

THE COOPERATOR

News and updates for members of resident-owned communities

Find your superpower at Common Ground/ Tierra Compartida 2025

By Amelia Swisher
Director of Communications & Advancement, CoNorth

It's almost time for the Common Ground Conference 2025! Please join us Oct. 10-11 at the Element Hotel in Bloomington, MN for this free and informative event specifically to support residents and board members of CoNorth-affiliated communities.

Each fall, CoNorth plans a mini-conference for the member-owners of resident-owned communities (ROCs) in Minnesota and Wisconsin. We work to offer topics that are practical, interesting, and directly useful for people who live in and govern ROC communities. Our goal is always to address the challenges that ROCs face and share real strategies for solving them.

Past conferences have offered both in-person and online sessions and opportunities to connect. We consistently hear from participants that visiting each other's communities is one of their favorite parts of Common Ground. To honor that, we have held tours and in-person sessions in several different communities, while also providing virtual



Attendees at the 2024 Common Ground Conference held a ribbon-cutting ceremony to celebrate construction of the new storm shelter at Madelia Mobile Village.

sessions in the evening so that members who weren't able to travel could still attend.

The 2024 conference featured a range of engaging sessions and site visits. Alan Blake from ROC New Hampshire kicked things off with a talk on how infill housing strengthens communities, followed by Julia Curry from CDI, who explained the importance of Capital Improvement Plans for long-term planning. Participants toured the Schult factory in Redwood Falls to see how manufactured homes are built

and enjoyed a lively presentation on tree care and Emerald Ash Borer management from Joe Thate of Thate's Tree Service. The event wrapped up with a ribbon cutting to celebrate the grand opening of Madelia Mobile Village Cooperative's new storm shelter—a milestone of community resilience and collaboration.

By the way, all of those sessions were recorded and are available to you on CoNorth's YouTube channel under the playlist for each year.

Cont'd on pg 7

What's your problem?

Prime Path: Affordable Loans for New Manufactured Homes in MN

By: Sam Estes

Affordable Housing Program Manager, CoNorth

NeighborWorks Home Partners now offers Prime Path, a loan to help people buy new manufactured homes in Minnesota. Here's what you need to know.

How is Prime Path different from other financing?

[NeighborWorks Prime Path Manufactured Home Loans](#) fills a gap in affordable financing. Many lenders either won't finance manufactured homes or charge high interest. Prime Path offers up to 30-year loan terms, competitive interest rates, and flexible down payments – treating your home like a real asset.

Who is eligible?

Applicants must live in Minnesota, be a U.S. citizen or have lawful immigration status, have a 620+ credit score, and plan to live in the home full-time. Homes must be new, on a permanent foundation, and cost under \$250,000.

What documents are needed?

We ask for standard income and asset documentation: pay stubs, W-2s, tax returns, and bank statements. We also review your credit report. For someone with limited credit history, we can sometimes consider self-reported payments such as rent, utilities, or phone bills. If you have collections over \$1,000 (excluding medical debt under \$2,000) or unpaid judgments, you'll need to resolve those before closing. We also check how much of your monthly income goes toward bills and debts.

The program requires a 5% down payment with 1% from the buyer's own funds. How does that work?

Let's say the purchase price is \$100,000. The total down payment would be \$5,000. At least \$1,000 must come from your own verifiable checking or savings account. The remaining \$4,000 can come from gifts, grants, seller credits, or down payment assistance programs. We'll help you figure out a mix that works for your situation.

Does Prime Path work with co-borrowers?

Yes! Non-occupant co-borrowers are allowed as

long as one borrower lives in the home full-time, and all co-borrowers live in Minnesota. This flexibility is great for families combining resources, including parents helping adult children or adult children helping aging parents.

An education course called [Buying and Owning a Manufactured Home](#) is required. What does the course cover? And tell me about the advising session.

Education is key to long-term success as a homeowner, especially for new homebuyers. The course covers:

- Differences between manufactured, modular, and site-built homes
- Understanding land ownership and co-op models
- Budgeting and avoiding common pitfalls
- Site prep and installation basics

It's self-paced and online, and we often hear from buyers that it made them feel more confident and prepared.

The advising session is usually about 1 hour, one-on-one with a [certified homeownership advisor](#) like [NeighborWorks Home Partners](#). We recommend doing it before you sign a purchase agreement. Both the course and the advising session must be completed before closing.

What's the timeline?

Once you've submitted a complete application, it takes about 5-10 business days to issue a pre-approval. Closings can take up to 45 days, depending on how quickly we receive paperwork from the buyer, seller, and installer. We recommend gathering recent pay stubs and bank statements, two years of W-2s or tax returns, and proof of completed homebuyer course. If you're already working with a manufactured home retailer or co-op board, include any paperwork about the home model and estimated costs.

How can co-op leaders help a prospective buyer purchase a new home in their community using Prime Path?

Co-op leaders can:

- Make sure the lot and infrastructure are ready for a new home

Cont'd on pg 5



New name, same mission: Northcountry Cooperative Foundation is now CoNorth

By Amelia Swisher
Director of Communications & Advancement,
CoNorth

An Update for Our Communities and Partners

On July 14, 2025, Northcountry Cooperative Foundation officially became CoNorth. Our name has changed, but our mission has not. We're still focused on the things we've always done-- building stronger communities through affordable, resident-owned, cooperative housing. This rebrand marks a new chapter for our organization, and we're excited to share what it means with the people and communities we serve.

The decision to change our name was not made lightly. It took months of thoughtful conversations with staff, residents, board members, community partners, and others who know us and our work. What we heard again and again was that our old name, while meaningful to our roots, often led to confusion. The word "foundation" caused people to assume we were a grant-giving organization, not a hands-on nonprofit working to support resident ownership of housing. This confusion showed up in important places—from funding requests to legislative hearings—and often distracted from the heart of our work.

We wanted a name that better reflects who we are today and where we're going. That's where CoNorth comes in. The name is short, memorable, and meaningful. The "Co" stands for cooperative, community, and collective ownership—three key ideas that have always guided our work. "North" connects us to the region we serve—Minnesota and Wisconsin. It's about direction, hope, and progress. Our new tagline, "Cooperative Housing Solutions," makes it clear what we do, and our new logo and branding give us a more welcoming and accurate image for both our current partners and the communities we will work with in the future.

Our name is shorter, but our impact continues to grow. Three core initiatives under the CoNorth name represent how we're evolving to meet community needs. The new name helps us organize and expand the different parts of our work.

1. The **CoNorth Loan Fund (CLF)** is our nonprofit lending program. It helps housing co-ops—especially low-income and limited equity communities—get the capital they need to purchase land and make improvements. This program is essential in helping resident-owned communities stay affordable and sustainable for the long term.

2. **CoNorth Homes** is our mission-driven manufactured home dealership. CoNorth Homes helps people and families buy well-built, energy-efficient, and affordable homes—especially in communities where financing is hard to get. Our goal is to make sure people can buy quality homes in the communities they already know and love.

3. We're also proud to introduce **New North Neighborhoods**, a new initiative that builds entirely new resident-owned manufactured home communities from the ground up. The first project is scheduled to break ground in 2026 in St. Peter, Minnesota. This will be a model community showing how cooperative housing can be affordable, high-quality, and community centered. We believe this approach can expand across our region to offer even more families a path to ownership and stability.

Most things will remain the same for residents living in CoNorth-affiliated communities. The people, services, and support you've come to count on are not changing. You may notice updated materials with our new name and logo and staff email addresses now end in @conorth.coop. If you don't see an email you're expecting, be sure to check your spam folder. This is a common issue during email transitions and will improve over time.

Cont'd on pg 7

The face of manufactured housing cooperatives

Meet member-owner Claudia Vasquez

By **Claudi Appel**
Cooperative Housing Advisor, CoNorth

Claudia Vasquez
Madelia Mobile Village Cooperative (Madelia, MN)

The Cooperator: *How long have you lived in Madelia Mobile Village and why did you move in?*

Claudia Vasquez: I have lived in Madelia for 3 years. I moved from El Salvador with my husband and kids seeking a better life.

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

CV: It's very peaceful. All the neighbors are helpful and kind to my whole family. I'm happy here because it's safe and affordable. We can afford to live here on a single income if only one of us is working.

TC: *Please share something interesting about your community.*

CV: Everyone knows each other. I feel like I have a big family here. All the kids play together in my backyard.

TC: *What changes has your community experienced?*

CV: People are more careful when driving through the park.

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

CV: The community here is so friendly—everyone looks out for each other.

TC: *What is your hope or dream for the community?*

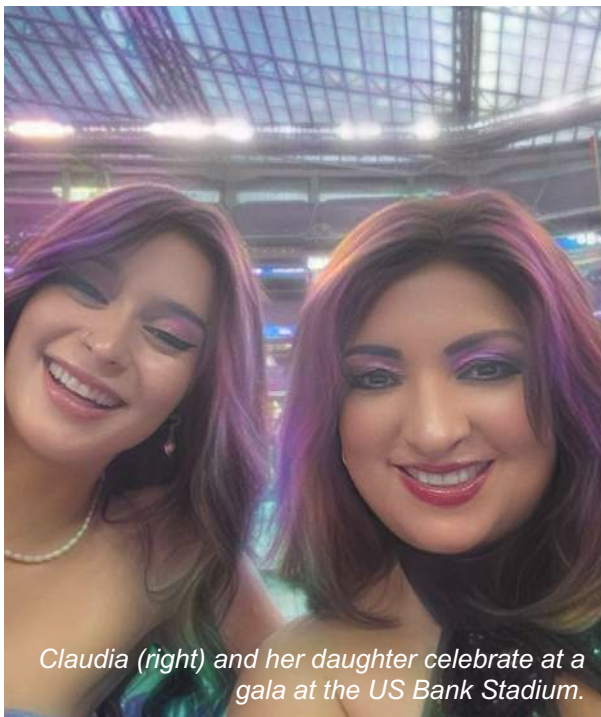
CV: I would love a nice playground for the kids closer to our homes.



New people at NCF working to strengthen resident owned communities

Claudia P. Appel was born in Curaçao and grew up in Colombia. She has been living in the United States for the past 25 years. She is a proud parent of two wonderful kids — a 20-year-old daughter and a 17-year-old son — and they also have a lovable Goldendoodle named Dinero (which means "Money" in Spanish).

I'm an economist by profession, and for the last 18 years, I've been working in the mortgage and commercial lending industry. I'm passionate about personal and professional growth and love staying active. Every morning, I go to the gym, and whenever I can, I enjoy hiking, watching Netflix movies, and traveling to new places. ➡



Claudia (right) and her daughter celebrate at a gala at the US Bank Stadium.

And working remotely:

Molly Snell-Larch is joining the CoNorth Technical Assistance team to help with capacity as they take on new projects. Some of you may remember Molly from last year. She helped the team while Emily Stewart was on maternity leave. This time Molly is supporting several manufactured housing cooperatives, and she is excited to be working with the CoNorth team.

Molly has seven years of experience working with manufactured housing co-ops across the United States. She helps co-op boards at all stages. This may mean helping a park convert to co-op ownership or giving ongoing support to boards that have been running for years.

She started her career at PathStone Corporation, a nonprofit in Rochester, New York, that focuses on affordable housing. Today, Molly also works as a consultant, helping all kinds of co-ops. Outside of manufactured housing, these are mostly grocery co-ops. She enjoys this work because she believes that the people who are most affected by a business should make the decisions about that business. That is one reason she loves co-ops. Working with board members is fun and keeps her learning new things. She also enjoys looking at financial reports and digging into the numbers.

Molly lives in her hometown of Rochester, New York, and supports CoNorth remotely. This means you might see her on Zoom, hear her voice on the phone, or get an email from her. Molly is also active in her own co-op community. She is the board president of her shared services cooperative. She is also a member of her local food co-op and credit union.

When she is not working, Molly enjoys spending time with her family – her sister and parents both still live locally. She also enjoys walking around her neighborhood and listening to podcasts or audiobooks during long walks. Molly likes to think of herself as an “urban homesteader.” She grows

some of her own vegetables, composts, and likes to bake, pickle, and ferment foods in her kitchen.

Recently, she has been making homemade soda with something called a “ginger bug.” This is a natural way to make fizzy drinks using just ginger, water, and sugar -- all kinds of flavors.

Molly also fosters cats from her local shelter. Her most recent foster cat has already found a permanent home. Funny enough, that cat’s name was also Molly!



Molly and her foster cat—Molly!

Claudia Appel, cont'd from pg 4

Helping others and building community is something very close to my heart. I deeply admire the mission and impact of nonprofit organizations and love being involved with causes that support and uplift people.

Prime Path loans, cont'd from pg 2

- Help connect buyers with reputable dealers/installers (like CoNorth Homes)
- Share info about community rules, fees, leases (occupancy agreements), and co-op member criteria
- Encourage buyers to take the education course early

What's the best way for potential buyers to get started?

Email the folks at NeighborWorks: loans@nwhomepartners.org or call 651-292-8710. There is a [program flyer](#) available, and we encourage buyers to sign up for pre-purchase advising on the Minnesota Homeownership Center website.

[Spanish speakers](#)- please contact Ana Cruz at by calling 651-348-5092.



A first for CoNorth Homes!

The first home purchased through CoNorth Homes moved into Hillcrest Community Coop in August.



This is a milestone for CoNorth, CoNorth Homes, and for every cooperative in our network with vacant lots that could have new homes. We'll share more at Common Ground and in the next issue of The Cooperator.



This year's theme is "Finding Your Superpower"

This year we're changing it up a bit. We're adding social time, starting with dinner together on Friday night and including a tour of nearby Woodlawn Terrace Cooperative.

Woodlawn has concentrated efforts on infill. They've demolished and removed ten homes and added twelve new homes in the last four years. They're expecting three more in October, so maybe the group will be able to see the installation phase too. If your community is working on infill and you want to tour some new homes and to see how they fit with existing older homes, sign up for the tour of Woodlawn on Saturday afternoon. (It's very close to the hotel.)

As usual, we're planning fun learning and community building opportunities. There will be time and space to learn new things while also sharing stories of the stresses and successes you've faced over the last year. Your counterparts from other communities can offer you perspective and some great advice based on their experience. A couple of people have truly impressive stories of things that happened in their communities and how they dealt with the challenges!

CoNorth, Cont'd from pg 3

You may also still see the name "Northcountry Cooperative Foundation" on some legal or financial documents as we finish updating those systems with the IRS and other agencies. That too will phase out gradually.

Along with our new name, we launched a brand-new website: **www.conorth.coop**. This updated site is easier to use and gives a clearer overview of who we are and what we do. You'll find helpful resources, updates on our programs, stories from our communities, and even a full list of our legislative priorities. Each CoNorth-affiliated community will have its own page on the website as well. These pages are a starting point for sharing community stories, events, and information—and we hope they grow into something residents can take pride in and help shape over time. If you're interested in contributing to your community's page, we'd love to hear from you. Please contact

What to expect this year:

- A free, one-night stay for attendees and their families at the Element Hotel in Bloomington. The hotel offers one- and two-bedroom options and has a pool, whirlpool and gym space. The hotel is also near fun, family-friendly attractions like the Mall of America, Sea Life Minnesota Aquarium, and the Nickelodeon Universe. There will be time on Friday night and Saturday afternoon to explore the options.
- A free, meet and greet dinner on Friday night with CoNorth staff and members of other cooperative communities. This is a great way to get to know others who are doing the same important work that you are doing.
- Saturday morning session focused on Finding Your Superpower. Learn how to use the tools you already have to increase your power to manage your cooperative business efficiently, operate democratically, and lead with confidence. Breakfast and lunch will be provided.

Local attendees are not required to spend the night at the hotel but are welcome reserve a room and enjoy the experience. Reimbursement for travel to and from the conference is available.

For more information and to reserve your spot, visit our website:

conorth.coop/events/common-ground-conference/

Please register so that we can plan for you.

Amelia Swisher, our Director of Communications and Advancement, at **amelia@conorth.coop**.

This rebrand brings changes to our name and image, but it does not change the heart of our work. Over the last ten years, we've helped preserve more than 1,200 homes through cooperative ownership. We've worked alongside residents to prevent displacement, improve their neighborhoods, and build models of democratic housing that last. We've shown that affordable housing doesn't have to come from the top down—it can be built from the inside out, by the very people who live there.

As CoNorth, we are better prepared than ever to continue this work and to grow it. We're honored to work alongside residents and communities in Minnesota and Wisconsin as we shape a future where housing is more stable, more affordable, and more fair. We are excited about what's ahead, thankful for our history, and proud to continue this journey with all of you.



2610 University Ave West, Suite 150
St. Paul, MN 55414



NCF is now
CoNorth

Same great people-
with a new name

Home loan especially for manufactured homes and a homebuyer education course

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:

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

Hillcrest Community Cooperative (Clark's Grove, MN) turns 10 on November 1