



June-July 2020

MAHC Announces Online Summer Classes

We were all looking forward to the MAHC Annual Conference in Denver, our main venue for delivering education and training to our members. Although the conference is canceled, MAHC will fulfill the mission of providing quality cooperative housing information with new, innovative solutions.

MAHC is presenting a series of online internet classes starting on June 6, 2020 at 2:00 PM. The online series commenced with a New Board Members class and will continue once a month through August. The classes are presented by MAHC president Rich Berendson via the ZOOM online service and will be FREE OF CHARGE.

The New Board Member class will be followed by three equally valuable sessions. Online attendees will have access to all the necessary class resources. These can be downloaded from the MAHC website at www.mahc.coop.

MAHC cooperative members and professionals are invited to explore the greatly expanded library of resources available at the organization website www.mahc.coop.

Please support the educational mission of MAHC by spreading the news to cooperatives, site managers and associates. Let them all know about the classes and the available online MAHC resources.

What is a Webinar and Why Should I Attend?

A well-made webinar benefits attendees as much as attending in-person workshop or training. Webinars can create an interactive, beneficial experience. For an overview click the link to [Upcoming Training](#).

The following schedule of classes will be supplemented with additional sessions taught by expert MAHC board members and instructors.

Schedule of Classes

The first two classes have been taught, but you can attend the July and August sessions.

New Board Members

The New Board Training class discussed the history and organization of housing cooperatives, as well as the financial, legal and ethical responsibilities of board members. The class was broadcast June 6, 2020 at 2:00pm.

Knowing Your Cooperative Legal Documents

Directors owe it to themselves and their members to review co-op by-laws and agreements as often as necessary to understand them. The board must understand these documents, for they are the basis of its authority.

Date & Time: June 20, 2020 at 2:00 PM CST (US and Canada)

Evaluating Your Cooperative Board

The board is a group of people who are elected by the cooperative's members to carry out strategic management and to take a lead in the direction of the cooperative business. This means they are responsible for the long-term direction and guidance of the cooperative.

Date & Time: July 18, 2020 at 2:00 PM CST (US and Canada)

Effective Board Meetings

The best board meetings leave us focused and energized. The goal of an effective meeting is clear: to make sure our team is motivated; the process is smooth, and there are well defined outcomes. We've pulled together tips and resources for meetings that are strategic, outcome-oriented, and productive for all.

Date & Time: Aug 22, 2020 at 2:00 PM Central Time (US & Canada)

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Editor-in-Chief..... Randall A. Pentiuk, esq.
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Copy Editor Karlynn Wilburne

A Word from the President

MAHC is now the nation’s leader in cooperative housing education and training. We have worked hard to develop quality education programs for those involved in the cooperative community.

Co-op boards, managers, accountants, maintenance staff and government personnel are among those who have benefited from our cooperative training.

The MAHC Annual Conference has traditionally been the focal point of the educational program. Even though the conference was canceled, the educational mission of MAHC continues through the online and local classes described in more detail in this newsletter.

I want to bring special attention to the effort by MAHC to become a clearinghouse and exchange for information about cooperative housing and cooperatives in general.

Our website at www.mahc.coop is being built into a network of links to a vast internet library of cooperative information. We are making the maximum possible effort to make essential information and research available to the cooperative housing movement.

We have set up the direct download of MAHC documents and teaching materials. MAHC will continue to expand the opportunities and resources for cooperative housing education.

A good library can be a great teacher. MAHC has launched an initiative to integrate the new communications technologies into our operations. We are working to make the MAHC website at www.MAHC.com into the central exchange platform for new cooperative housing information.

MAHC co-op and professional members now have direct online access to information specifically about the Annual Conference, registration, scheduled CCS classes, educational resources, cooperatives, professional service vendors and much more.

The Home page features the latest in MAHC news and views with links to many of the resources we have described earlier. This is our mission and our goal for the future. Read on to find out all about our available resources.



ZOOM Practices Sessions Coming Soon!

Video conferencing tools, like Zoom, allow individuals to meet and work together productively “face-to-face” when meeting in-person isn’t possible. This makes meeting remotely much more human, which essential in order to help users feel and stay connected.

Zoom is now a thing for pretty much everyone, including older adults who are “zooming” for family check-ins, book club meetings, happy hours, fitness classes, weddings and religious ceremonies.

MAHC is offering a program to support your learning skills in zoom. We know it is confusing trying to do anything new for the first time. Sign up for one of our Practice Zoom Sessions and practice with a friend at MAHC so you’re ready to attend one of our training classes or the annual meeting. This way you’re ready if you’re asked to use zoom for chatting with a friend or family member in the future.

PRACTICE USING ZOOM

July 11 at 2:00 PM Central Time

Join Zoom Meeting
<https://zoom.us/j/4340545422>
Meeting ID: 434 054 5422
One tap mobile
+13126266799,,
4340545422# US (Chicago)

Aug 15, 2020 at 11:00 PM Central Time

Join Zoom Meeting
<https://zoom.us/j/4340545422>
Meeting ID: 434 054 5422
One tap mobile
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4340545422# US (Chicago)

I will be waiting by my phone to give you any help you may need.

Call me if you have any trouble — Rich 630-723-4202

We are setting up times for us to work with you on using zoom. No class or any pressures – just time to work on it one on one with you. I will be available to be with you if you need it by phone.

The **MAHC** Messenger is going green. MAHC members who wish to continue receiving a printed copy of the newsletter will have to notify the MAHC office by postcard, phone or email.

MAHC Office Phone: 734-955-9516 Email: info@mahc.coop

Ad space is running out. If you are interested in advertising in

The **MAHC** Messenger

Contact: Ben Sanders via email at: sanders@mahc.coop.

Co-op and professional members are invited to submit articles, items of interest or suggestions for topics to Ben Sanders, Associate Editor at sanders@mahc.coop.

Our Website is a Portal to Cooperative Housing Information

A deeper dig into the available cooperative housing resources will leave you searching for superlatives. The best way to learn about the available resources is to explore the HOME page tabs and see where they lead.

Simply click on each of the tabs for a drop down menu. Take some time to roam through HOME, ABOUT, MEMBERS, RESOURCES, TRAINING, PHOTOS and CONTACT. This is the beginning of a great cooperative adventure.

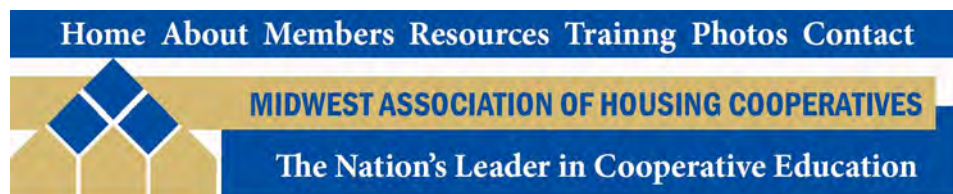
If you are new to MAHC, open the ABOUT tab and learn all about our mission, our organization, and the benefits of membership. Discover the rich history of MAHC and the individuals who helped along the way.

The MEMBER section profiles over 100 cooperatives, as well as a directory of professional associates and the current MAHC board of directors.

The RESOURCES section of the website includes links to MAHC newsletters, videos & DVDs, Information Sharing, brochures, and additional cooperative information. This is where to find all the good stuff.

The MAHC Messenger newsletter is a primary source of conference, educational and training updates. Articles highlighting cooperatives, professional profiles and legal information are important regular features. Many of our professional members place paid advertising in the newsletter.

The videos, books and DVD sections provide links to essential titles like the Cooperative Housing Handbook, Serving on the Board, and



Rich's Training CD for Cooperatives, amongst others.

The Information Sharing section provides a profound source of available cooperative knowledge. You can find links to the Cooperative Dictionary, New Board Training, Disaster Planning and much more.

Want more? There are 15 +subsections of cooperative housing information, each one leading to additional multiple links to research, articles, books, topics, and websites.

Cooperators seeking detailed information on the roles and responsibilities of boards, finances, governance, history, legal issues, and strategic planning will discover a wealth of available material.

MAHC brochures, flyers and forms are available for download. Here is where you go to learn all about MAHC. Read up starting with Introduction to MAHC, Benefits of MAHC Membership, the Certified Cooperative Specialist Course (CCS) brochure, and the MAHC Annual Report.

After checking out these publications, the MAHC Application for Membership is the next step.

The Information Sharing section wraps up with What is a Cooperative and FAQ (frequently asked questions). The section provides answers to basic questions asked by co-op prospects and new members who want to learn about the advantages of cooperative living.

The PHOTO tab leads to pictures web links to dozens of cooperatives, photos of MAHC Annual Conferences and a unique collection of 50 years of MAHC photography. As an organization, MAHC is always as open and transparent as possible.



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Notice of 2020 Annual Meeting of Midwest Association of Housing Cooperatives

June 22, 2020

Notice is hereby given that an annual meeting of the Membership of Midwest Association of Housing Cooperatives will be held on August 15, 2020 at 2:00 PM EST by electronic meeting of the members of MAHC.

Given our current circumstances and the Governor's Executive Orders, holding this year's annual meeting remotely by duly adopted resolution and adoption of a written policy for the remote meeting and election that gives the Board unquestionable authority to hold this annual meeting electronically is prudent.

MAHC remote meeting policy and procedure is included with this notice along with an annual meeting delegate form. The annual meeting will be a two-step process requiring each Participant to participate in both the ZOOM Meeting and cast an electronic ballot via ElectionBuddy.

Members must register for electronic meeting by August 1, 2020 by contacting the MAHC office by email or phone to give us the email to send your own Participant ID which is unique only to you for Zoom and ElectionBuddy.

The Association shall recognize as a delegate, any person designated by the Board of Directors of a Member to speak for and represent the Member at any meeting of the members. Such designation shall be in writing and signed by a duly authorized representative of the Member pursuant to a resolution of the member's Board of Directors and directed to the Secretary of MAHC.

MAHC has 5 positions up for election, The following representative's positions are up: Richard Berendson, Nathan Henderson, Christine Johnson, Karen Mitchell, Randy Penttiuk. They have submitted their notice to the nomination committee. Anyone interested in running should contact Cynthia Phillips, Chair of the Nomination Committee by August 7, 2020.



MAHC MIDWEST ASSOCIATION OF HOUSING COOPERATIVES

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Notice of 2020 Annual Meeting of Midwest Association of Housing Cooperatives (continued from page 5)

The Nominations Committee will post on the web site a slate of all candidates on August 8, 2020. At the annual meeting the slate of candidates will be submitted for election. Then the meeting will be open for nominations from the floor. Election will be on the ElectionBuddy with your own Participant ID which is unique only to you. Copy of the minutes, agenda and treasurer's report will be posted on the web site.

The items of business at the Annual Meeting of the Association, shall include:

- Determination of a quorum
- Reading and disposal of minutes of the last meeting
- President's report
- Secretary's report
- Treasurer's report
- Committee reports
- Election of Directors
- Unfinished business
- New Business
- Adjournment

If you do not expect to be present at the meeting you can complete an Annual Meeting Delegate form to authorize someone to act as your voting delegate at the 2020 Midwest Association of Housing Cooperatives Annual Meeting and cast the cooperative's ballot for all questions brought before the body.

Dated : June 26, 2020

Cynthia Phillips Secretary MAHC

A MAHC Mentor You Should Know: Randall Pentiuk

The MAHC Messenger is pleased to honor Randall (Randy) Pentiuk as a MAHC Mentor You Should Know. A MAHC Mentor is someone who has gone beyond the normal call of duty and narrow interest to advance and support the broader cause of the cooperative housing movement. Randy believes in and teaches the application of essential cooperative principles. Randy is the MAHC executive vice president for Michigan and the vice president of NAHC, the National Association of Housing Cooperatives.

In the mid 1980s, Randy fell in love with a housing cooperative so much that he wanted to broaden his practice to specialize in housing cooperative law. In 1989, he formed his law firm, Pentiuk, Couvreur & Kobiljak, P.C.; thirty years later he has expanded his Midwest cooperative law practice and provides legal consulting for housing cooperatives across the United States. Randy's dedication to housing cooperative law and legal representation of housing cooperatives has helped bring awareness about the unique form of home ownership that is the housing cooperative. He has written many articles over the years for the MAHC Messenger and currently serves as the publications Editor-in-Chief. In addition, Randy publishes the Michigan Cooperative Law Journal and has written the *Cooperative Law Primer*, *101 Ways to Improve Your Cooperative*, and *A Primer for New Cooperative Board Members*.

Randy has also set up a website called the National Cooperative Law Center at cooperativelawcenter.com. The website features articles dealing with complex legal issues affecting cooperatives and provides a forum and networking opportunities for the exchange of ideas. Cooperatives dealing with similar issues and concerns can find the website extremely helpful.

In 2019 Randy received the prestigious Jerry Voorhis lifetime achievement award from NAHC. He has also been named a "Michigan Super Lawyer," amongst other awards and recognitions. Most importantly for MAHC, Randy has been an active officer, board member, and conference instructor. He has generously given his time to assist MAHC with legal and operational help. Randy is also the recipient of the March Miller II Award – Awarded by the President of MAHC

for outstanding service by a MAHC Board Member, and the William "Bill" Magee Spirit Award – Awarded by MAHC for promoting and consistently displaying dedication and commitment to the preservation of the cooperative housing movement.



Randy and his legal team members offer several of the most popular and useful sessions at the MAHC Annual Conferences. These typically include Fair Housing, Co-op Legal Updates, Legal Land Mines and Current Hot Issues. Randy's sessions at the conferences are always the most highly attended. The cooperative housing legal information that he voluntarily brings to the conference can best be described as priceless.

Cooperative housing faces many daunting challenges that affect our unique form of home ownership. Co-op board members need to educate and prepare themselves for legal issues and unforeseen events that require the expert knowledge that Randy brings to the table. Now, more than ever before, cooperatives need the support and guidance of MAHC Mentors You Should Know like Randy Pentiuk.



The Legacy Story

People • Pride • Passion • Performance

Legacy, LLC celebrated its fifth anniversary January 1st, 2020. We are a truly unique enterprise because of the way we were formed and what we value.

Legacy's story begins with three women, Linda Manning, Mary Howell and Kathy Sinicropi, who all started in the property management business in different areas, at different times in their lives, but all came to work together as Leaders within the same company. One of the significant things that all three women have in common is we all started at the entry level in the property management industry and learned the business from the ground up.

In January of 2015, we purchased the multifamily portfolio from Unified Management Services and formed a new company Legacy, LLC, basing the company's culture on the principles of People, Passion, Pride and Performance. Our property management firm centers on a strong belief in personal, professional, ethical and efficient customer service, and is governed by family values; thereby setting Legacy apart from other property management companies.

The original goals for all three Leaders were to; protect the 180 employees and co-workers, to preserve the contracts and long-term client and employee relationships the three partners had established and developed, and not turn them over to a third-party ownership group who did not have the history,

knowledge, relationship, values or culture established by the original company founders or this current team. We accomplished that goal and believe the key factor to Legacy's success is the continued dedication to our employees and clients. A heightened level of communication, industry involvement, and education has enabled us to delve into the specific needs of each community and provide the best possible service to meet those needs.

Legacy's strong reputation is directly related to our ethics, responsiveness to its clients' needs and attention to detail. Developing strong partnerships with our clients leads to well-defined mutual goals and clear expectations. This transparency allows Legacy, LLC to quickly achieve and exceed our clients' expectations.

While Kathy Sinicropi may be the face you recognize from the MAHC conferences at our Legacy vendor booth or teaching classes, all three partners are the heart behind Legacy. We each focus on different aspects of the business; but come together to jointly make key decisions for Legacy's operations.

We were awarded our WBENC certificate in February and are proud to promote our Women's Business Enterprise status. This certification affirms we are a woman owned business and enables our team more government sponsored opportunities, the ability to pursue and promote key women's business issues, and

provides access to further mentoring, education, and capacity development.

In 2018, Legacy, LLC established Legacy of Illinois, LLC and in 2019 we embraced Ms. Sheri Tucker as our fulltime partner and managing broker to expand our footprint in the Illinois market. We are poised for growth and look forward to creating new partnerships with the region's cooperative boards.

Linda Manning stated Legacy's venture perfectly: "It has been an interesting journey over the past 5 years, but we have gone back to the "basics", which has enabled us to continue to fulfill our mission, pursue our vision and live our values. We look forward to continued growth and carrying on with the same passion and traditions we've created for our employees and clients. We are in this journey for the long haul and look forward to the future".

Legacy is a proud supporter of MAHC and we genuinely appreciate our partnership and look forward to seeing you all at future conferences!



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MEET THE BOARD MEMBER: Cyndy Phillips

When did you first learn about Cooperative Housing?

The first time I became familiar with the word cooperative was in May 1973 when I applied for membership to the Oakdale Residents Cooperative. My husband's contract company was installing cabinets, floors, counter tops, etc. We were looking for housing because we had just lost our home to a fire. Our application was approved, and we moved in October 1973.

I start attending the Oakdale board meetings and their annual meetings. I got involved and volunteered to serve on Oakdale's various committees for about 8 years before I decided to run for a seat as an Oakdale director. I won a seat as a director in 1982 and have held that seat for 38 years. As a director I have also served as secretary, president, and vice president. I now hold the position of treasurer on the board of directors.

Have you attended all the MAHC conferences since joining MAHC?

Yes. I attended my first Midwest Association of Housing Cooperatives (MAHC) Annual Conference in 1983 at Pheasant Run Resort in St. Charles, Illinois under the leadership of then president, Herman Curtis.

How have the MAHC conferences changed over the years?

At the early MAHC conferences we had no use of technology. This all changed when Rich Berendson came aboard. Rich has made a big difference for our membership.

Do you have a most memorable conference?

I don't have a special most memorable one. They all were different, and I enjoyed them all. Well, maybe the one when I received the award and I cried. That was in 2010 when I received the C. March Miller II Award from the president of MAHC for outstanding service by a MAHC board member.

When did you first join the MAHC Board of Directors?

In 1994 at French Lick Springs Resort in French Lick, Indiana. I was asked to run for the MAHC board of directors by some of the membership and several MAHC board members. I also spoke with the Oakdale board members at conference to get their opinion about running for the MAHC board and they gave me the okay. So, I ran and won a seat as a MAHC director.

At the same time Bill Magee was running for his second term as MAHC president against Eugene Morris. I went into my first meeting and first election and made a motion that all officers remain the same until the next MAHC annual meeting in 1995. It was seconded by Harriette Woodard and the motion passed. I feel this was the beginning of my real learning experience and doing more when it came to housing cooperatives.

Education and training are the focus of the MAHC mission. When did you seriously start to develop your teaching and training skills?

I was involved in learning about cooperative housing as soon as we became members of the Oakdale Resident Cooperative in 1973. As soon as I became a MAHC board member in 1994, I really start studying, researching, and talking to my MAHC colleagues about training. As a MAHC board director for 26 years I hold a Certification of Cooperative Directors degree.



I was able to create and teach a successful class at the conference the next year in 1995. I created and taught classes on the following topics: We Don't Agree, Who's Co-op is It?, Rules & Regulations, We Solve the Problem, What Kind of a Board Member are You?, and the Secretary class.

I have served on various MAHC committees, served as vice president of Michigan, treasurer, and now hold the position of board secretary. It is a pleasure to serve the Midwest Association of Housing Cooperative and its members.

How has the MAHC changed over time?

MAHC is more organized and the board works together more efficiently. We listen to our membership more on the selection of classes and conference locations.

Can you tell us about some of your professional work outside of MAHC?

I was elected to the Honorable Board of Trustees in the Charter Township of Royal Oak in 1988 and was elected treasurer in 1996, serving until retirement in 2012. I came out of retirement in 2016 and was elected to a four-year term as treasurer. I plan to go back into retirement in 2020 and devote my time to the cooperative.

What are your favorite sayings?

***"You get out of life what you put into it."
"If you are dealt lemons, make lemonade."***



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We currently manage properties in Illinois, Indiana, Ohio, and Wisconsin. Our philosophy has always been to treat each property we manage as our own. We supervise and manage the activities of all on-site personnel in every detail of every day to ensure success in meeting goals set by the owners, expected by residents and governmental agencies.

Our 42 years of experience with Cooperatives, Section 8, 202, 811, 236, Senior & Conventional, and Tax Credits properties makes us an easy choice for outstanding service.

We currently serve co-ops in Indiana and Ohio. As a full service property management company, we strive to communicate in a positive way and be a helping hand to our communities' Boards of Directors, with the common goal of providing decent and affordable housing allowing for a good quality of life for our members/residents.

We have several annual activities, such as picnics, egg-hunts in Easter, holiday parties and gatherings, provide Back to School backpacks and supplies for our communities' children, as well as a Coats for Kids program. These are a few of our activities to keep us and our staff involved and active members of our communities.

Triangle's existence was built on Service and Dedication to our owners, residents, and regulatory agencies. We are just beginning our journey and would love to create new partnerships with more communities around the Midwest!

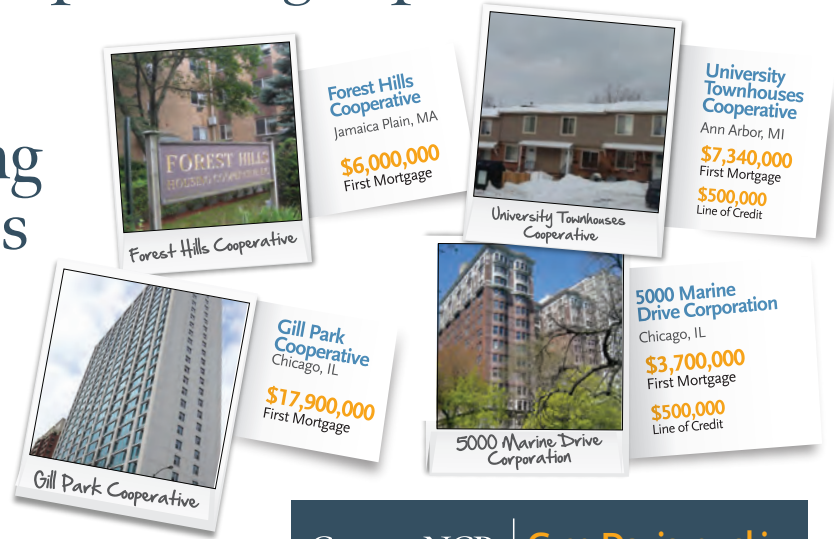


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Kansas City, MO

What is happening at this Cooperative? Every Cooperative, during these trying times, is working harder and smarter than ever before. Colonial Square is no exception. Its dedicated Board of Directors and dedicated Staff continue to embrace everything that comes at them and turns it around to serve its community and members every way they can. In addition, of managing this large Corporation just on the day to day requirements, they now are in the process of refinancing their mortgage loan.

The Cooperative started a year ago looking at what capital needs and renovations they most needed that made sense to consider with the refinancing of their mortgage versus using reserves. A plan was set into motion, a budget prepared, a lender selected, and now everyone is moving into the details of the loan and a closing date. Some new items anticipated are renovations in bathrooms, new roofing, concrete replacement, and other things that keep the property up to date on deferred capital items and needed updates.

Even before the refinancing started a year ago, the Cooperative has put in new signage, one new playground, and continues to replace miles of retaining walls.



Colonial Square Cooperative is a beautiful place to live and it continues to practice the "Cooperative Living Model". Hard work, dedication, team strategies, and lots of great people keep each other strong and focused.



Written for
Colonial Square Cooperative
by
Marlene Dau, TMPS Agent

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MAYFIELD GREEN COOPERATIVE

"A Diverse Community Moving Forward"

Mayfield Green Cooperative is a shining star in Indianapolis, Indiana. This beautiful community, led by a passionate and dedicated Board of Directors, has it all. The current Board of Directors includes Ms. Frankie Morton, President & Executive Director of the Community Resource Center, Diane Mills, Jackie Watkins, Marilyn White, and Vicki Williams.

Mayfield Green wasn't always the thriving community it is today. Ms. Morton described a transition period some 16 years ago. It was a low point for the community, and they were dealing with a host of issues that were not being addressed by their current management company. This is the period when Mayfield Green partnered with Kirkpatrick Management Company, and it has been onward and upward ever since.

Ms. Morton described her commitment to the community in a straightforward phrase, "We make sure we meet the needs of the people."

Mayfield Green has completed \$1 million in new renovations, including a state-of-the-art swimming pool, concession stand with hot and cold food, snacks, and sodas, a Community Resource Center with a computer lab, fitness center, kitchen, and lounge area. Additional amenities include the basketball court, video games for the children, activities for senior citizens, and even a commercial-size ping-pong pavilion.



In 2019 Mayfield Green completed several major projects such as asphalt and concrete paving, tree/bush trimming, new gates in Areas 1 – 3. Mayfield is going strong with Movie Night, Halloween Giveaway, Back to School Giveaway, and Seasoned Seniors Holiday Brunch.

The Board of Directors has kept the momentum going with 2020 plans to include: paving, finishing gates in areas 6-10, and fence painting.

In addition to the renovations of the infrastructure and amenities, the membership statistics tell a success story as well. The occupancy rate is a steady 96%, with a 5% turnover rate and an excellent budgetary bottom line.

The Mayfield Green team continues to educate State Representatives on the subject of housing cooperatives, by attending Co-op Day at the Indiana State House annually. Ms. Morton is dedicated to educating the board members and staff about the roles and responsibilities of cooperative living. She is also an educator at the annual MAHC Conference.

As their tagline states, Mayfield Green is "A Diverse Community Moving Forward."



Mayfield Green Board of Directors (L to R): Jackie Watkins, Diane Mills, Ms. Frankie Morton, Tammie Williams



This state-of-the-art swimming pool is a cherished amenity in the Mayfield Green community.

Remote Annual Meetings: Is it the Cooperative's Time to Bite the Technology Bullet by April Knoch

2020 is literally a movie we are living. There is simply no other way to explain it: COVID-19, UFOs, Murder Hornets, several "near miss" asteroids, remote annual member meetings....

For years, State legislatures have implemented laws permitting non-profits, such as cooperatives, to hold annual meetings of members via remote technology. Many cooperatives, when presented with the option to revise their Bylaws to include this option for their memberships, the decision was to pass on the technology and revisit it another time. Unfortunately, with the advent of the "new norm" and social distancing, it will not be possible for cooperatives to hold their annual membership meetings in the traditional manner.

Currently, many cooperatives have already adjourned their annual meetings through exercise of their business judgment, in the hopes that a physical meeting could be held later in the year. Some cooperatives have not held their annual meeting yet so they are just waiting to see but planning nevertheless.

What is being seen at this point, is a slow reopening but no real return to normalcy. Many cooperatives have very large memberships (300 or more) which would make it impossible to hold any meeting, even outside, with restrictions on gatherings. Some cooperatives are moving toward holding the election only and skipping the meeting entirely. Perhaps this is an option you are entertaining for your cooperative. Is it wrong? No, but it isn't entirely right either.

The cost to hold an informational member meeting and see some familiar faces through Zoom, or whatever platform you choose to utilize (MS Teams, GoToMeeting, etc.) is minimal to the Cooperative. It is also an opportunity to allow members to address the Board with some concerns, contactless and from the comfort of their own living room.

The technology for virtual meetings is actually extremely user friendly. For example, Zoom has capabilities to permit dual Hosts so while one is running the meeting, the other is able to check to see if



participants have raised their hand to be recognized (yes Zoom has a raise hand feature and it is really neat). The Host will mute everyone so background noise is eliminated and participants do not talk over each other. Once the participant is recognized, the Host will lower everyone's hands and unmute the recognized participant. When the participant is done, participants may again raise their hands.

There is even a chat function in the meeting. There is even a capability for those persons who do not have smart phones or tablets to dial in a key combination such as to "raise their hand" and be recognized.

Gone is the excuse that your membership is unable or unwilling to participate because they do not have laptops, smart phones or tablets. You don't need them to participate; I mean, it's nice if you do, but you don't need them. It is of course extremely important that a sound virtual meeting policy is adopted by the Board and shared with the entire membership. Even providing some technological help in advance of the meeting for those having

issues, or even suggesting a family member to assist them is appropriate in these unprecedented times. Of course, you are thinking, well that's the meeting part, what about the election part? How do members vote with anonymity without paper ballots that we touch and count? Well, if you and the membership are willing to take the technological leap a little further, there are platforms out there specifically for electronic balloting.

While we do not endorse any specific platform, we have played around with a few. One that offers you a totally free "test" election (for up to 5 voters) is ElectionBuddy. This platform is 100% in the cloud. It will create individual identification keys and access codes for each of your eligible members. It will, if you choose, email and text them information with a ballot link.

If you want to permit proxies, you can do that too! If you want to permit nominations from the floor and write-ins, you can do that too! If you want to mail them a paper ballot or generate your own notice with unique label identifiers for each of your eligible members, you can do that too! The best part is, voter

anonymity is maintained, unless a proxy is used, in which case, the proxy holder must fill in his/her name in the designated place so the proxy can be verified. If they fail to do so, the ballot will be spoiled.

Remote meetings are scary but they do not have to be. Boards should at least look at these tools and try them out to give them a fair shake for the sake of the membership. Don't assume you know your membership so well that they would be unwilling to try a virtual meeting. They may surprise you and even surprise themselves.

Of course using these platforms will be bumpy at first; there will be some folks who do not have the latest updates to their computer, smartphone or tablet and it may cause frustration and delay. But with careful planning and clear instructions backed by good written policy, your virtual meeting could go without major hiccups.

But you will never know unless you first try. Now is the time to embrace the technology and be prepared for the future which holds pretty much anything based on what we've seen so far this year.



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Dear Co-op Counselor:

We have an issue with our bank accounts. Our coop is doing very well financially which requires us to diversify our CD funds over several banks. We have run out of banks and we now have several accounts that are either over or are nearly reaching the \$250,000 FDIC limit. Is there a problem if we just leave those funds in the accounts because we really have no place else to put them?

Sincerely, Concerned Board

Dear Concerned Board:

Any time you have funds in the bank that surpass the FDIC limits, there is a risk that any funds over that amount could be lost if the bank were to go under. Board members have continuing fiduciary duties to the cooperative and the members who elected them.

To that end, you as the Directors, serve as stewards of your cooperative's assets and other interests. Those duties include a duty of care which requires board members to act in good faith when they make decisions to avoid misuse or waste of your cooperative assets.

If the Board is aware of the situation and chooses to do nothing about it and something happens where the bank fails, those extra funds will be lost and you could ultimately be responsible, personally, for those funds that are now lost, especially if the Board was aware and did nothing to cure the situation. Not gonna lie, this is very serious and must be addressed immediately, particularly when there are good options available.

One option for excess funds is CDARS (Certificate of Deposit Account Registry Service). By working directly with just one of your banking institutions that offers CDARS, you can receive FDIC coverage from many.



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For example, a cooperative invests \$5,000,000 through a CDARS Network member and that bank then reallocates your funds in order to access FDIC insurance coverage for the entire \$5,000,000 which would be 21 CDs under \$250,000 issued by 21 network banks. The whole purpose of CDARS is to help individuals who invest in CDs to keep their money insured while also staying below the FDIC limit of \$250,000 per depositor per bank. CDARS may provide your cooperative with a way to outsource its risk in the event of a bank failure.

We encourage you to speak with your cooperative attorney about your legal liability and potential exposure to personal liability should the overages not be reinvested properly. We also encourage the Board to work with either your management team and/or your cooperative auditor to discuss the types of investments your cooperative can make, when and how.

**Sincerely,
Co-op Counselor**



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Your Co-op Counselor

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She is involved in the many varied aspects of representing housing cooperatives including cooperative governance issues, attending and chairing Board and Member meetings, researching legal issues and drafting legal opinions and representation of housing cooperatives in civil litigation.

She is a regular instructor for both the MAHC and NAHC Annual Conferences and she serves on the NAHC Member Services Committee.



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