



MAHC Messenger

A Profile Interview with Board Member

Blaine Honeycutt

of Georgetown Place Cooperative, Taylor, Michigan



LOOK FOR THESE FEATURES:

- Dear Co-op Counselor (page 4)
- Cooperative Dos and Don'ts (page 11)
- "Robert" Rules (page 11)

INSIDE THIS ISSUE:

Board Mbr Profile	2
Feedback	3
Co-op Counselor (New Feature)	4
Announcements/ Events	6
CCMM Announce- ment	7
Blog: Avoiding Liability When Selecting Tenants	9
Roberts Rules Cooperative Dos & Don'ts.	11

We had the opportunity to interview MAHC Board Treasurer, Blaine Honeycutt recently and were very privileged to gain his perspective on life as a Board Member at his Co-op as well as his insight on what MAHC membership means to him.

MM: Hi Blaine, thanks for taking the time to do this, let's start by asking you how long have you served on the board at your cooperative?

BH: Well. That would be 23 years.

MM: Wow! That's amazing and quite inspiring! Speaking of inspiring what inspired you most to become a board member?

BH: The answer is a very strong desire to become more active here in the community, where we live and a driving aspiration to make a personal impact to improve it, not just for my family but for other members, friends and neighbors as well.

MM: That certainly sounds intriguing and indeed commendable, it raises our next question which is; what strengths/qualities do you feel are important to individuals that wish to serve on the board?

BH: That's a three part question, let me just say this; first and foremost, there is a sense of pride in the place you live, from that sense of pride comes a sense of passion to help make your Co-op community the very best place possible. Next, I believe that individuals should possess strong leadership qualities but it goes further than that because effective leaders should have a natural compassion for the individuals that they serve and therefore, they should possess the ability and desire to treat each member of the Co-op community equally and respectfully, this is essential.

MM: Okay, well that sounds fair. Let me ask you about MAHC, what do you like best about MAHC membership?

BH: By far that would be the large amount of educational resources and training that is available through membership in this organization. It's a great thing to be able to come back to your community and share and implement the educational training. This aspect helps me fulfill my goal to help make my Co-op community the best it can be, because of this our community is constantly growing and becoming better. For sure it's a win-win for both the co-op and the

(Continued on page 2)

Over one million families are provided with pleasing and affordable places to live through housing cooperatives. Owned and controlled by residents, cooperative housing often provides significant savings over physically comparable rental or single-family housing.

"You're either part of the solution or part of the problem"

*(Leroy) Eldridge Cleaver
(1935-1998)*

Interview with Board Member, Blaine Honeycutt

(Continued from page 1)

board members as well.

MM: *So then is that what you like most about the MAHC conferences?*

BH: Well for sure, the education and instruction is big for me but the networking aspect of the conferences is immeasurable. The opportunity to network and fellowship with other Cooperative board members is a huge benefit of the conferences. This for sure a major benefit of MAHC membership.

MM: *That makes very good sense! Blaine, I want to thank you for taking the time to talk to us and in closing I'd like to ask you this; as an individual board member, what kind of an impact do you wish to have on the cooperative that you represent?*

BH: Really I just want to do the best I can to make Georgetown a safe place for all members not just for families that are bringing up children but for adults and senior citizens as well. I really want this community to share my pride and passion so that together we can feel honored to live in a well-kept place where we, as a community, are proud to call this cooperative our home.

MM: *Wow, way to go Blaine! You're a shining example, of what board members are all about. Keep up the good work!*

Blaine Honeycutt has been a MAHC board Member for 12 years. He is a member of Georgetown Place Cooperative in Taylor, Michigan where he has actively engaged as Board President.

Share Loan Feedback and Information...

We received some very important feedback and information in response to our Share Loan article in the January 2014 issue of the messenger. We thought it would be a good idea to share it with you.

Dear Randall:

Your article in the MAHC Messenger is one that cooperative directors and owners need to hear. You are correct that progressive cooperatives need share based financing to maintain their value and meet emerging trends in the housing market. Share lending puts cooperatives on the same competitive footing as condominiums. Our industry will not grow, nor will it thrive unless financial tools like share based lending are available to our members.

Share Loan Feedback....

A handful of SAHC members decided to take action to protect their members' investments over fifteen years ago. They created Share Credit Corp as a non-profit lending institution dedicated to the single purpose of providing share based financing.

The cooperatives that participate in the program enjoy lower carrying charges, higher resale values and really great looking unit upgrades. Share Credit has about 98% of its assets out in the form of loans to cooperative members. At last count there were about 320 loans outstanding valued at more than 2.5 million dollars. Families who otherwise may not afford to buy a co-op are now able to do so with loans extending for up to fifteen years.

But sales are not the whole story. Our residents also use share loans to finance kitchen and bath renovations, install new flooring systems, buy top of the line appliances and more. Members use smaller equity loans for whatever financial need they may have. Our members now have the financial power to put the value of their membership to work.

Continued on page 9

MAHC Board of Directors 2013-2014

<u>Position</u>	<u>Name</u>	<u>State</u>
President	William Magee	Chicago, IL
Vice President	David Rudicil	Riverview, MI
Secretary-St. V.P. IL	Richard Berendson	St. Charles, IL
Treasurer	Blaine Honeycutt	Taylor, MI
State Vice President-Michigan	Randall Pentiuk	Wyandotte, MI
State Vice President-Kansas	Brenda McElhaney	Lawrence, Kansas
State Vice President-IN-KY	Jennifer Rhodes	Indianapolis, IN
Board Member	Marlene Dau	Chicago, IL
Board Member	Tom Percha	Utica, MI
Board Member	Anne Howard	Park Forest, IL
Board Member	Thomas Hutch	North Chicago, IL
Board Member	Karen Mitchell	Indianapolis, IN
Board Member	Shirley Hardiman	Chicago, IL
Board Member	Cyndy Phillips	Ferndale, MI
Board Member	Esther Thomas	Bingham Farms, MI
MAHC Office Manager	Carolyn Jackson	Romulus, MI

Did You Know?



A housing cooperative's Board has the primary responsibility for all aspects of the co-op's administration. From property maintenance to financial planning, the Board must handle a wide range of responsibilities systematically.

Dear Co-op Counselor; HELP!

Dear Counselor;

We have a board member that is divorced with two small children living in her unit. She has been a member for nearly four years. Recently our board members have heard rumors that a man is living with her, but he is not listed on her latest re-certification. What can we do in this situation?

Signed: Miss Represented

Dear Miss;

The starting point is to read the Occupancy Agreement and other governing documents. You are likely to find that unauthorized occupants is a violation of the Occupancy Agreement. Bring the matter to her attention and ask her if she would like to rectify the situation. If she is amenable, her "friend" needs to fill out the proper paperwork to be added to the occupancy agreement. Most co-ops have a screening process which includes a criminal background check, if he passes then it is proper to add him as a occupant. If not, he needs to leave immediately or you should start termination proceedings.

If she declines to seek to add him to the Occupancy Agreement, he either leaves immediately (as above) or the Co-op initiates termination proceedings against her.

A final word, since she is a board member she needs to exemplify the best behavior possible, by disregarding the rules she brings discredit against the entire board. The matter needs to be handled swiftly and with the assistance of your cooperative attorney.

Signed: Co-op Counselor (CC)

If you are interested in submitting a question (regarding legal policy and procedure) to the Co-op Counselor, please submit your question via email to MAHCeditor@gmail.com, insert the words "Co-op Counselor" in the subject line. If you would like to mail your question please send it to Pentiuk, Couvreur & Kobiljak, P.C., 2915 Biddle Suite 200, Wyandotte, MI 48192 Attention: "Co-op Counselor". While we will do our best to respond to your question please understand that submission of your question to this forum is no guarantee that you will get a published response.



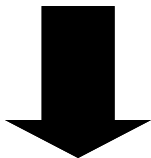
Disclaimer: While we hope this information is helpful in answering some of your questions, please be advised that the answers provided here are for "general" informational purposes only. This information should not be construed as "legal advice" either to the individual or the Cooperative that they represent, the use of this forum does not create an attorney-client relationship between the user/reader and Mr. Pentiuk or his law firm, Pentiuk, Couvreur and Kobiljak, P.C.

For specific legal advice and personalized assistance with regard to your particular issue or problem you should contact a professional cooperative attorney.

Feel like you missed out on the advertising deadline?



It's NOT
too late
to advertise in
the Messenger
this year...



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

**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



If you are interested in advertising in the MAHC Messenger please notify Cyntheia Penttiuk via email at: MAHCeditor@gmail.com. If you advertised last year and haven't renewed your ad, please email us.

Mark Your Calendar

Announcements/Awards

MAHC— On-site board training is available. To arrange for a qualified instructor to sponsor a workshop at your location, simply contact Carolyn at the MAHC office (734) 955-9516 for more information or to schedule classes.



tagxedo.com

I'm sending this invitation so you may be able to take advantage of this opportunity of a CCMM class to help the growth and education of your maintenance and managers staff. The purpose for holding this class in Indianapolis is to help train and educate our coop staff employees without the expense of sending them to the conference. It is my wish that you will help push this class not only to support MAHC but to add to the well being of your coop.

Class: July 19

Hotels in the area: **Ramada Limited Indianapolis West**

West 38th and I 465 Exit 17, Indianapolis, IN 46254 US

Baymont Inn and Suites Indianapolis West

3850 Eagle View Dr, Indianapolis, IN 46254 US

Quality Inn & Suites

501 I North Lafayette Road, Indianapolis, IN, US, 46254

Time: 8:00 a.m. To 5:00p.m.

Phone: (317) 297-8880

Fax: (317) 297-8765

The class includes:

- a. Lunch
- b. A speaker on "Tank-less water heaters"
- c. Qualified instructors

Deadline for the enrollment July 1, 2014. Please send the names and fee to the MAHC office of all persons that you plan to send.

37140 Goddard -Romulus, Mi. 48174 PH:734-955-9516

Submitted by: Jennifer Rhodes (Vice President of MAHC in Indiana , Ohio, Kentucky)

ORIENTATION ONE ON ONE -Classes to be held

If you don't have an orientation process for your coop or want to improve on the one you have. I invite you to attend the orientation class in New Orleans. Listed below are just some of the advantages you will gain from attending this class;

— — — -> It will force you as a director to dig into and understand your by-laws and create rules & regulations

— — — — — -> Open up opportunities for others member to get involved

— — — --> Guidelines where there is no doubt as to what is being said to or heard by incoming member

— — — — -> You also have documentation that each person was given all the information they will need to be a good co-op member.

No one can say they were not given all the information.

Check the schedule and plan to attend this class.



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.™



Huntington Management

www.huntingtonmanagement.com

Your property management experts, supports the persistence of the many partners of The Midwest Association of Housing Cooperatives, in demanding and achieving excellence.

Cooperatives

Walton Park Manor

Pinelake Village

walton@huntingtonmanagement.com pinelake@huntingtonmanagement.com

Pontiac Townhouses

Hickory Hollow

pontiac@huntingtonmanagement.com hickory@huntingtonmanagement.com



HUNTINGTON
Management



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



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



KIRKPATRICK MANAGEMENT COMPANY

IS HOME IN PURE MICHIGAN

From Alpena to Frankenmuth and all cities and towns in between, KMC is your hometown property manager.



198 S. Main Street Suite 5 Mt. Clemens, MI 48043 (586) 468-4340 (800) 899-6652

www.ekirkpatrick.com

Avoiding Liability When Selecting Tenants

From the Blog of Randall Pentiuik



The federal government recently amplified its pledge to reduce discriminatory practices that limit opportunities for minority groups. The U.S. Department of Housing and Urban Development issued a new rule on March 5, 2012 that prohibits discrimination based on sexual orientation in HUD assisted programs.

In addition, the Consumer Financial Protection Bureau issued a bulletin reinforcing prior commitments to strict enforcement and compliance with equal credit opportunity laws.

HUD's proposed rule reiterates its promise to forbid housing business practices that have an unequal impact on protected classifications. Title VIII of the Civil Rights Act, as amended prohibits the sale, rental, or financing of dwellings and in other housing-related activities on the basis of race, color, religion, sex, disability, familial status, or national origin. HUD has long interpreted the Fair Housing Act to prohibit housing practices with a discriminatory effect, even where there has been no intent to discriminate.

Landlords, private lenders, and others should assess "credit" and "housing" application practices, approval criteria, and discretionary pricing policies for unequal impact based on race, color, religion, national origin, sex, marital status, age, sexual orientation, or handicap. Businesses should also appraise practices for prejudiced impact based on classifications that the state and local units of government guard. For example:

- The Elliott-Larsen Civil Rights Act prohibits discrimination based on religion, race, color, national origin, age, sex, height, weight, familial or marital status.
- The Ann Arbor and Detroit Municipal Codes prohibit discrimination based on sexual orientation, gender identity, HIV/AIDS status, or expression of a person's friends, cohabitants, or associates.
- The Lansing Municipal Code prohibits discrimination based on student status, veteran status, political affiliation or belief, sexual orientation, gender identity or expression, or mental or physical limitation.

Practices designed to achieve a genuine business function, but that have a discriminatory outcome based on a protected classification, should be replaced if a different practice achieves the same purpose, but has less of a discriminatory impact.

Share loan feedback continued from page 3

Whether it's buying, remodeling, or going on a vacation, a cooperative home is now more than just a place to live.

Visit us at www.sharecredit.org for more information about share lending. I also invite you to visit www.cooperativehomes.org to learn more about our SAHC member cooperatives.

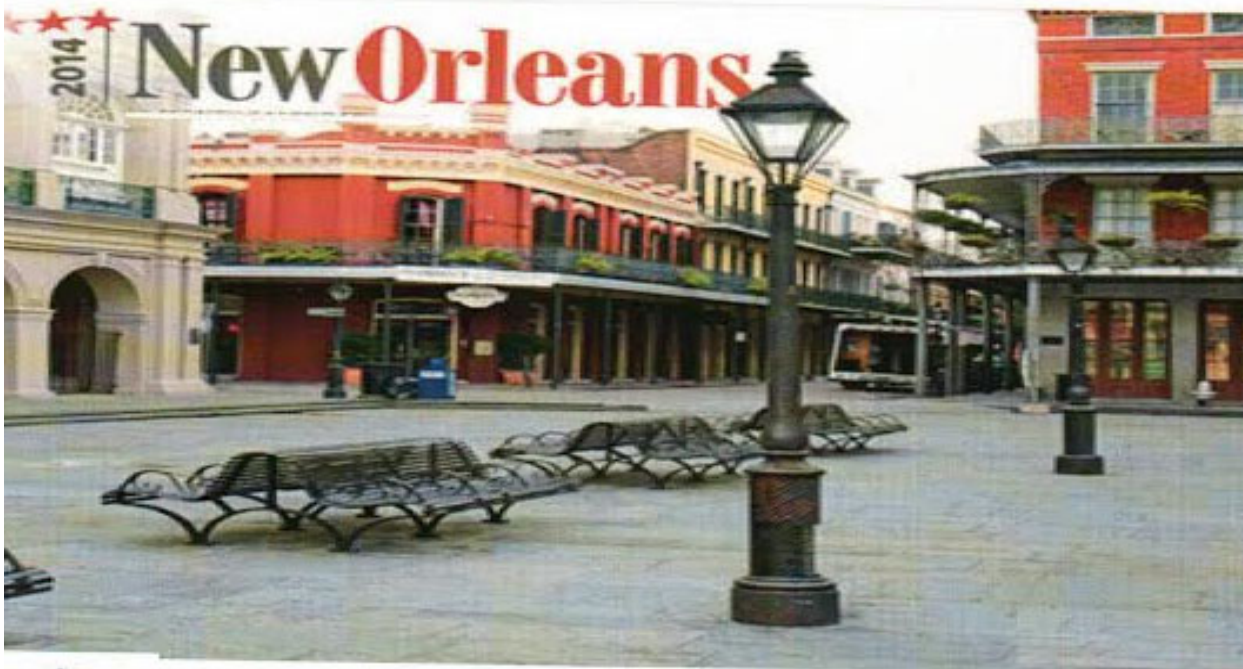
Alex Miller

Executive Director

Southeast Association of Housing Cooperatives

We at the Messenger enjoy your contributions and feedback. Please feel free to write us with your comments. If you have important information that could be a benefit to our MAHC Messenger subscribers, please feel free to submit it to: MAHCeditor@gmail.com. Thank you for your contributions.

Don't Miss It!



MAHC ANNUAL CONFERENCE

May 16—May 22, 2014

HILTON NEW ORLEANS RIVERSIDE
2 Poydras Street
New Orleans, Louisiana 70140

RESERVATIONS:
504 584-3959

RATES:
Singles and Doubles—\$174.00
Triples and Quads—\$194.00

CUTOFF DATE:
April 16, 2014

Registration Form Available On Line at WWW.MAHC.COOP



“ROBERT” RULES!

He rules! Even if we don't have a clue who he is?...

Is it true that, once a quorum has been established, it continues to exist no matter how many members leave during the course of the meeting?

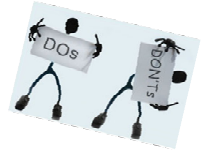
Answer:

No. Once a quorum at a meeting has been established, the continued presence of a quorum is presumed to exist only until the chair or any other member notices that a quorum is no longer present. If the chair notices the absence of a quorum, he or she should declare this fact, at least before taking any vote or stating the question on any new motion. Any member noticing the apparent absence of a quorum can and should make a *Point of Order* to that effect whenever another person is not speaking. It is dangerous to allow the transaction of substantive business to continue in the absence of a quorum. Although a *Point of Order* relating to the absence of a quorum is generally not permitted to affect prior action, if there is clear and convincing proof no quorum was present when business was transacted, the presiding officer can rule that business invalid (subject to appeal). [RONR (11th ed.), pp. 348-49; see also pp. 12-13 of [RONRIB](#).]



Cooperative

Dos & Don'ts



Do— Understand that your Co-operative is in fact a serious business...

Don't—Play games, reward friends, punish enemies, push petty personal projects, or accumulate power. The Board of Directors is morally and legally responsible for running the Cooperative as a serious business to the best of their abilities.



MAHC Messenger

We welcome your article contributions of 500 words or less submitted in MS Word format. Please feel free to forward them to the editor at the address listed below. If you are a Management Company and would like to contribute to the “Cooperative Dos and Don'ts” section of the MAHC Messenger please submit your suggestions to MAHCeditor@gmail.com.

If you are interested in placing an ad in the MAHC Messenger, please contact the editor at MAHCeditor@gmail.com

The views and opinions expressed herein are those of the author(s) and contributors and should not necessarily be reflected as those of the Midwest Association of Housing Cooperatives. The purpose of this publication is to serve as informational only and not to engage in disbursement of legal advice. If you re-

LOL!

"A man mentioned to his landlord about the tenants in the apartment over his. "Many a night they stamp on the floor and shout till midnight."When the landlord asked if it bothered him, he replied, "Not really, for I usually stay up and practice my trumpet till about that time most every night anyway."



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 Cynthia Pentiuk @MAHCeditor@gmail.com

First & Last Name
Address, City, State & Zip
Name of Cooperative or Business
Email Address



P D K F # h v i j g h # v d i i #

H g l m r u # U d g g d d \$ h g w k n # i v t #

U h y l n z 0 s u k # N q r f k # F u h j k w r q # d a x s #

S x e d f d w i r q # h v i j g h g g # d | r x w F | q w k h l d # h g w k n #

MAHC
PO BOX 185
ROMULUS, MI 48174-0185
PH: (734) 955.9516
FX: (734) 955.9518

Don't Forget to Register

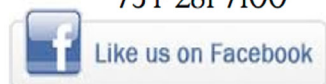
For The MAHC Conference
Happening in May 2014 in
New Orleans...
(see details inside)



PCK
Pentiuk, Couvreur & Kobiljak,



PROVIDING COOPERATIVE HOUSING
WITH LEGAL REPRESENTATION FOR
OVER 30 YEARS.
VISIT US ON THE WEB:
WWW.PCK-LAW.COM OR
CALL RANDALL PENTIUK, ESQ
734-281-7100



MIDWEST ASSOCIATION OF HOUSING COOPERATIVES QUARTERLY NEWSLETTER

MAHC (Midwest Association of Housing Cooperatives)#



Romulus, MI 48174-0185

Prsrt Std
US Postage

PAID

Permit #31