordable, and I know just about everyone here. There's a real sense of connection—you don't find that everywhere.

TC: What challenges does your community face?

BG: Infrastructure is one of our biggest challenges. And it's hard to find contractors willing to work on manufactured homes, especially for plumbing or electrical work. Funding can also be an issue at times, so we must be creative about how we manage improvements.

TC: What are your hopes or dreams for the community?

BG: I just want it to stay the beautiful, safe place it's always been. Knowing all my neighbors and feeling that sense of security means a lot to me. I hope we can keep that going for years to come.

TC: Why did you join the Co-op's Board of Directors?

BG: I joined the Board in 2016 because I wanted to help make a difference. I had to step down two years ago due to some health issues, but it was a great experience.

TC: What was your favorite thing about serving on the board?

BG: During COVID in 2020, I was able to help deliver groceries to my neighbors. It was a small thing, but it felt good to be there for others when times were tough.

TC: What's your favorite thing about living in a cooperative?

BG: The relationships with my neighbors, the affordable rent, and the security of owning both my home and a share of the land. That sense of ownership and community is important to me.



The cooperative superheroes who attended Common Ground 2025.

Finding your superpower a recap of the 2025 Common Ground Conference

**By Amelia Swisher
Director of Communications & Advancement,
CoNorth**

“I learned a lot more about my co-op and what I can do for my co-op.”

Members of resident-owned communities (ROCs) from across Minnesota and Wisconsin gathered for the 2025 Common Ground Conference in October. This free and informative annual event is designed to support board members and residents of CoNorth-affiliated cooperative communities.

To better accommodate busy schedules, the conference was shortened to a 1½ days this year and held at the Element Hotel near the Mall of America, in Bloomington, MN. Attendees were encouraged to bring family members and enjoy nearby attractions when not at the conference.

“Very insightful on many things I didn’t know before.”

This year’s theme was “Finding Your Superpower”. Attendees learned how to use the tools they already have- the Bylaws, Community Rules, and each other-- to increase their power to manage their budget and properties efficiently, operate democratically, and lead with confidence. Other sessions included learning how the new CoNorth Homes manufactured home dealership can

help with infill projects, and using the new website, conorth.coop, to promote communities. People met member owners and board members from other ROCs, shared information, ideas, and support over dinner Friday night and during a morning networking session.

Event evaluations were positive, and the revised format drew new attendees, with ten different co-ops represented.

“It was great to meet a lot of new people and be able to share with them.”

Plans are already underway for next year’s event. If you have suggestions or topics you’d like to see covered in 2026, please email Amelia Swisher, Director of Communications and Advancement, at amelia@conorth.coop with your ideas.



Ellery Wealot (CoNorth) and Mike Kneifel (Lone Oak Estates Cooperative) connect over a beverage.

Infrastructure update

A year-end look at what's been happening across co-ops

Bennett Park Cooperative (Moorhead, MN): Utility work and paving were completed in September, finalizing the MHCR-funded infrastructure improvements that began in fall 2024.



Above: Road work on the east side of BPC in April
Below: Three lots leveled and ready for piers on the west side.



Next steps for BPC include working with CoNorth Homes to bring new homes onto the lots that were cleared and prepped this year.

Five Lakes Cooperative (Fairmont, MN):

Storm shelter construction began this year and is progressing well. The building, which will also serve as a community gathering space, is expected to be complete by early 2026.



The walls are up on FLC's storm shelter & community center!

El Nuevo Amanecer (Gaylord, MN):

After years of spending money fixing potholes and patching pavement, the project to replace the community's water and sanitary sewer systems and repave its roads reached substantial completion in September.



New sanitary sewer (left) and water system (right) manholes
Below: Freshly re-paved road in ENA



Emerald Pines Cooperative (Alexandria, MN):

Replacement of the community's water and sanitary sewer lines was completed this summer, and the gas system was also upgraded. EPC is also getting ready to bring in new homes in 2026.



Work begins on EPC's water & sewer system across multiple

Zumbro Ridge Estates (Rochester, MN):

The last of the major work on the road and drainage improvement project wrapped up in early November at ZRE. All park roads were repaved with new road slopes, curbs, catch basins, and culverts to manage stormwater, reducing erosion and protecting both the roadway and nearby lots.



Culverts, curbs and catch basins at ZRE direct stormwater safely downslope beneath the future roadway, protecting against washouts and erosion.



Woodlawn Terrace Co-op (Richfield, MN):

Vacant lot preparation was a significant focus in 2025, including the removal of two older homes and the installation of five new homes. Targeted sanitary sewer and drainage improvements were completed along with upgrades to the storm shelter.



Concrete piers are set on vacant lots in preparation for a new single-section home for WTC.

Park Plaza Cooperative (Fridley, MN):

Grant funding paid for lot prep, and the co-op placed a new double-section home. They expect it to sell quickly. Several additional vacant lots were prepared for future home placements, and electrical system upgrades advanced this year.



Above: New double section in PPC

Below: Vacant lot prepped with concrete piers in preparation for a new single-section home in PPC.



Lone Oak Estates, cont'd from Page 1

the CoNorth Loan Fund (CLF). The CoNorth funding was made possible through a direct appropriation from the Minnesota Legislature in 2023, which provided CLF with equity capital to support manufactured housing preservation.

This was First Alliance Credit Union's first manufactured housing cooperative deal, and they are eager to be involved in future transactions. To make things easier, First Alliance brought their mobile banking unit directly to the community for the loan signing.

Cannon Falls is now home to two resident-owned communities. With the addition of Lone Oak Estates Cooperative, more than 1,200 homes across Minnesota and Wisconsin are now protected in resident-owned cooperatives.



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and a new

2025- a year of change!

2025 has been a year of change for the team at CoNorth- a new name, new office location, new co-ops, new subsidiary businesses—all designed to maximize the good we’re able to do. All the change has been preceded by thoughtful evaluation of what we do and how we deliver on our organizational mission. With that in mind, the format of The Cooperator will also be changing.

Our goal is to reach and engage every member owner in every community. We will continue informing folks about what is going on across the network of resident owned communities, sharing best practices and resources designed to help resident owners operate more effectively, and connecting you all. We’re adjusting how we deliver the information, so look in your email inbox instead of your Earth-mail box, expect articles more frequently, but not a whole newsletter. As always, we want the information to be useful- so let us know what you want to see, what your questions or issues are, and we’ll do our best to bring information to you.

A happy and prosperous 2026 to everyone!

Congratulations to these co-ops as they celebrate their anniversaries:

Madelia Mobile Village Cooperative (Madelia, MN) turns 18 on December 22

Pammel Creek Estates Cooperative (La Crosse, WI) turns 9 on December 29

Five Lakes Cooperative (Fairmont, MN) turns 11 on December 31

Woodlawn Terrace Cooperative (Richfield, MN) turns 4 on December 31

Emerald Pines Cooperative (Alexandria, MN) turns 2 on January 4