



April - May 2021

MAHC 2021 Annual Conference Hilton New Orleans River Side New Lower Rates Now only \$159 per Night



We are so excited to see you in New Orleans this August. If this is your first conference, don't be nervous! We have a new booklet for just that very thing, first time conference attendees. The booklet covers what you'll be able to expect, what you should bring, and how you can make the most out of your time there.

Need a quick 25-page introduction to co-op living? The new Cooperative Handbook is a clear, concise, and easy to understand introduction to the principals of cooperative living. New and prospective co-op members can learn the benefits of cooperative housing. This is a great place to start for new cooperative members.



The bottom line is that members have control of their own housing, not a landlord. These benefits also carry responsibilities. Members have a duty to understand the decision-making processes of the community. The handbook explains the HOW and the WHY of cooperative living.

This is the perfect book to hand out during orientation. Many times, during orientation people can become overwhelmed with information, this book is easy to read and help members understand Cooperative housing after they leave the training. A copy was sent to each cooperative member with your membership packet.

The Cooperative Handbook book will be available for purchase from MAHC with volume pricing for cooperative members. The First Time Conference Attendees Book is available for free.

Contact the MAHC office at (734) 955-9516.

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The MAHC Messenger is going green!

If you would like to continue to receive physical copies of the newsletter please notify us at the MAHC office either by phone (734-955-9516) or at the email (info@mahc.coop).

Thank you!

Editor-in-Chief Randall A. Pentuik, esq.
 Associate Editor and Designer Cynthia London-Allen
 Copy Editor Karlynn Wilburne

REAL ID Information

The new "REAL ID" is an act that has been put into place to ensure the security and accuracy of your ID. The ID is marked with a yellow star on the card to verify that it is REAL ID compliant. While the law officially goes into place October 1st, 2021, it is recommended that you have one as soon as you can to make domestic travel and the entering of federal building more efficient and simpler.

Is my enhanced drivers license or enhanced ID a REAL-ID?

Yes, if you have either an enhanced state ID card or enhanced drivers license you are already REAL ID compliant.

What Happens if I Don't Get a REAL ID-compliant License or ID Card?

Beginning Oct. 1, 2021, you will need to show a REAL ID-compliant document to board a plane for domestic travel or to enter certain federal facilities, military bases and nuclear power plants. If your driver's license or state ID card is not REAL ID compliant, you may show another form of acceptable documentation, such as a valid U.S. passport or passport card.

Standard Michigan Licenses or ID Cards

After Oct. 1, 2021, your standard Michigan driver's license remains valid for driving, and a standard license and state ID continue to be legal identification for cashing checks, renting vehicles, purchasing alcohol and tobacco, or entering casinos. A standard license or ID card will have "Not for Federal Identification" printed on it.

Can I still obtain a REAL ID-compliant driver's license or state ID if it's too early for me to renew?

If you are a U.S. citizen and want to obtain a REAL ID-compliant driver's license or ID card, but you are not yet eligible to renew:

Please bring a certified U.S. birth certificate with a stamp or raised seal; a valid, unexpired U.S. passport or passport card; or other approved citizenship or legal presence document to a Secretary of State office. If your name is different from what's on your birth certificate, you'll need to bring in a certified name-change document, such as your marriage license or court order. Multiple documents may be needed if your name has changed more than once. The normal correction or duplicate card fee will apply: \$9 for operator license; \$18 for chauffeur license; \$10 for identification card. Check the Secretary of State website at www.michigan.gov/sos for complete details.



A word about training from the President Richard Berendson



Why is cooperative housing Board of Directors training important? Co-op members are shareholders who annually elect their Board of Directors to oversee and protect their investment. This is a major entrustment of membership resources and faith. The training of Board members is an investment in a multi-million dollar corporation, and members have a fiduciary duty to protect that investment.

Boards of Directors and co-op members must keep up with recent trends in cooperative law, finance, and operations. Learning about these issues in advance prevents problems which could eventually increase exposure to lawsuits and other problems. Training is a form of insurance to prevent problems before they happen, rather than after.

MAHC leadership and staff have greatly expanded the organizational website at www.mahc.coop. The website is your portal to cooperative housing information. Training resources and manuals for Boards of Director are available for reading online and download. The portal features 15+ subsections of cooperative housing information, each one leading to additional multiple links to research, articles, books, topics, and websites. Many other resources are available, including training books, sample forms, and DVDs, as well as MAHC informational brochures and flyers.

Training is like a muscle. It must be constantly challenged or else it weakens, and you fall behind in your knowledge to the detriment of your community. The education and training of directors and co-op members are under greater challenges than ever before. Please take advantage of the resources that MAHC offers now and in the future. Your co-op members are depending on you. Never forget you are not only protecting your own investment, but that of dozens if not hundreds of other members in your community. Any training you obtain is worth it and in the long run your members will thank you for it.



There are people stepping up all over our community to support and serve others during these difficult times and we want to know their names!

MAHC and NCB are putting out a call for nominations of ordinary people who have going above and beyond to help support and uplift there communities during the coronavirus pandemic.

We will honor them at our opening session so we can give the time needed to honor them. Do you know someone who has gone above and beyond to uplift and support their friends, family, neighbors or community.

Get It Done! Completing Projects in the Time of COVID

by Marlene Dau
Tailor Made Property Services (TMPS)
MAHC Director of Education

Since the onset of the COVID pandemic in March, we all have had to deal with special circumstances affecting cooperative management. As property managers, we have had to develop new capabilities and rules of engagement to continue to serve our clients, customers, members, and our properties. The question is how to adapt to unprecedented circumstances and still "get the work done"!

At Tailor Made, our employees on the front lines have kept things rolling. Despite the many obstacles, we have implemented several impressive capital improvements, as well as trying to conduct on going day-to-day business operations. Boards of director have kept working for their membership.

Decisions have been made that were thought impossible in an era of uncertainty. Cooperative employees can take complicated issues like COVID and figure out solutions within officially sanctioned guidelines. They can make ongoing projects and operations appear seamless in effort and execution. This is a **shout out** to all those employees in cooperative property management that continue to say: "okay let's figure out how to get it done the right way!"

The pandemic caught several of the properties managed by Tailor Made Property Services in the midst of or nearing the completion of major

renovations. Most of our colleagues in property management and related fields are experiencing the same issues. We could offer many other examples just from our own portfolio of managed properties. Here a few examples from Tailor Made Properties that show that important projects and continuing operations can all be accomplished and accommodated. Even in stressful and sometimes confusing times we can carry on with day-to-day management and even initiate new projects!

Colonial Square Homes in Kansas City, MO, has closed on a refinance loan and is starting major work on bathroom renovations, concrete work, roof replacement, and landscaping work. Woodbridge Commons Cooperative in Lansing, MI, has completed new roofing, continued replacement of porches, new outside lighting, and new microwaves. They have also tackled the process of refinancing their current mortgage.

Neighborhood Commons Cooperative in Chicago, IL, has closed on a refinance loan and taking HUD out of the picture. The co-op is well into the process of replacing all windows, many roofs, and furnace replacement.

North Brighton Townhomes in Kansas City, MO, has tackled the upcoming process of refinancing their current mortgage.

Independence Square Townhomes is dealing with a substantial fire during that occurred during a timeframe when extra caution in the construction process was required. Work has progressed

Get It Done! contd.

continuously on repairs and members will be back in their homes soon.

Woodbridge Commons Cooperative, Highleah Townhomes, and Independence Square Townhomes

have all managed to hold their Annual Membership Meeting within the parameters of the State guidelines for COVID.

In summary, we are sure that all of you can relate to how difficult this has been, but also how Cooperatives have lived up to their model which is taught in the Certified Cooperative Specialist Class that "Cooperative Housing is one of the most stable housing markets, and members understand that they are united in preserving and sustaining this form of housing." Proud to be part of it!

Marlene Dau, President of TMPS, Inc

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Meet The Marketing Coordinator: Cindy



Hello! My name is Cindy London-Allen and I am the new Marketing Coordinator for the Midwest Association of Housing Cooperatives. I am very excited to start my career here, with MAHC. I have a BFA in Graphic Design from Western Michigan University. I am an outgoing, fun-loving, detail-oriented, worker. I believe that I can do a lot of good for MAHC and I cannot wait to see where this career takes me.

I look forward to engaging with and communicating with everyone involved and being a part of such a unique community.

I am extremely excited about the upcoming conference in New Orleans! This is a totally new experience for me and I know that I am going to learn so much. I look forward to meeting everyone that I can during the conference!

Meet the Board Member: Chris Johnson

A family-oriented community with over half a century of success, Noble Square Cooperative is nestled on a near 30-acre plot of land lined with mature trees, spacious grassy areas and outstanding views, this community this village is less than 2.5 miles from the heart of downtown Chicago. Like all of us, the last year for Noble Square Cooperative has been a challenging one. But as they always have #TEAMNOBLE found ways to navigate the circumstances and persevere.



Below is an interview with Noble Square Cooperatives Board President Christine Johnson – Nieves, MA, CCS, CCD.

How long have you lived at NSC and why did you choose Noble Square Cooperative as your home?

I moved to Noble Square Cooperative in October of 1976. I was serving in the military at the time and a military friend referred me to Noble Square Cooperative as it was right off the highway making it easy for a commute. When I arrived, in uniform, at the property I was impressed with how friendly everyone was to me. I felt at home instantly. I applied and was accepted as a member and I have never regretted my choice.

When were you first elected to the Board of Directors and what inspired you to run for the Board in the first place?

I first ran for the board in 1993 and did not get elected. I ran again in 1994 and was honored with a position on the Board that year. My main motivation for running for election was at the time there were unsavory things happening and I wanted to get involved to protect the

Coop and its members. The atmosphere was bad, members were concerned. I felt I needed to step up and Noble and its members. My only agenda at the time was to end the chaos.

Why have you chosen to remain serving on the Board since then?

I feel I still make a positive impact and am a useful person. By employing positive direction and holding ourselves to high standards Noble Square Cooperative remains an anchor in the community. Our presence and community outlook significantly impacts local businesses. We are highly respected within the neighboring community. These are the results of the goals set by the Myself and the Board of Directors. Our goals have become a reality.

When were you installed as President?

I became President of Noble Square Cooperative in March of 2012. As president, my first obstacle was a looming mortgage note balloon payment and a host of capital improvements that needed to

Chris Johnson contd.

be addressed Along with Management, Our Managing Agent and the Board of Directors, we sought out refinancing solutions with a fixed mortgage. Immediately after securing the loan we launched an aggressive capital improvement plan. For years the needs of the High-rise necessitated items relating the Townhouse areas to be put off. This refinance allowed us to make significant improvements to the Townhouses while still meeting the needs of the High-rise

Noble Square Cooperative has 324 units -28 story high rise, plus 157 townhouses, elevators, roughly 1500+ residents, multiple systems, parking lots and amenities. Did you ever imagine in your wildest dreams being put in a position to lead such a large property through the challenges of the pandemic?

No Never, it took getting together as a team - BOD members and Staff and Management. #TEAMNOBLE. We faced many challenges to protect everyone while complying with mayoral and state governmental dictates. As a whole, the membership of the cooperative understood and pulled together for the benefit of all. Teamwork and communication were key. Minimizing direct contact, we reverted to a lot of remote conference / video calls and group texts to check on everyone and maintain our connections, as they were vital.

How do you balance your personal and work life, while being the elected leader at

such a large property during a period when the country is struggling against an invisible virus?

It is a Hard, very hard road. You have to compartmentalize during such times. Home is home, Work is work, Noble is Noble and each is challenging but equally important.

What has been your most difficult moment (s) during the last 10 months?

Trying to get the property made as safe as possible as quickly as possible. We enforced regulations and encouraged mutual cooperation. Certain limitations placed for safety effected the Members directly. We never lost sight of the importance of using teamwork to continually communicate and thank members for their willingness to be a part of the team.

What has touched your heart the most?

The togetherness of #TeamNoble. It never wavered ever no matter how tough things became.

Many multifamily properties canceled all events social and scheduled meetings, how did you and your fellow Board of Directors address those matters?

Very hard again. Our holiday season was anything but normal. Covid -19 removed so many of the little things common at Noble during the holidays. When the announcement was made

Chris Johnson contd.

that the alderman's office could not donate the turkeys and hams as in years past for the Seniors, we went out and were able to arrange turkeys and hams available to members at large. The distribution was done with social distance limits on people who could come in set hours for certain groups seniors first – children also got something just for them. In addition, and as a part of enhancing a sense of normalcy we also significantly increased the holiday decorations throughout the property. Thanks to one of our wonderful volunteers, We had Michigan Ave decor on Milwaukee! The little things matter.

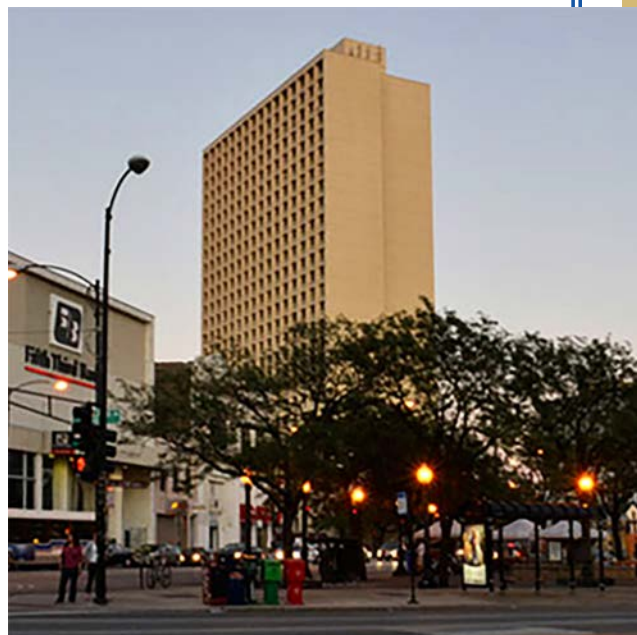
What long term changes do envision for Noble Square Cooperative as well as for Cooperative Housing in general after the lessons we have learned in the last 10 months?

Coming out on the other side hopefully more tolerance towards one and other. I hope members to keep close to their heart the family aspect of Cooperatives. Tolerance and genuine caring and understanding of the lifestyle are key to Cooperative living. This family caring was shown in one example by our volunteers covering the entire 30 acres distributing personal protection gear to our members a number of times. We care deeply about our neighbors.

What do you think will never change at Noble Square and why?

There will always be the challenge of melding multiple personalities within our Cooperative

Community. There will always be those who will employ chaos as a means to advance a personal agenda. But there will also always be those who love our Cooperative lifestyle and will be supportive of positive change when needed and dedication to our fellow members and our home, Noble Square Cooperative.



April - May 2021



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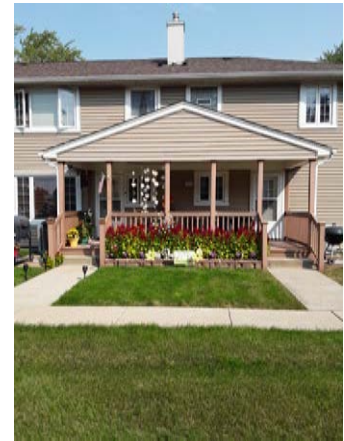
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*A limited number of apartments are available in some locations for younger persons who are physically disabled and need the special features of a unit designed for the mobility impaired. Income limits apply. Most utilities are included.



Cooperative Highlight: Park Forest

The first residents moved to Park Forest in late August 1948. The tenants were a young couple with small children and a new baby. And like most of Park Forest's early residents, the husbands were World War II veterans. For many of these veterans, the jobs obtained as a civilian would be their first job. Some would be attending college using the GI Bill, and as life was in this era most wives stayed home to raise the children. Money was tight. The rents in GI Town were \$75.00 to \$99.00 per month for the veterans and their families. During the war multiple families lived together in single dwelling homes. So, as the veterans returned home, and wanting to start their own lives with their own families, many of them moved into Park Forest. The town was built for the veterans.



Mr. Carroll Sweet, Nathen Manilow and Phillip M. Klutznick go together and formed American Community Builders and hired architects. This is when this post war-time housing ideal began. Although the initial plan was for single family houses. There were problems with FHA that forced the American Community Builders to begin building the rentals first. These rentals later became the cooperatives of today. As the tenants moved in during 1948 there were no sidewalks, no grass or trees near the construction. It was said that the GI Town looked like a construction camp. However, in spite of some confusion and all of the mud, once inside the new families said that it looked like heaven. "We were living in a spacious, sunny, clean apartment where our children were welcome."

In the early days there were up to five vans a day from one company alone that were moving families into the new town. One article states that in one week, 150 families moved into what is known today as Area J. America's GI Town estimates that 200,000 people have lived in Park Forest at some time, this estimate was made in the year 2000. In 1948 the American Community Builders held a tent meeting for some 600 residents. This meeting was held to offer the tenants a chance to incorporate and form a village government, and it was so. Park Forest became a village with a manager/trustee government and Park Forest does elect a mayor.



In an exhibit called "America on the Move" in the National Museum of American History, Smithsonian, Washington D.C. there is the story of Park Forest, a City and Suburb. Park Forest is the first fully planned post-World War II suburb, studied around the world. Park Forest won the All American City Award in 1954 and 1977 and were finalists in 2000 and 2006.

Professional Profile: Marcus Management 50TH Ann.



Incorporated in 1971, Marcus Management, Inc. is a family owned and operated company specializing in property management of housing communities consisting of, but not limited to, Cooperatives, Condominiums, and Homeowners Associations. Founder, Al Marcus, was a pioneer in the early years of cooperative housing in Michigan. Al served on the charter MAHC Board of Directors and was very involved in organizing and promoting the cooperative housing movement. Al served as one of the first Board of Directors of London Townhouses Cooperative located in Westland, Michigan right after its original construction in 1964. London Townhouses was one of the first cooperative housing communities in Michigan. In 1968, Al started his own property management company and later incorporated Marcus Management, Inc. in 1971.

Estelle Marcus, held a seat as a Board of Director at her home Cooperative where she was raising her children. Estelle was approached by the Board of Directors to work with the newly hired property manager, Al as the on-site community manager. Over the years both their respective lives changed that led to Al and Estelle being married in 1973. Estelle became very involved in the business and served as a member of Midwest Association of Housing Cooperatives. Together they owned and operated Marcus Management and furthered the cause of cooperative housing until their joint retirement in late 1992.

Their son, Ralph Marcus, joined the family business in 1981 and now serves as CEO and president of Marcus Management. Ralph carries on the family tradition of cooperative property management services. In fact, most of the cooperative housing communities that Al Marcus began servicing decades ago continue as clients of Marcus Management.

Ralph has also been instrumental in affecting legislation important to cooperative housing, including the regulations that made it possible for Cooperatives to qualify as homeowners under the Michigan Homestead Act. This has saved Michigan Cooperatives literally millions of dollars since 1993. Ralph has a Bachelor of Science Degree from Michigan State University's College of Business.

Ralph has also been the proud recipient of many National and Midwest awards for his dedication and service to the cooperative movement and dedication. To name a few, MAHC's 2018 Almeda Ritter Award for devotion and contributions to the Cooperative Housing Community. NAHC's President's Award and the Jerry Voorhis Memorial Award. Ralph has been, and continues to be, a

Marcus Management 50TH Ann.

significant leader in the theory and practice of cooperative housing.

In 2010, after working diligently as a grounds person and maintenance technician while earning his degree in entrepreneur and business management from Central Michigan University, Justin Marcus joined the family business taking on the role of Regional Property Manager, and now as Executive Property Manager overseeing the Marcus Management property management division, develops technological advancements for both property managers and bookkeepers, as well as our community of clients.

In 2013, Kimberly Marcus continued the family tradition of a husband-and-wife team leading the MMI team as the companies COO and Executive Vice-President. Kim is very active in providing housing educational training to board members and on-site staff on a national, mid-west and local levels.

Along with her responsibilities as COO, Kim has vast knowledge of employment (HR) requirements, full-charge bookkeeping, hands on property management, and investment portfolio management. Having started her career over 33 years ago in the investment and lending industry, as well as exposure to international markets, Kim was instrumental in creating, assisting, and maintaining individual, family, and business wealth goals. With Kim's background in the investment industry, and with specific training as a Certified Occupancy Specialist and Fair Housing Manager, Kim brings a value added level of professional property management service across many disciplines to our Marcus Management clients.



Ralph, Kimberly, and Justin carry on the rich family tradition of serving housing communities in Metro Detroit and Chicago area, earning the reputation of providing high quality, professional services to our community of clients by overseeing the details involved in managing the communities on a day-to-day basis by the principle owners or a senior property manager.

This special emphasis on personal contact has afforded the communities in our portfolio to experience the highest degree of success in overall financial and physical management. Our rich tradition of family-focused management style and vast experience allows for maximum operational efficiency and assists the Board of Directors in accomplishing its goals in a highly effective manner.

Website updates!

Here is a map layout of the directories on the MAHC website.

Home →	About	Members	Resources	Training	Photos	Contact
	↓	↓	↓	↓	↓	↓
Advantage	Board of Directors	Newsletters	Conference Info	Cooperative Photos	Send	
History	Cooperatives	Video Books and DVD	Upcoming Training	Conference Photos	Message	
Past Presidents	Individual	Information Sharing	Webinar Training	50 Years of Photos	info@mahc.coop	
Past Conferences	Professionals	Portal to Cooperative Housing Information				
Award Winners		Brochures and Forms				
2020 Annual Meeting		What is a Cooperative?				
		FAQ				
		Links				

Mapping the Website:

Here are a couple of tips on how to jump-start your cooperative housing pre-conference self-education program:

- Go to the Training tab and see what is available now or coming up for online webinars. The schedule changes as we add new training sessions.
- Go to the Resources tab and pull down Information Sharing. Here you will find several basic training books available for free download. The New Board Member Training book is one of the essentials. The Cooperative Dictionary is a listing of the essential vocabulary required to understand the financial and operational demands of cooperative housing.
- To learn more about MAHC and cooperative housing, pull down the Resources tab to Brochures and Forms. Here you will find a wide selection of brochure, flyers, and forms, some of which are for special purpose. For starters, download Introduction to MAHC, the 2019 Annual Report, the Certified Course Brochure, and the Benefits of MAHC Membership.
- Of course, this is just scratching the surface, there is a universe of cooperative housing information stored behind the Portal to Cooperative Housing Information.



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Dear Co-op Counselor:

Our coop did not have its 2020 annual meeting and election of Directors. We were supposed to have voted to fill two seats last year but instead, those Directors continued to serve for an additional year even though all of our Director seats are three-year terms per our Bylaws. Now it is time for our annual election in 2021 and there will be another seat open for election this year. Can we just skip the 2020 annual meeting and election and just run all three seats in 2021 for three-year terms and just skip the 2020 annual meeting since we are already in 2021?

Sincerely,
Concerned Board Member

Dear Concerned Board Member:

No. All states require cooperatives to hold their annual meeting on the date set forth in the Articles of Incorporation or Bylaws or as soon as thereafter possible. Some states permit specific time leniency for scheduling but no states simply permit a corporation to "skip" an annual meeting or election. The Members have a right to have their annual meeting and annual election, even if it is tardy. Failure to hold the annual meeting within permitted times or even finding an alternative means for holding the annual meeting could result in a lawsuit against not only the cooperative, but individual Directors as well for failing to fulfill their fiduciary obligations.

Knowing that there is a risk to the Cooperative, the Board must look to correct as soon as possible. Understandably, the Cooperative chose to adjourn the meeting

because of continuing group meeting restrictions, however, the obligation to exercise due diligence to explore alternatives is a continuing fiduciary obligation of each Board member as well. This could result in not only a court interfering with the Board's business judgment but could result in a finding that the Board acted in bad faith, neglected its duty, breached its trust and acted contrary to the corporation's purposes.

Your Bylaws indicate that all terms are for three-years however you have incumbents who sat an additional year because their seat was not put up for election due to COVID. The absence of the meeting does not also translate to a reset of the term because essentially what has happened is an appointment was made to the position that would have been vacant but for COVID. Appointments only sit until the next annual meeting and then that seat term will only be for the balance of the remaining term, i.e., two years.

The Board at this point can either combine the 2020 annual meeting and election with the 2021 annual meeting and election, or, hold 2020 first and then hold 2021 perhaps later in the summer. Either way, your membership will be voting to fill two seats for a two-year term and one seat for a three-year term. Should the Board wish to explore meeting options, they really need to consult with the cooperative attorney for legal options and to show due diligence in their decision making process.

Very truly yours,
Co-op Counselor



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Fair Housing Testers: Will You Pass or Will You Fail

Among those horrifying things cooperative attorneys at our office hear about are Board members who still do not get it! Did you know that there is such a thing as a "Fair Housing Tester?" Did you also know that these Testers are paid employees and that they are paid to contact your cooperative to see if your Board members and Management Staff are ensuring an equal opportunity to housing for all persons in protected classes? Can you even name all of the protected classes?

In 1991, the Civil Rights Division of the Department of Justice established the Fair Housing Testing Program within the Housing and Civil Enforcement Section and commenced testing in 1992. Testing refers to the use of individuals who, without any bona fide intent to rent or purchase a home, apartment, or other dwelling, pose as prospecting buyers or renters of real estate for the purpose of gathering information that may indicate whether a housing provider is complying with fair housing laws.

The process begins when a protected person complains to a private fair housing advocacy organization that he or she was unfairly treated when attempting to rent an apartment (this includes purchasing a membership in a housing cooperative). The most common form of testing is telephone testing but often, it can

and does occur in person. Protected class also extends to disability discrimination which is especially common and often is not complaint driven. The Testers will be sent to the property to gauge compliance with federal and state design construction requirements. This means disability access complaints and reasonable accommodation complaints can make your property highly suspect if your Board members and staff are inadequately trained.

Some of the more horrific conduct exhibited by Board members and staff who are woefully uneducated in Fair Housing, are the use of ethnic slurs and slurs against persons of a different sexual orientation. The fact that this type of conduct still occurs in 2021 is the reason why Fair Housing Laws are in place. Additionally, housing cooperative Board members and staff who refuse to be trained in Fair Housing are exposing the cooperative to literal financial extinction. Fair Housing complaints can be brought on both the Federal and State agency levels AND in the Courts through judicial action. This gives a complainant no less than three opportunities to obtain damages and sanctions against your housing cooperative all because one or more of your Board and/or staff still believe it is okay to intimidate, harass and bully an individual because that person is of a different gender,

Will You Pass or Will You Fail Cont.

sexual orientation, race, country of origin, is single or has multiple children or is able to have children, or is disabled, etc. Also, you do not need intent to support a fair housing complaint so those of you who forego official training for some armchair fair housing reading in order to save a few bucks...good luck with that.

It is truly heartbreaking that such conduct is still openly engaged by Board members and cooperative staff, particularly in a socially advanced society. It is even more disturbing when it is the persons we elect and appoint to positions who are supposed to be looking out for the membership's best interests. Engaging in this type of conduct exposes the membership to financial ruin which in turn can result in the loss of corporate revenues and assets, including the membership's equity reducing a cooperative's capital value to zero literally overnight.

One of the things we as cooperative attorneys cannot stress enough, is the need for Board and staff training in fair housing. Cooperatives that are self-managed and Boards that insist on conducting their own interviews of applicants are particularly at risk. It is here where we mostly see the egregious nature of hidden prejudices and it is here where we again stress the importance and need for fair housing training. If your Board spends any money at all in 2021, at the top of the list should be fair housing training.

Without proper training in the area of fair housing, you are doing your membership and your cooperative a great disservice and when you get caught, not if, remember, you could have saved your cooperative tens of thousands and even hundreds of thousands of dollars in sanctions, damages and attorney fees. Don't be penny wise and pound foolish. Talk to your cooperative attorney and get your official fair housing training today.

- April E. Knoch, Esq.





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