

**SPECIAL POINTS
OF INTEREST:**

- HUD Update
- Dog Wars
- Bed Bugs

**INSIDE THIS
ISSUE:**

HUD Update	2
Profile: Dave Rudicil, VP of MAHC	4
Known Quantities	5
Profile: Marcus Management	6
Bed Bug Control and Prevention	7
Federal Tax on Home Sales	9
Dog Wars	10
MAHC Indiana Black Expo	11
MAHC Annual Conference: San Diego	12

EDITOR-IN-CHIEF
Randall Pentiuk, Esq.

Article: Tips to Help Prevent Misappropriation of Cooperative Monies

HERBERT FISHER, ESQ.

Chicago, Illinois, April 8 - To supplement the excellent article by Randall Pentiuk in the April 2011 MAHC Messenger on the above subject, it should also be borne in mind that the backup protection, in the event that the advice provided by Attorney Pentiuk does not work, bearing in mind, no systems are full proof, there bonding or crime insurance coverage.

Since a bond taken out by a cooperative covers only cooperative employees and officers and a bond held in the name of the management agent covers only their employees and officers, a gap exists with respect to a cooperative having the ability to make a claim for a loss when it employs a management agent.

Whether the cooperative is added by name in any fashion to the management agent's bond, the bond and any claims made under it are strictly controlled by the management agent as the named insured. If the management agent fails to make claim or is not around to make claim, the cooperative, unless there are specific provisions in that bond, cannot make a claim and takes the loss itself.

The other risk of a management agent's bond is the possibility that it is an inadequate amount to cover the potential losses of all of its clients. In the event of a default or disappearance of the management agent itself, there may not be enough funds to cover the claims of all of its clients.

Therefore, it is recommended to pressure, as oft times as needed, the insurance agent or broker to insure that the cooperative's bond or prime insurance policy lists the management agent and its employees as the insured under the cooperative's bond through a management agent's endorsement. This bond is owned and controlled by the cooperative and in event of any lost by either employees or principals of the cooperative or the management agent, the cooperative can make claim.



UPDATE: HUD Funding and Initiatives

HUD Funding:

The Congressional "Super Committee" was tasked with coming up with \$1.5 trillion in debt savings over a ten year period. Their failure to do so, has forced agencies, such as the Department of Housing and Urban Development (HUD) to implement mandatory budget cuts to its fiscal year (FY) 2012 budget. Overall funding for the department will be down \$1.1 billion from the net levels in FY 2011. Expect to see additional across the board cuts of 7% in 2013 and 8% in 2014.

Performance Based Contract Administration (PBCA):

On Friday, March 1, HUD issued a Notification of Funding Availability (NOFA) for the PBCA Program for the administration of Project-Based Section 8 Housing Assistance Payment Contracts. The closing date for applications is April 10, 2012. HUD anticipates that Annual Contributions Contracts (ACCs) awarded under this NOFA will become effective on October 1, 2012. This contract will be a two year term.

Real Estate Assessment Center (REAC)

The REAC will be issuing trends found during previous REAC inspections. New and clearer definitions will be issued and new software (4.0 vs. the current 2.3) will be implemented by the summer of 2012. There will be a point cap for deficiencies (e.g., a 7.5 cap on site deficiencies, a 10 point cap on project wide deficiencies, a 0 point cap on common areas and a 5 point cap on unit deficiencies).

A REAC pilot program on reducing the number of multiple inspections will be conducted in six states. On the REAC Financial side, all audits are to be reviewed for project financial health. If the project does not pass the REAC benchmarks, the project must submit a financial plan. HUD is discussing issuance of internal financial benchmarks.

Surplus Cash:

REAC Financial audits are up to date. New guidance will be issued on the old and new programs. If you receive a finding indicating that you spent money from surplus cash when it should have been from the replacement reserve account, you may appeal for a waiver at the local HUD hub.

Section 8 Renewal:

New Section 8 Renewal Guidance will be issued soon. Highlights include:

- No more extension of Section 8 contracts (only Termination and Renewals);
- New rent Comps for Tax Credit deals;
- Option 4 (Exception Project Renewals) will use current debt service and not original debt service and they must use Rent Comparability Studies (RCS);
- Appraisers may need to produce more justifications for higher rents.

Cont'd: HUD Updates

Operating Cost Adjustment Factor (OCAF)

The automatic OCAF was released nationwide on March 1, 2012.

Rent Comparability Study (RCS)

The appraiser must submit further documentation to justify any proposed rents over 110% of Fair Market Rent (FMR) in your area. The appraiser must justify the higher rent.

HUD Other:

HUD's Green initiatives can result in a 27% reduction of energy costs.

New guidance on Replacement and Reserve will be issued soon.

New Guidance on 2530 will be issued soon.

A pilot for the 223(f) loan program to reduce processing time and protocol is expected to be released in May of 2012. The rehab limits will be increased to \$40,000.00 per unit.

HUD will be conducting training sessions on preservation programs in some cities and by satellite. Go to www.Tdpsvs.com/hud for training material and information. The update to the 4350.3 Handbook is expected to be issued soon...

Overall funding for HUD will be down \$1.1 billion from the net levels in FY 2011.

Tailor Made Property Services, Inc., AMO®
has been recognized by their peers for
**EXCELLENCE IN THE
PROPERTY MANAGEMENT FIELD**
Four out of the last six years



AWARDS:
2006 EDUCATION
2009 PROPERTY MANAGEMENT COMPANY OF THE YEAR
2010 ARM OF THE YEAR 2011 CPM OF THE YEAR



269-420-5734 773-394-8273



PROFILE: VICE PRESIDENT OF MAHC, DAVID RUDICIL

An interview with David Rudicil, the Vice President of MAHC and the Board President of Colonial Village Coop sits down to share his story

Dave "Rudy" Rudicil is a lifetime resident of the Downriver community, which is located on the south side of Detroit. As the second youngest of eight, he learned not to take life so seriously. Rudy says that his greatest influence in his life was his mother, who said, "Smile and the world will smile with you; cry and you will cry alone."

As a young man, he was drafted into the Navy Seabees and served our country during the Vietnam War. After completing tours to California, Japan, and Vietnam, Rudy came back home to Detroit and became a foreman for the Great Lakes Steel Company. He then joined the Riverview Police Department, and served for 30 years on the force doing detective work, and acting as the school's police liaison. Rudy says "One of my biggest successes in life was working with the children at school while on the Riverview Police Department. I had a connection with those kids, and I felt like it was something I was really gifted at." He is now retired and enjoys golfing, riding his Harley Ultra classic, and spending time with his three children who also live in in the Detroit area.

"The greatest road to failure is to try to please everyone. You have to do what you think is best for the coop and best for the families."

Rudy first made his foray into housing cooperatives when he married his late wife Michele and ran for election for the coop where they resided. He was elected to the Board of Directors a year later and continued his involvement through Colonial Village Cooperative. Rudy has been the Board President of Colonial Village Coop for the last 29 years, and says he enjoys having a role in the lives of 330 different families who live there. Some of the biggest improvements implemented under Rudy's supervision were the development of an ongoing, comprehensive maintenance plan; paying off the housing cooperative's mortgage; and boasting some of the lowest carrying charges in the country.

As the Vice President of MAHC, Rudy says "Your attitude should be that the coop comes first. Our efforts should be to maintain the coop movement". His belief that coop leaders represent many families, not just themselves, and those families depend on coop leaders to keep their best interests in mind is why he is one of the preminent leaders in the housing cooperative movement.



PENTIUK, COUVREUR & KOBILJAK, P.C.

ATTORNEYS & COUNSELLORS

**Leaders in Housing Cooperative Law
for over 30 years.**

**Please visit our website:
www.pck-cooplaw.com**

or contact Randall Pentiuik at

RPentiuik@pck-law.com

ARTICLE: Are You a “Known Quantity?”

Exploring the unlimited talent that lies within our own MAHC family. **BLAINE HONEYCUTT**

“IT’S NOT WHAT YOU KNOW, IT’S WHO YOU KNOW” We have all heard this cliché phrase in our lifetimes, particularly when looking for a job or a business opportunity. The question is; why is this one of those “trite but true” sayings that permeates our culture?

***Why do we as employers hire people that we know and feel familiar with?
Why do we as employees or job-seekers look to make personal relationships in
order to get our foot in the door of our dream company?***

I BELIEVE IT IS BECAUSE, AT THE END OF THE DAY, WE FEEL SAFE WITH A “KNOWN QUANTITY”. Humans are relational. We appreciate familiarity, revere safety, and crave stability.

Outside of our careers we build bridges with each other and “do life” with our friends and families. Inside of work we network to build relationships and forge alliances with our supervisors and colleagues.

Outside of work we trust our friends and family to help us, support us, and cheer on our endeavors. Inside of work we trust our bosses to guide us and our coworkers to help us get the job done. These expectations never fail us, because they are “known quantities”.

At MAHC, we are more than an association, we are a family.

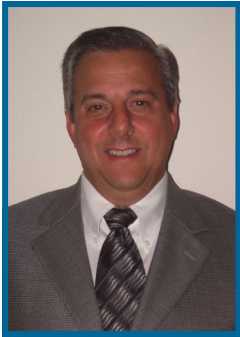
Like a family we build bridges with each other and “do life” together in this crazy world we call housing cooperatives. So it makes sense that when we have a problem, we would turn to each other. When we are looking for a leader to step up and manage our company, our finances, and our legal problems, we only need to look within MAHC’s ranks.

In fact, MAHC is uniquely positioned among regional housing cooperative associations in that it has some of the most *talented professionals* at its disposal, and may not even realize it. MAHC should take advantage of these resources before spending unnecessary time and effort on professionals that have no history of loyalty or allegiance to MAHC. There are many professionals that belong to the MAHC family and are a “known quantity”.

***If we only access this inside talent and use it for the benefit
of our association, there is no limit to what we could
accomplish in helping others.***

***There is un-
limited, un-
tapped tal-
ent***

***that lies with-
in MAHC’s
members.***



PROFILE: Marcus Management Company

An interview with Ralph Marcus, the President of Marcus Management and a Chairman on the National Board sits down to share his story

"Cooperatively strengthening communities by focusing on future needs and current benefits", is how President of Marcus Management, Ralph Marcus, describes his mission. Ralph, a Board of Governor of the RCM program (Registered Cooperative Manager), is part of a long-standing tradition with Cooperative housing. His mother was one of the first MAHC Board Members, and his son is joining the Marcus Management team.

Ralph, who grew up in a Co-op and is now a Chairman on the National Board, says his relationship with the Midwest Association is mutually beneficial. "MAHC provides much needed education and training. I think the way the association grants me the option to pass along my experience and knowledge to others is a great opportunity. Those who attend conferences receive priceless knowledge and I feel great when I have the chance to share."

"MAHC provides much needed education and training... those who attend conferences receive priceless knowledge and I feel great when I have the chance to share."

Marcus Management oversees 28 common industry real estate associations, including condominiums, cooperatives, homeowner associations, and more. The 4,500 individual units contain a wide spectrum of members from low-income clients with government subsidizing to young couples to high-end business professionals.

Ralph uses his 31 years of management experience to analyze each internal operation for every unique property and figure out what is working and what needs to be altered. Marcus Management believes that just as no two people are the same; no two properties are the same. Ralph says "You can use the same method of approach, what you want to stand for, but you need to go in expecting to treat each need with a unique form of action."

Ralph tells renters that financial stability and opportunity for growth is the biggest benefit of cooperative living. "Renters are throwing their money away by paying rent, and the price is much higher than the care charges of a cooperative. They can build equity for themselves and reduce out of pocket expenses. The community connection with others and a self governing community is a close second, but finances are a fact of life," says Ralph. This down to earth, widely relatable thinking continues to turn renters into Co-op Members.





ARTICLE: What Can Be Done about Bed Bugs?

Exploring alternative methods to preventing bed bug infestation

A few years ago, who would have imagined the increasing chaos that bed bugs are causing? These elusive parasites are very hard to predict and they're gaining ground in Chicago. However, they are not un-predictable.

Unfortunately, the most commonly used strategy is a **re**-active pattern of exterminating when residents self-report (a risky, and unreliable front line of defense). This repeating process does not allow management to gain control of their situation, while it does provide the bugs with various opportunities to develop an expensive presence from which they can spread throughout the building.

So...What do we do? One innovative company is providing a 3 pronged, *pro-active* defense that includes detection, prevention, and education. The company, Aegis Bed Bug Detection Services, is based out of Chicago, Illinois and focuses on defending against bed bugs before an exterminator needs to be called. A full blown infestation of bed bugs creates an atmosphere of crises, psychological stress, and physical discomfort. These insects can damage reputations and diminish property values while destroying budgets. Further, they are increasingly the cause of litigation for considerable punitive damages.

THE AEGIS APPROACH

The Aegis Approach focuses on using highly trained and certified bed bug detection dogs in Chicago. While normal living conditions do not allow for a flawless defense against the introduction of bed bugs, Aegis has created a robust **education** program for their clients, residents, and staff. Aegis also works with their clients to implement **prevention** oriented best practices. These efforts significantly reduce introductions of bed bugs and minimize their chance of growing into expensive infestations.

K9 bed bug detection coupled with a comprehensive prevention plan and regular educational opportunities provide the most cost-effective way of shielding against the cost, and chaos as well as the PR and litigation threat of a bed bug outbreak.

Together We Can.

We understand cooperatives by focusing on you. Working with boards to achieve common goals.

Service Oriented, Customer Service Driven
www.ekirkpatrick.com or Toll Free (800) 899-6652

EKirkpatrick
SPRINTNICK MANAGEMENT CO. INCORPORATED

THE AEGIS APPROACH

A complete, proactive detection and prevention plan provides a shield against the PR catastrophe and logistical nightmare of a bed bug crises.

Furthermore, it provides a solid paper trail of due diligence, defending your housing coop from litigation.



CONT'D: Bed Bugs

Why Use a Bed Bug Dog?

- **Cutting-Edge Technology**— A dog's nose is cutting-edge technology. K9 scent detection is the only inspection tool that can *efficiently* detect and pinpoint sources of bed bugs—critical information for lowering remediation costs.
- **Dogs are Honest**—Dogs are trained to work for food and love—and NOT for profits. This eliminates financial ulterior motives and means greater peace of mind for you.
- **Dogs are accurate and efficient**— Trained K9s are simply better at locating bed bugs than humans. After hours of “tearing a room apart”, a trained human inspector can only detect visible signs of bed bugs with an accuracy rate of between 20-50%. A dog on the other hand, with its keen sense of smell, can track bed bugs with an accuracy of 90% or more in just a few minutes.

Aegis Bed Bug Detection Services is located at 5415 North Sheridan Road, Suite 100, Chicago, Illinois 60640 or on their website at www.aegisbbds.com.

ARTICLE: Bed Bug Infestations

Long believed to be almost extinct, these pesky little night-biters have returned with a vengeance and are headed for a mattress near you. Bedbug infestations in recent years have increased dramatically in all 50 states, according to the National Pest Management Association. Last summer, Terminix pest-control service ranked Chicago as the fifth-most bedbug-infested city in the country.

Bedbugs are especially problematic in community dwelling buildings, and are attracted to environments inhabited by large groups of people. Sarah Kantarovich, technical director for Smithereen Pest Management Services says that bedbugs are not indicative of poor housekeeping, and is not the result of a sanitation issue.

While bedbugs do not transmit disease, they cause health problems such as skin irritation, anxiety, and insomnia. Exterminating bed bugs include high heat, freezing temperatures, high-powered vacuuming, steam, and pesticides, often used together.

Professionals advise that the best control is frequent inspections and pro-active measures. Learn more about bed bugs at www.pestworld.org.

“Community buildings that are the most successful with their elimination strategies often have a strong board who is willing to mandate regular inspections.”

ARTICLE: Federal Mandate on Healthcare Taxes Home Sales

Certain cooperatives and home owners will be hit with a 3.8% tax on home sales starting in 2013

Every day in America, we are used to making purchases and paying sales tax on paper products, prepared foods, vehicles, and now digital downloads. However, we have never paid sales taxes on the sale of our homes. It was the one investment that remained untouched by the sales tax, instead it was taxed on a yearly basis according to market value. That is all about to change.

For the first time, beginning January 1, 2013, the federal government will apply a 3.8 percent tax on the unearned income arising out of the proceeds from the sale of single family homes, townhouses, **cooperatives**, condominiums, and even rental income. This depends on the seller's individual circumstances and any capital gains tax exclusions. This tax is itemized in the Patient Protection and Affordable Care Act (PPACA), a federal mandate on healthcare in order to raise \$210 billion to pay for this comprehensive healthcare bill.

Upon first glance, it appears that the tax will not apply to cooperatives and any taxpayer making less than \$250,000.00 combined income. The problem is that the tax in the health care bill is not indexed for inflation; so over time, if the healthcare bill is never changed, eventually more and more homeowners will be taxed.

Limited equity cooperatives will not really need to worry about the tax due to restrictions on transfer value, however, market rate cooperatives would be subject to the tax depending on the value of the membership and whether the amount the membership is sold for increases the seller's adjusted gross income above the yearly limits. Unfortunately for this very controversial tax on home sales, there will be no examples of how this tax actually works or what its impact will be until after January 1, 2013.



Cooperatives

Walton Park Manor Pinelake Village
walton@huntingtonmanagement.com pinelake@huntingtonmanagement.com

Pontiac Townhouses Hickory Hollow
pontiac@huntingtonmanagement.com hickory@huntingtonmanagement.com



Managing properties. Enhancing communities.



Our mission is to preserve, maintain and enhance value. It's not just about property. It's about people. Because community is more than bricks and mortar. It's flesh and blood.

Huntington Management at your service (248)354-4474
25480 Telegraph Rd., Suite 100, Southfield, MI 48033
Executive Director - Cindy Jones

MAHC IS GOING GREEN!

MAHC Is Going **GREEN!**

(at least we're going to try)

But we need **YOUR** help to do this. If you currently receive the **MAHC Messenger** and you have an e-mail address, please **email** Carolyn Jackson at CarolynMAHC@aol.com and include the following information:

First & Last Name

Business Name

Address, City, State & Zip

Email Address

Thank you for your help in our endeavor to make the world a little **greener!**



ARTICLE: Dog Wars

Coop loses big on companion animal lawsuits

It was a quiet, peaceful community, until one resident of a housing cooperative insisted on keeping a pet. Many housing coops do not allow pets in their units. The member was advised she could not keep her dog, even though the member had a note from her doctor diagnosing the pet as a companion animal for psychological reasons.

Without consulting legal counsel, the Board President took matters into the President's own hands and directed that the member be evicted. Upon being sued for eviction, the member filed a complaint with HUD. HUD's attorneys got involved, and the member also retained a private attorney. Suddenly a simple eviction proceeding had mushroomed into a federal case against the Cooperative. The Cooperative Board got dragged into the litigation and were all deposed; which revealed confusion and finger pointing. The cooperative retained legal counsel but it was too little, too late. Rather than advising the client to follow the law, the lawyers were told by the President to fight all the way. The case went to trial, and the Board of the cooperative was hit with a judgment of hundreds of thousands of dollars. The Board had to obtain a mortgage just to pay the judgment.

It takes experienced, legal counsel to not only solve problems, but protect the board's interests going forward.

The Board of Director then hired legal counsel that was familiar with cooperative law including the Americans with Disabilities Act and the Fair Housing Act. The new legal team entered the case post-judgment, at a time where the cooperative's bank accounts were going to be garnished in order to pay the judgment. The lawyers skillfully negotiated a 60% reduction in the judgment, and the cooperative was able to pay the balance of their judgment.

In the end, the member who brought the suit got to keep her dog. The hard lesson the cooperative learned was that it takes experienced legal counsel to not only solve problems, but protect the Board's interests going forward. Further, it is in the best interests of the Board of Directors and the cooperative to keep the line between the personal passion of Board members and the rule of law clear and distinct. Competent legal counsel not only defends their clients' interests, but also prevents and protects them through experienced legal advice and guidance.

Current cooperative legal counsel Randall A. Pentiuk observed that "This Coop suffered from a former Board member that thought she knew the law but didn't. This is why Board members and even Management Agents should know their limitations, and Boards should seek competent legal advice in a timely manner to avoid these costly errors!"

The cooperative's legal team ultimately drafted a comprehensive animal and companion animal policy, which was adopted by the cooperative, and also trained all of their managers and board members in the legal implications of pets and companion animals. It is in the board's best interest to establish clear lines of communication and expectations between management companies and attorneys, and avoid the hassle of expensive litigation proceedings.

NEWS: MAHC at the Indiana Black Expo 2012!

Great news! MAHC (Midwest Association of Housing Cooperatives) will have a booth at the Indiana Black Expo 2012. We view this as an opportunity for over 200,000 people from all over the United States to get exposed not only to MAHC and what it has to offer but to give your coop a marketing tool that would cost thousands of dollars for this much advertisement.

With the state of the economy families are facing more and more reasons for leaving their homes and looking for a fresh start elsewhere.

We are asking as many coops as possible to **take advantage of this great opportunity for only \$100.00.**

You may send posters of your coop with pictures, brochures, newsletters, pens, buttons, and flyers; send anything to show off your coop. You may also send a representative to work the booth (at their own expense). We do not want anyone to miss out on this great advertising opportunity.

The expo will be held July 16th through July 22nd 2012.

We ask the \$100.00 be sent to our MAHC office 37140 Goddard Road Romulus, MI. 48174 in the form of check or money order and in the memo area please put Indiana Expo.

Next step is to pack up whatever information you would like to have shown, advertised, or passed out at this event, and send it to the address above.

We encourage you to act now, get your \$100.00 paid and start gathering all your information.

This is just another way MAHC is helping the world know cooperative housing is here today, tomorrow, and forever.

Send items and information only to:

**Three Fountains West Inc.
5501 West 43rd Street
C/O Jennifer Rhodes
Indianapolis, In. 46254**

Phone: 317-299-2914

Office: 317-297-3388



PERSONAL. COOPERATIVE. QUALITY. SERVICE.

With nearly 40 years in the property management industry, Unified Management Services (UMS) has gained a reputation as one of the most value-driven management companies in the Midwest. When you work with us, you join a family of dedicated individuals with both the vision and know-how to offer professional, comprehensive, results-oriented service. Join our family—and see what we can do for you.

UMS specializes in cooperative housing and long-range planning. Our full-service, multi-faceted network of industry partners provides a one-stop shop for our clients in the following areas:

- Financial Services
- Personnel Alliance
- Marketing Strategy & Execution
- Skilled Maintenance (both routine and preventative)
- No Hidden Fees

We'd love to hear from you!

Reach out to us at **1-800-611-0950**, online at www.unifiedmgmt.com or send an email to our president directly at ksinicropi@unifiedpropertygroup.com.



in everything we do. 

MAHC ANNUAL CONFERENCE



**HYATT MISSION BAY
SAN DIEGO, CALIFORNIA
MAY 20-23, 2012**

ITINERARY: MAHC Conference, San Diego

Saturday May 19

- CCM Program 8 AM—5 PM
- CCD Program 8 AM—5 PM

Sunday May 20

- CCM Program continued 8 AM—1 PM
- CCD Program continued 8 AM—1 PM
- New Board Training 1 PM—5 PM
- Registration 3 PM—7 PM
- Welcome Reception 7 PM—9 PM



Monday May 21

- Registration
- Opening Session
- Morning Workshops
- Awards Luncheon
- Afternoon Workshops
- Chewing with the President (Presidents by invitation only)

Tuesday May 22

- Morning Workshops
- Lunch (on your own)
- Afternoon Workshops
- Meet the Candidates

Wednesday May 23

- Morning Workshops
- Annual Luncheon
- Annual Meeting

AWARDS: MAHC Conference, San Diego

C. March Miller II Award

Awarded by the President of MAHC for outstanding service by a MAHC Board Member

A. Morley President's Gavel Award

Awarded to an outstanding cooperative Board President

Executive Director's Award

Award for outstanding service to MAHC by a person or organization other than a member of MAHC's Board of Directors

Dr. Herman E. Curtis Co-oper of the Year Award

Awarded to a Co-oper for outstanding service to their home co-op. Nominated by the board or members of the co-op.

Almeda Ritter

Award for devotion and contribution to the Cooperative Housing Community

WORKSHOPS

- Aging Population
- Are you sitting or serving?
- Bed Bugs
- Certified Cooperative Director
- Committee Charges
- Co-op Law
- Contracts, Spec's and Bids
- Curb Appeal
- Ethics
- Getting Volunteers
- How to do YOU and still be professional
- Learning your documents
- Long Range Planning
- Parliamentary Procedure
- President/ Vice President
- REAC Inspection
- Secretary / Assistant Secretary
- Selection Criteria
- Sexual Harassment
- Social Networking
- What do you bring to the table?
- Who Do you Call?

Classes are subject to change



INFO: MAHC CONFERENCE, SAN DIEGO

Hyatt Regency Mission Bay

Experience the beautiful Hyatt Regency Mission Bay Spa and Marina, San Diego near Sea World, San Diego. Experience the epitome of California coastal chic at the San Diego Resort Hotel, with incredible ocean views, waterfront dining, a contemporary poolside lounge, and eco-friendly spa, including redesigned guest rooms and meeting rooms. The only hotel in San Diego with multiple water slides, you will delight in a water playground with three new pools, water front health club, and a full service marina with jet skis, sail boats, kayaks, sports fishing, and whale excursions—everything you could wish for in a San Diego, California resort.

Arriving in San Diego Early

CCD Class

May 19 8:00 AM—5:00 PM

May 20 8:00 AM—1:00 PM

CCM Class

May 19 8:00 AM—5:00 PM

May 20 8:00 AM—1:00 PM

New Board Training

May 20 1:00 PM—5:00 PM

Hotel Amenities

429 renovated guest rooms each with the Hyatt Grand Bed/iHome Stereo with iPod dock

Balconies with views of Pacific Ocean, Mission Bay or gardens

Business Centers, Gift Shops

Fitness Center, Spa, Waterslides & Pools

Free Shuttle to Mission Beach

Restaurants/Bars located in Hotel are:

SWIM Lounge—Our casually elegant pool bar and lounge is poised to make waves in Mission Bay. Combining an urban vibe with seaside sophistication, this hot spot is the bayside community's long-awaited answer to contemporary style and entertainment offering sweeping bay views, imaginative cocktails and inventive Pan-Latino fusion menu. The 360-degree, 800 gallon aquarium in the center of our bar is a captivating signature design element.

Red Marlin—Located on beautiful Mission Bay, Red Marlin boasts some of the most amazing bayside dining and views in all of San Diego, with a fresh and sophisticated menu. Choose from several dining options, including the open-air terrace, the hip indoor/outdoor bar, and the ultra-chic Red Marlin Chef's table, with its own built-in fire pit and wine wall.

Einstein Bros. Bagels—Follow the scent of fresh baked bagels, coffee cakes and muffins down the marina to Einstein Bros. Bagels. We offer both indoor and outdoor seating on the boardwalk. Einstein Bros. Bagels and Provisions Co. serves a variety of lattes, blended mochas, espresso, coffee, specialty teas, ice-cream, pastries, sandwiches and salads. It is just the place for a quick and easy breakfast or snack, as well as a delightful spot for browsing the retail shop and relaxing while taking in the scenery of beautiful Mission Bay.

SPECIAL MAHC ROOM RATE

\$179 per Room before April 27, 2012

For Reservations Call:

619-224-1234

Any Questions
please contact the office:
37140 Goddard Road
Romulus, MI 48174
734-955-9516



INFORMATION: MAHC Certified Classes

Certified Cooperative Director (CCD)

This course is designed for all Board of Directors, Committee Members, and/or Members that want and need the components that drive the operations and oversight of the Cooperative corporation. The CCD course covers everything from the history of Cooperatives, Corporate Law, to Ethics in the Board Room.

Additional topics covered will be budgets, audits, financial components, marketing and managing of your Cooperative. This list is only a piece of this comprehensive program which the Mid-west Association of Housing Cooperatives has endorsed. Each individual who completes the course and passes the test will be given a certificate of completion.

Fee: \$175.00

Saturday May 19 8 AM—5 PM

Sunday May 20 8 AM—1 PM

Certified Cooperative Manager (CCM)

This course is designed for managers and assistant managers of Cooperative Housing. Topics covered include fair housing, ethics, legal structure of cooperatives, policy making, decision making, financial integrity, and battling renter mentality in today's cooperatives. The list is only a portion of what is covered in this thirteen hour course, that includes testing and receiving certification as a CCM, from the Midwest Association of Housing Cooperatives.

The participant who has received any other training in Cooperative Housing will be impressed with the amount and quality of information given in this course.

Fee: \$250.00

Saturday May 19 8 AM—5 PM

Sunday May 20 8 AM—1 PM

RE-CERTIFICATION PROCESS

- You will need to obtain 6 hours of continuing education every 2 years to maintain the status you have earned as CCD, CCM or CCMM.
- This can be earned through MAHC Conference Classes, MAHC home study classes, and MAHC on-line classes (in development).
- Classes that will be accepted for the hours needed will be any legal, ethical, financial, maintenance, and document classes offered at the conference or other ways listed above. ONLY classes through MAHC will qualify. If you are a trainer or presenter for any class, this will automatically give you the hours by teaching it. This will also apply for those who train the CCD, CCM, and CCMM.
- If attending the conference, you will be given an additional sheet that the instructor of the class will sign off for you to show the hours you earned and the class taken to earn those hours. A one session class given at the conference is worth one hour of continuing education and the same for any other way you would take it.
- Each designation will be given a certification sticker that will be added to your current certification that you were sent to show that you have completed the education required for the 2 year period.
- There is no charge for any of the continuing education class, but a fee of \$25.00 must be paid to renew your certification for the 2 years. This fee along with the education will be tracked by the MAHC Office to make sure you have completed all pieces needed.
- All CCM, CCD, and CCMM that received their certification in 2009 and 2010 will be the first notified that in 2012 they need to get their continuing education and pay their re-certification.

Re-Certification Classes

- Parliamentary Procedures
- Co-op Law
- Long Range Planning
- Financial Health
- REAC
- Contract Specs & Bids
- Sexual Harassment
- Ethics
- Learning Documents
- Bed Bugs
- Selection Criteria

MAHC
PO BOX 185
ROMULUS, MI 48174-0185
PH: (734) 955.9516
FX: (734) 955.9518
EMAIL: CAROLYN-
MAHC@AOL.COM

Don't Forget
To Register for the
2012 MAHC
Annual Conference!!!
May 21-23
San Diego, California



CSI offers senior housing in
the following areas:

Belleville
Carleton
Dearborn Heights
Detroit
Ecorse
Flat Rock
Hazel Park
Highland Park
Kalamazoo
Madison Heights
Plymouth
Riverview
Romulus
Royal Oak
Southgate
Trenton
Wyandotte

Pontiac
Coming Soon

AFFORDABLE HOUSING FOR SENIORS

LIVE IN STYLE AND ENJOY NEW FRIENDSHIPS!

If you are at least 62* years old
and want the peace of mind that
comes with affordable rent,
call us today!

Members have a voice in the
management of the buildings.

Most utilities are included.

To apply for an experience of
harmonious living call:

1-800-593-3052

TDD 1-800-348-7011

Or visit us on line at

www.csi.coop



*A limited number of apartments are available in some
locations for younger persons who are physically
disabled and need the special features of a unit
designed for the mobility impaired.

Income Limits Apply



MAHC

P.O. Box 185

Romulus, MI 48174-0185

Prsrt Std

US Postage

PAID

Permit #31