

THE COOPERATOR

News and updates for members of resident-owned communities

Residents of Raasch Ranch travel the trail to cooperative ownership

By Ellery Wealot
Housing Program Associate, NCF

We're excited to welcome the 17th community to Northcountry Cooperative Foundation's ROC family! The residents of Raasch Ranch Cooperative (RRC), in Zumbrota, Minnesota, closed on their 39-home park on April 10. The purchase price of \$2.6 million was funded by three separate loans from NCF's Cooperative Loan Fund (CLF).

This process began in November 2024. NCF signed a Purchase Agreement with the previous owner, Daryll Snader, in November, and NCF held meetings to talk with residents about buying the park and turning it into a co-op in December.

With a vote to move forward, the residents held their first member meeting on December 16 and elected a temporary board. Each community member had their own reasons for voting to form a co-op.

President Zach Plenge was worried about what would happen if a 3rd party came in and purchased the park. "Being in control of your own destiny is better than the unknown," he says, "especially seeing another mobile home park in our town's rent close to double



Board members (l to r) Zach Plenge, Susi McMurry, and Scott Curtis pose with their We Own It sign on the day they signed the papers.

when they were sold to another party."

"I wanted to have some say in the future of our park," says board member Scott Curtis, "Too many other parks are being bought by large corporations who jack up the cost of rent and other things, just to turn around and sell it to another one. I've also talked to people in other parks where this is happening, and the residents talk about how they can never get ahold of anyone to address problems and concerns when they arise."

"I'm here for the people," says

Josh Ziemann, Interim Vice President, "I just didn't wanna' see good people get screwed over from over-paying for lot rent."

Secretary Maggie Collieran had a background in food co-ops. "When I heard the park was up for sale and that we could buy it cooperatively," she says, "I knew this was the absolute best alternative for myself and everyone living here. Knowing that the profits go back into the park rather than a private owner's bank account seemed a very logical and beneficial path."

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What's your problem?

Accurate Meeting Minutes Matter: A Legal Perspective for Cooperative Boards

By Kathleen Richert
Training & Outreach Coordinator, NCF

You've probably heard that taking meeting minutes is "*important.*", but did you know that those notes actually protect you—and your whole organization—legally? Taking proper meeting minutes isn't just a good organizational habit—it's a legal safeguard. Minutes serve as the official record of decisions made and actions authorized. They provide transparency, accountability, and—most importantly—legal protection.

Think of meeting minutes as your Board's receipt of everything that happened. They're a snapshot of who was there, what was decided, and how you got to those decisions. If your co-op is ever audited, challenged, or taken to court, these records can make all the difference.

Legal Significance of Meeting Minutes

1. Evidence of Due Process; Proof You Did Things Right

Minutes show that the Board followed correct procedures in its decision-making, made informed decisions, and acted in the organization's best interest. Courts may request these records to determine whether fiduciary duties were fulfilled. Other organizations may request minutes as evidence of an official decision, for example: adding someone to the co-op's accounts.

2. Protection Against Liability

In the event of legal scrutiny or dispute, well-documented minutes can serve as a line of defense, showing that decisions were made in good faith and within the authority granted to the Board. If anything goes sideways, minutes help show that you acted in good faith—essential for avoiding personal liability.

3. Regulatory Compliance

Housing cooperatives are legally required to maintain official records, including minutes of Board meetings. Failure to do so can result in penalties or loss of legal protections. Skipping them puts your co-op at legal risk.

What Should Meeting Minutes Include?

- **Date and time** of the meeting
- **Names of attendees and absentees**
- **Confirmation of quorum**
- **Approval of previous minutes**
- **Summaries of reports and discussions**
- **Motions made**, including:
 - Who made and who seconded the motion
 - The exact wording of the motion
 - Outcome (approved, rejected, tabled)
- **Votes**, how many voted in favor, how many against, did anyone choose not to vote (called abstaining) Do not record how each person voted.
- **Next meeting date**
- **Time adjourned**

Lastly, once the minutes from the previous meeting have been approved, the Secretary or another Board member signs them. This is called *attesting*, and it the same as swearing that this is an accurate record of what happened at that meeting. Once attested, the minutes are finalized and cannot be changed or modified.

Ideally, minutes are circulated to Board members within a few days of the meeting and posted in a central location for Co-op members to read. If you cannot do that, they should at least be distributed to Board members in a manner that enables them to review them before the next meeting so they can review and vote to approve. Keep a paper copy.

Meeting minutes are more than notes—they are the legal record of your business. Keeping them accurate and complete protects both your organization and its volunteers.

Well, that all sound pretty serious, and it is, but NCF can help.

For your convenience, your TA can provide a template for taking meeting minutes using a computer. Using the template helps ensure that you include everything needed to take good minutes.

If you don't type very fast or don't have a computer at your meeting, you can take notes on paper, then transfer them to the template after the meeting ends.

The face of manufactured housing cooperatives

Meet member-owner Lilia Gonzales



By Jason Paschall
Policy & Cooperative Development Officer, NCF

Lilia Gonzales, Member-Owner
Sungold Heights Cooperative (Worthington, MN)

The Cooperator: *Tell me about yourself—where are you from, where did you grow up, and maybe a little about your family, work, and hobbies?*

Lilia Gonzalez: My name is Lilia Gonzalez, but everyone calls me Leila. I was born in Texas and raised in Oregon. Later, I moved to Las Vegas, and then I came to Worthington, Minnesota, to visit my aunt—and I just stayed. I liked the town. It was small at the time, but it's grown, and I enjoy living here. It's quiet and close to where I work.

I work at Friendly Dental and also serve as the property manager at Sungold Heights Cooperative. I like working with people—many folks from JBS (meat processing plant) come into the dental office where I translate for them. I've been at Friendly Dental since 2003. I also briefly worked at JBS and later with Sanford Clinic and Hospital, but now I just focus on Friendly Dental and the park.

My kids moved here too, and they like it. I think I'll stay until I can't work anymore. It's peaceful, and right now, with the nice weather and green grass, it's especially beautiful.

TC: *How long have you lived in the Sungold*

Heights Co-op, and why did you move in?

LG: I've lived here since 2003. I came to visit my aunt from Las Vegas and ended up staying. I liked the small-town feel and got a job at JBS. That year, while helping my aunt translate during a dental appointment, Dr. Johnson offered me a job—and I've been at Friendly Dental ever since. That's what really kept me here.

TC: *What do you like about your community?*

LG: It's quiet, and the people are friendly. Everything is nearby—JBS, Walmart, stores, restaurants. I enjoy helping people, too. Neighbors often come to me if they need help understanding letters in English. It is a safe, supportive place to live and raise a family.

TC: *Can you share something interesting about your community?*

LG: I think the best thing is how close everything is. In bigger cities like Las Vegas or even in Oregon, things are so spread out. Here, life is slower and more peaceful. My son moved here from California and said, "Wow, Mom, this is nice—everything's nearby." He works at JBS now, too. People like that they can walk to work if they need to.

TC: *Will you share a hope or dream you have for your community?*

LG: A lot of people hope we can bring in more homes and keep improving the park. Folks really like living here. We had the roads fixed a few years ago—that helped a lot. People want more affordable homes and a better future for the park.

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

LG: Honestly, I love everything about it. When friends from Oregon ask when I'm coming back, I tell them I don't know. Once you drink the water in Minnesota, you always come back! Even my grandkids love it here. One is graduating soon and says if he doesn't join the Marines, he wants to stay. It's quiet, affordable, and a great place for families.

TC: *What's your favorite thing about spring in Minnesota?*

LG: It's nice and warm! Even if it's windy or a little cold, it's still beautiful. That's actually when I first came here—April. Everything looked green and clean. I even like winter more than summer. Spring is just lovely.

Board of Directors: roles and responsibilities

President

- **Leads Meetings:** The President runs board meetings and makes sure everyone follows the rules set by the co-op and its members.
- **Keeps Things Moving:** Makes sure other board members are doing their jobs to help the co-op run smoothly.
- **Builds Good Relationships:** The President works well with others and leads by teamwork, not by giving orders.
- **Makes the Agenda:** Plans what will be talked about in meetings and sends it out with past meeting notes and the financial report.
- **Stays on Track:** Keeps meetings focused and doesn't let things get off topic.
- **Sets Goals:** Considers what the co-op needs most and sets goals for the future.

Good Presidents:

1. Keep meetings organized and on time.
2. Listen to all sides and stay fair.
3. Inspire others with a positive attitude.
4. Take a step back to see the big picture.
5. Care about the co-op and its people.

Vice President

- **Fills In for the President:** Runs meetings if the President can't and helps with any jobs the President or Board gives them.
- **Learns the Role:** Often learning to become the next President.
- **Leads Committees:** May lead special group or project for the co-op.

Treasurer

- **Manages Money:** Keeps track of all the co-op's money and financial records and moves money between accounts as needed.
- **Follows Rules:** Makes sure all money spent is recorded and approved, and checks have the right signatures.
- **Pays Bills:** Ensure all expenses have invoices or receipts, pays bills, and makes sure there's enough money in the bank for payments.
- **Works with Bookkeeper:** If the co-op hires a bookkeeper or accountant, the Treasurer makes

sure their work is done right.

- **Trains the Next Treasurer:** Helps the next Treasurer learn the job.

Secretary

- **Keeps Records:** Maintains important co-op documents and the Bylaws and updates membership and resident lists and contact info.
- **Posts Notices:** Shares meeting info with members, keeps member lists up to date, and types letters and emails.
- **Takes Minutes:** Writes down what happens at meetings and shares it with the Board.
- **Sends Minutes:** Sends final approved minutes to the board and NCF.
- **Trains the Next Secretary:** Helps the next Secretary learn the job.

Meeting Minutes Must Include:

- Name of the co-op, date, time, and place of the meeting
- Type of meeting (Board, Membership, Special, etc.)
- Who was there
- What was discussed and what decisions were made (and the vote)
- Any announcements
- Next meeting's date and time
- Time the meeting ended
- Secretary's signature

Operations Manager/Maintenance Director

- **Takes Care of the Property:** Keeps the co-op's land, buildings, and systems working properly.
- **Supervises Workers:** Manages any maintenance staff.
- **Plans Repairs:** Makes rules for fixing things and dealing with emergencies.
- **Finds Help:** Keeps a list of reliable contractors for repairs.

While each officer has specific jobs, board members can share tasks based on their time, skills, and interest. If you want help learning more about board roles, ask your NCF advisor!

More new people at NCF working to strengthen resident owned communities

NCF Welcomes Amelia Swisher

Amelia Swisher is a recent addition to the NCF team. She started back in February as the Director of Communications and Advancement after spending 25 years at Northeast Youth & Family Services, a nonprofit mental health and community services agency. She has served in many communications, marketing, and development capacities over the years and is excited to be working for an organization dedicated to supporting cooperative housing and meeting residents' needs.

One of her first projects at NCF is reorganizing and expanding the website and Amelia is enjoying learning about all facets of the organization in the process.

She worked as a print journalist and newspaper editor after graduating from the University of Minnesota's School of Journalism and Mass Communications. Throughout her career, she's been found jobs that encourage curiosity, communication, and engagement with diverse audiences. Her children also graduated from the U of M and live locally so she enjoys spending her free time with them and travelling as much as she can.

She was born and raised Minnesotan but she's more "outside-y" than outdoorsy. She doesn't ski or snowshoe but enjoys cooking, sewing, knitting, gardening and walking around White Bear Lake – as long as the strolls don't turn into hikes. She wishes she was more enthusiastic about Minnesota winters but loves the first warm days of spring and overestimating her gardening capabilities every year.



Amelia (center) enjoying the warmth of spring with her two children.



Tresa Larkin outside City Hall Creamery & Coffee, Jordan MN

Tresa Larkin brings lending expertise

And we're excited to welcome Tresa Larkin to the NCF team as our new Director of Lending. Tresa also joined us in February, bringing over 25 years of experience in real estate and lending.

Before coming to NCF, Tresa worked for 10 years at the Minnesota Housing Finance Agency (MHFA), where she led the development of new loan programs. She also spent 15 years working with private lenders in Minneapolis. Over the years, she's become an expert in financing affordable housing, especially using tools like Low Income Housing Tax Credits, HUD loans, and Fannie Mae programs.

One of Tresa's strengths is her ability to handle complicated deals and make smart financial decisions, even when markets are tough. She's respected in the lending world for her thoughtful approach and deep knowledge.

In 2024, Tresa and her husband decided to follow another dream—they opened *City Hall Creamery & Coffee* in their hometown of Jordan, Minnesota. It's a cozy, family-run shop serving coffee and espresso drinks, plus 28 flavors of ice cream that change every day!

Tresa is excited to bring her experience to NCF and looks forward to supporting the communities we serve. Please join us in giving her a warm welcome!

And there's one more:

Jacob Knutson takes the tech helm

In April Jacob (Jake) Knutson started as the Operations and System's Manager. He provides office support and will be focused on creating easy, efficient systems for the team. He will be coordinating information for the NCF Board of Directors and the Cooperative Loan Fund Board of Governors. Jacob plans use his knowledge of real estate operations and systems to support folks on their affordable home ownership and resident owned community journeys.

Before joining NCF, Jacob worked in similar systems roles with two real estate teams in Minnetonka, MN, and volunteered as his office's Tech Ambassador. In this role he trained real estate agents and acted as a resource for tech issues and questions. From his former roles, he learned first-hand how important stable, affordable housing is. Housing became a special interest of Jake's, and he takes any chance he gets to talk about anything housing related.

A lifelong resident of Hennepin County, Jake lived in Andover, Champlin, Plymouth, and currently lives in Osseo, MN and loves his community. He enjoys the cozy, small town feeling of Osseo. He smiles every day when the lunch and dinner bells ring out in the former farm town. He wants to help others have that connection to home that he values.

Music has been a lifelong passion. Piano lessons, percussion classes, and marching band filled his youth. In his off hours, Jacob loves to dance, sing, drum, and play the xylophone. And he loves to play videogames as a means to connect with friends, laugh, and share stories. He also makes time to connect with the queer community in St. Paul, attending everything from small gatherings to trans-pride rallies at the state capitol.



Jacob basking in the Northern Lights on a late spring night.

Sam Estes, Affordable Housing Program Manager, NCF created this:

Board of Directors – Officer Duties Checklist

President

- ☐ Run board meetings
- ☐ Make sure others are doing their jobs
- ☐ Build good working relationships
- ☐ Create and share the meeting agenda
- ☐ Keep meetings on track and on topic
- ☐ Set six-month goals with the Board

Vice President

- ☐ Run meetings if President is absent
- ☐ Help with tasks given by the President or Board
- ☐ Learn the President's role
- ☐ Lead a committee or project

Treasurer

- ☐ Keep track of all financial records
- ☐ Move money between accounts as needed
- ☐ Ensure all expenses have invoices or receipts
- ☐ Confirms money spent has been approved and recorded
- ☐ Make sure bills are paid and checks are signed
- ☐ Work with any hired bookkeeper/accountant
- ☐ Help the next Treasurer learn the job

Secretary

- ☐ Keep Bylaws, Community Rules, and official documents updated
- ☐ Update membership and resident lists
- ☐ Take and write up meeting minutes
- ☐ Post meeting notices and agendas
- ☐ Send approved minutes to the board and NCF
- ☐ Help the next Secretary learn the job

Operations Manager / Maintenance Director

- ☐ Oversee upkeep of the grounds and buildings
- ☐ Supervise maintenance staff or contractors
- ☐ Plan for regular and emergency repairs
- ☐ Keep a list of trusted contractors

Cont'd from page 1, Raasch Ranch ROC

Things moved fast. The members approved bylaws and rules, and the board started finding companies to handle things like snow removal, insurance, and banking.

There were some surprises. The sale was supposed to close on February 28 but got pushed back several times and finally closed on April 10. The purchase agreement had to be changed four times!

In spite of this, Plenge says the process was pretty seamless overall. "Luckily, we had an interim board that was devoted to the process and focused on completing what was needed to get our ROC off the ground," he explains, "and on the right track for success."

Residents knew rent would need to go up to buy the park. But they also knew that owning the park would keep rent stable in the long run. Private investors often raise rent so high that residents can't afford to live there anymore.

"Everyone wants affordable living, says Susie McMurry, treasurer, "creating the co-op helps everyone living here achieve that.

To help keep the rent increase under \$100, CLF offered a deferred \$300,000 loan with no interest.

NCF helped the board through the whole process—running meetings, writing documents, and picking vendors. After the purchase, NCF will keep helping with things like loan compliance, budgeting, governance, and business coaching.

Plenge says NCF was a big factor in guiding the board through the process. "Without a doubt," he says, "the process would have been a lot longer of a timeline without NCF." The future looks bright. The board has hired Connect Real Estate to manage the park and met with them before the March 31 meeting to walk through the park together.

Another benefit is that people are getting to know their neighbors!

"It pushed me out of my comfort zone," says McMurry, "having to go up to people that I don't know to ask for help to get the co-op going – making people aware of what the co-op is about and why it's a good idea, finding others feel the same way."

There are some challenges. One is that the old owner still owns many of the homes and rents them out. Like the other resident-owned cooperatives, RRC's goal is to be entirely member-occupied, but those renters can't be co-op members unless they

buy their homes. Because of this, the seller agreed to sell 6 homes within the first year and cannot rent out empty homes—only sell them.

But selling the homes may be hard. Often renters don't have the money for a down payment and loans can be difficult to get. NCF and the Board are looking for ways to help with this.

There are also issues with the storm shelter. It leaks, has no lights or water, and is full of junk and graffiti. Most people say they'd rather stay in their home during a storm.

Some homes are technically in a flood zone. The co-op looked into flood insurance, but it was too expensive. Instead, CLF added a \$75,000 emergency fund to the loan. The co-op can dip into this if they lose income due to flooded homes, or they can use it for other emergencies or large unplanned bills.

What's next? Ziemann wants to make the park more fun for families—maybe build a playground and have a summer picnic.

Colleran just wants the park to succeed. "I hope Raasch Ranch Cooperative flourishes and becomes a welcoming community," she says, "We need to get some homes sold to people who need homes and get the entire park on-board to create a sustaining economic future."

With hundreds of co-op parks across the country, Raasch Ranch is part of a growing movement. Buying a park is hard work, but McMurry has advice for others thinking about it: "It is going to take a lot of work, patience, and perseverance," she says, "but it's worth it in the end."



Raasch Ranch's 39 lots and homes are located in the shadow of Zumbrota's water tower, in the Zumbro River watershed.



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is coming!!!
CoNorth
same great people-

Homebuyer education course and a home loan especially for manufactured homes

In June, NeighborWorks Home Partners launched an affordable first mortgage option for those who wish to buy a permanently affixed manufactured home in Minnesota. Called Prime Path, qualified applicants can receive \$30,000 to \$250,000 to purchase a manufactured home in a resident owned community. Credit worthiness and completion of an online homebuyer education course through the Minnesota Home Ownership Center are required. You can learn more about the loan program at NeighborWorks Home Partners' website and take the course at the Minnesota Homeownership Center. Look for *Manufactured Home Training*.

Right now, this program is only available in Minnesota, but please let us know if you have ideas about who would be an interested partner in Wisconsin. We'd love for folks in WI to have an opportunity like this one too.

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

Sunrise Villa Cooperative (Cannon Falls, MN) turns 21 on July 1

Prairie Lake Estates Homeowners Cooperative (Kenosha, WI) turns 12 on July 15

Stonegate Cooperative (Lindström, MN) turns 13 on September 7

Bennett Park Cooperative (Moorhead, MN) turns 18 on October 1

Zumbro Ridge Estates (Rochester, MN) turns 8 on October 11