

# MAHC MESSENGER

## Charity for Charity Sake



“Charity is injurious unless it helps the recipient to become independent of it.” - **John D. Rockefeller**

They Yappo Community Learning Center located in Walton Park Meadow Cooperative has been helping young people and adults gain independence for some time now. Mr. Yappo was a resident of Walton Park who had a dream to open a computer learning center that would allow each resident and board member alike learn how to use a computer and help families help themselves, making them more self-sufficient.

The Yappo Community Learning Center is a 501(c)(3) community-based computer learning center that offers after-school programs for kids to help them with their homework and tutoring. During the day, the main computer lab is open to adults 18 and over, giving them the opportunity to do job searches, compose resumes, cover letters, faxing or whatever else they may need

*Continued on Page 3*

Editor-in-Chief

Randall Pentiuik, Esq.

## TOWNHOUSE PLAZA A MODEL IN THE COOP COMMUNITY

Townhouse Plaza Cooperative is a leader in Cooperative Housing. A bold, but true statement supported by some pretty staggering facts.

Built in 1967, Townhouse Plaza Cooperative is located in Clinton Township. Like most Cooperatives some of the benefits included in the Association Fees include gas, water, grass cutting, snow removal and full maintenance. They don't stop there however. As a Cooperative member or Board Member reading this - imagine what it might be like for your Cooperative if you had no Mortgage. Impossible in this economy?! Not at all.

Not only does Townhouse Plaza not have a mortgage, but in the last few years they have moved to a market rate Cooperative! Around 30% of their members have been there for over 20 years! Out of 217 Units, only 2 are empty and only 7 are for sale! Those numbers aren't just amazing, they are astounding in this economy. So how are they doing it? Is it an incredible Board of Directors? A strong business minded Property Manager who knows how to get things done? Or a strong community of members?

All of the above. Gary Kramer, the property manager at Townhouse Plaza says that above all else, the service they provide to their members is what makes Townhouse Plaza stand out. They have numerous committees that keep all of its members involved in the Cooperative way of life. Some of these committees include, but are not limited to: a Beautification Committee, Finance Committee, Building Committee, Pet Committee and a Neighborhood Watch Committee. These committees are made up of members who do all the legwork and then come to board meetings to submit their reports. This not only is a time saver, but allows for quick decisions and quick action by the Board of Directors.

*Continued on Page 10*

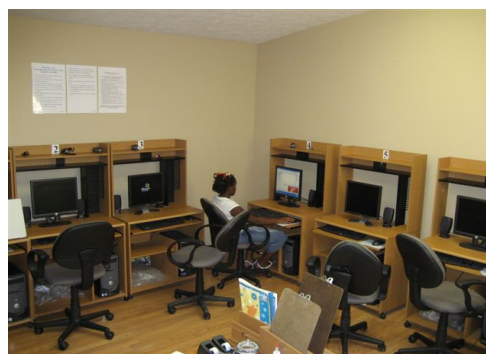
# Congratulations Ms. Frankie Morton!!

On Friday, November 5, 2010 Ms. Frankie Morton, Board President of Mayfield Green Cooperative in Indianapolis, IN was presented with the 1<sup>st</sup> annual Cooperator Community Service Award from the Indiana Cooperative Development Center (ICDC).

The Indiana Cooperative Development Center has been charged with promoting the development of cooperatives throughout Indiana; not only housing cooperatives, but all forms of cooperatives, including food markets, farms, utility companies and more.

Ms Morton and other Board members from Mayfield Green have hosted a couple of meetings for the Center; sharing their views on cooperative living. They have also allowed ICDC Board members to tour Mayfield Green and learn firsthand what it means to live in a cooperative. The actual nomination reads as follows:

“Ms. Frankie Morton epitomizes the spirit of cooperative living. When developers tried to purchase Mayfield Green and convert it to a conventional apartment community, Ms. Morton personally visited with all members of the cooperative to explain exactly what would happen if the cooperative was converted to conventional multi-family housing. Had the conversion taken place the members would have received a small amount of cash and lost the affordable housing they had forever. Members would have received a maximum of \$15,000 if the property had been sold to developers. That is

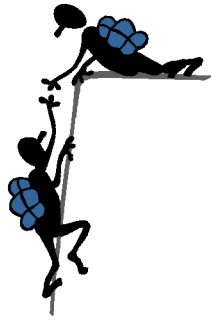


not enough to afford safe, decent housing. Members might have been able to stretch the \$15,000 out for a couple of years, but beyond that they would have been hard pressed to find a community as nice as Mayfield Green to live in.

As President of the Board, Ms. Morton pushed for the development of a Community Resource Center on the property. In 2007 the Center became a reality. The Center provides GED classes for any interested member, computer classes for those wanting to update or improve their career opportunities, and an after school study program for students.

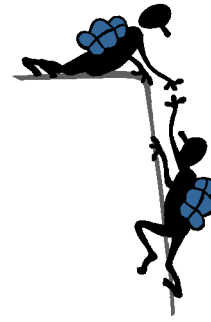
Every year the cooperative holds a “member appreciation day”. The cooperative provides games, entertainment, a health fair, free school supplies, haircuts and more for the members. This past summer several hundred people attended the festivities.

Everything Ms. Morton does on the property is done with the best interests of the members. Her position as President of the Board of Directors is strictly a volunteer position; she receives no compensation for the services she provides Mayfield Green. Due to her leadership and cooperative spirit, 342 families have safe, affordable, decent housing.”



# Charity For Charity Sake

*Continued*



The program is volunteer based and there are 3 very important players. Ms. Laretta Christy, Mr. Terrance Bryant and “Tom.” Ms. Christy has been running the program for years, keeping it up and running despite numerous setbacks. If anyone needs a lesson in perseverance they could look at The Yappo Learning Center.

In the last year alone, they took a big hit from the United Way. They had two 30 percent cuts across the board and for this school year, this fiscal year, they are starting out with a 50 percent cut in funding. This means that activities funded by \$1000, must now be funded by \$245. To top it off, they have never received financial help from the City of Pontiac or the State of Michigan. Those numbers might lead some to throw in the towel, but Mr. Bryant says, “We’re not going to give up. If we have to come in here and do it for free. I mean, we’re going to do what we can because it’s not about us, it’s about the residents.”

Tom used to be in the mortgage industry and after meeting Mr. Bryant and Ms. Christy, he knew he had found something unique. He came in and started optimizing the computers and developed a system of how to wipe them completely out and reload

them so that they can have the biggest speed in effect with the equipment that we currently have. Tom says that when he came down here, the thing that impressed him was that, “it’s not just people coming in here and playing with the computers. I mean, they’re going on job search sights, their schoolwork, and resumes - they are trying to better their lives.”

The Yappo Computer Learning Center doesn’t stop at computers. This year they completed their *Ninth Annual School Supplies Give-Away*. This year they opened it up to the community and gave out over 210 backpacks filled with supplies while serving over 200 hot dogs, hamburgers, chips, juices and water. There was nothing left. Last year they gave away 75 backpacks and are hoping next year to exceed 500. Mr. Bryant is hoping to expand the program further into the community, “My background is life. I’ve been up and down. I’ve done some things that I’m not happy with. It’s time to give back. This is my way to give back. I have an understanding of what the community needs, what the kids need, what the families need. I’ve been a lifelong Pontiac resident for 54 years. I’ve seen the school district when it was good and now it’s not good. No matter how many jobs you create,

if these kids aren’t educated, they can’t get a job. And I learned just by doing it. Between the three of us, we’ll figure it out.”

Oh, there is one more thing (and quite a few not mentioned here) - they also have a program called TEFAB, which stands for Temporary Emergency Food Assistance Program, in past years it was only offered to the Walton Park residents, but they have now opened it up to the surrounding community - all you need is an address, it’s on the honor system.

One person can make a difference, with 3 people they seem almost unstoppable. Ms. Laretta Christy said, “None of us are here trying to get rich. We’re just trying to help out the community and the rewards are the kids.”

***If you would like to help or make a donation to the Yappo Computer Learning Center and the multitude of programs they offer, please contact Terrance Bryant at 248.390.1160.***

UP  
P  
C  
O  
M  
M  
I  
N  
G  
N  
E  
V  
E  
N  
T  
S

**MAHC 2011**

**Annual Conference**

***May 15-18 2011***

**Hyatt Regency Riverfront**

**225 East Coast Line Dr.**

**Jacksonville, FL 32202**

**904-588-1234**



**Reservations: 800-233-1234**

**Room Rate \$139.00**



In early 1964, the Foundation for Cooperative Housing (FCH) became heavily involved in the functionalities of the Michigan Association of Housing Cooperatives. Subsequently, securing and maintaining membership was made easier by FCH's decision to build Association dues directly into the initial budget of new cooperatives.

The first few years were dominated by FCH's involvement. However, in 1971, the landscape was changed through the efforts of various co-op boards. A spirited campaign resulted in the majority of the board becoming housing cooperators. The Michigan Association also began publishing a bi-monthly newsletter in 1971.

In 1973, the Association broadened its scope, changed its name to the Midwest Association of Housing Cooperatives and welcomed Eden Green Cooperative from Chicago, Illinois, as a new member. Its Board of Directors was made up of 15 housing cooperators (or 12 housing cooperators with 3 professional positions).

In April 1974, MAHC leaders went to Washington, D.C. to take part in the National Conference on Cooperative Housing – which was developed by the U.S. Department of Housing and Urban Development (HUD), the National Association of Housing Cooperatives (NAHC) and the Organization for Applied Science in Society (OASIS). The meeting encouraged all programs in cooperative housing to present a slate of current problems for possible problem solving and solutions.

The Ford Foundation (which had provided a grant to reimburse conference participants for their expenses) asked MAHC and OASIS to develop a proposal based on the conference resolutions. This led to three years of Ford Foun-

ation funding for the development of MAHC as an education and resource center for housing cooperatives. With the assistance of the Ford Foundation, HUD supplemented the first-year funding on a contract basis. To accomplish the work called for in the contract, MAHC established task forces: handbook, discount purchasing, training and management evaluation. The groups met regularly and completed the contracted projects on schedule.

That first year of work resulted in the development of:

- A first draft of the handbook
- A report on items and services which could be used in a centralized purchasing system
- A course in financial management for cooperatives
- A course in evaluating the management of a cooperative
- A course on understanding management contracts

Also in 1974, the MAHC Board President, Herman Curtis, was invited to address the membership of the Mo-Kan Association of Housing Cooperatives which is now known as the Great Plains Association.

In 1975, MAHC held mini-seminars in Ohio and Indiana for the purpose of assisting those housing cooperatives with their problems.

***To date, MAHC is still headquartered in Michigan and enjoys 108 active Cooperatives as well as 27 professional members***

## Schedule:

2011  
Annual MAHC Conference

## Workshops:

### Saturday May 14

- CCM Program 8 AM–5 PM

### Sunday May 15

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

### Monday May 16

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

### Tuesday May 17

- CCD class starts at 8 AM
- Morning Workshops
- State Caucus

### Wednesday May 18

- CCD class continued 8 AM
- Morning Workshops
- Annual Luncheon
- Annual Meeting

Aging Population

Bed Bugs

Certified Cooperative Director

Committee Charges

Co-op Law

Crime Prevention

Curb Appeal

Decision Making

Decoding your Co-op's budget

Does Your Marketing Measure Up

Effective Board Meetings

Ethics

Fair Housing

Getting Volunteers

Insurance

Learning Your Documents

Long Range Planning

Management with a Mission

Newsletter 101

President/Vice President

REAC Inspection

Refinance

Secretary/Assistant Secretary

Selection Critique

Social Networking

The Doctor's are In

*Classes are subject to change*

## ***A Few Things to Do***

### **Jacksonville Zoo**

Escape to the Jacksonville Zoo and Gardens for the only walking safari in Northeast Florida. Discover the earth's wildlife through interactive and educational experiences. The Zoo has something for everyone with over 1,500 rare and exotic animals and 1,000 varieties of plants.



### **Fountain of Youth**

The Fountain of Youth Archeological Park is a 15 acre, Historical attraction in St. Augustine, Florida. Open daily from 9:00 a.m. to 5:00 p.m.

While there, you can also explore the Timucuan Native Indian Village, See Stars in the Planetarium and enjoy 15 acres of Old Florida waterfront history.



### **The Lightner Museum**

Relics of America's Gilded Age are elegantly exhibited on the museum's three floors. Costumes, furnishings, mechanical musical instruments and other artifacts give you a glimpse into 19th century daily life. The Lightner collection includes beautiful examples of cut glass, Victorian art glass and the stained glass work of Louis Comfort Tiffany.



## ***Scheduled Tours & Entertainment***

### **St. Augustine Historical Tour**

- Mission of Nombre de Dios – birthplace of Christianity on this continent
- Castillo de San Marcos – this fort is one of our oldest national monuments
- St. George Street – a shopping “mecca” with over 240 gift shops, ice cream parlors & restaurants



**Note:** 20 person minimum / 90 person maximum

\$90 per person

**Monday May 16, 2011**

# Restricted Smoking Areas? or No Smoking at all?

By: Randall A. Pentiuk, Editor

&

April E. Knoch, Esq.

On September 15, 2010, the U.S. Department of Housing and Urban Development issued a policy statement regarding implementation of optional smoke-free housing. The policy statement urges owners and management agents participating in specific Multi-family Housing rental assistance programs to implement smoke-free housing in some or all of the properties they own or manage.

Such a policy is not necessarily limited to HUD regulated properties. Rather, with input from your attorney and careful review of your Cooperative's member make-up, implementation for non-regulated housing is not only possible, it is a valid and legal method to protect the corporation's most precious asset, its members. Recent scientific studies show that secondhand smoke is more than just a nuisance and is deserving of its own set of rules.

The health risks associated with the exposure to second hand smoke have been shown as a leading factor in the development and exacerbation of asthma and other respiratory illnesses, cardiovascular disease, and cancer. In 2006, Michigan's Department of Health and Human Services issued a publication regarding the risks of involuntary exposure to tobacco smoke. Within this publication, the Department reports various scientific findings which support indoor smoking bans. The report conclusively determined that separation of smokers from non-smokers, cleaning the air, and ventilating buildings cannot eliminate the exposure of nonsmokers to secondhand smoke.

A second important note to HUD's policy statement is the risk factor associated with structural damage caused by home fires. Citing from the survey findings of the United States Fire Administration, smoking was listed as the number one cause of home fire deaths in the United States and that 25 percent of people killed in smoking-



related fires are not the actual smokers. Often the victims are children and neighbors.

In addition to the unintended fatalities, Cooperative's suffering structural damage from smoking related fires also pay an economic penalty in the form of increased insurance risk premiums. Implementation of smoke-free policies could therefore act as a means to reduce property insurance premiums by showing a decreased risk in the form of rules and regulations sanctioning indoor smoking.

Adoption of a smoke-free policy, however, does not come without its own risks. Regulation of personal habits has become a hotbed topic as more and more government regulations are enacted for the "general health and welfare of the public." Many smokers are still smarting from state smoking bans in public places, therefore injecting rules affecting personal behavior within one's own home can be very tricky.

The first thing to remember with any new policy or rule is to ensure it does not run afoul of existing fair housing and civil rights laws. No policy or rule should ever deny occupancy to an individual merely because he or she may smoke, and neither should you maintain smoking and nonsmoking specific wait-lists. You can, however, inquire whether the applicant or any of his or her household members are smokers. This same question may also be asked of existing members at the time of recertification. In the event a smoke-free policy is implemented, you must advise your existing members that they have the option of either terminating occupancy, or, transferring to another available unit.

If you are still a little reluctant about making an all-out ban on indoor smoking, you also have the option of grandfathering existing members. In this situation all incoming members will be subject to the smoke-free policy and over time the entire development will become smoke-free with little or no hassle. An alternative to the grandfather clause is of course to designate certain buildings as smoke-free keeping in mind that you still need to follow wait-list procedures and give the available unit, smoking or non, to the first eligible household on the list. Make certain that you advise them of the unit location and if they choose to pass on the unit it will not be due to any discriminatory measure in violation of fair housing and civil rights laws.

For those subject to HUD oversight, all new smoking-related House Rules must be implemented in accordance with HUD Handbook 4350.3 REV-1, *Occupancy Requirements of Subsidized Multifamily Housing Programs*, paragraphs 6-9 and 6-12. Any new rule must be circulated to all members no less than 30 days prior to enforcement. In the event a member's initial occupancy term has not yet completed, you must provide him or her with no less than 60 days notice of the change, prior to the end of the occupancy term. Once the required notice is given and the rules go into effect, violations of the smoke-free policy may be considered a material noncompliance, especially if the individual is a repeat offender.

# FROM THE PRESIDENT

## Are We Learning?

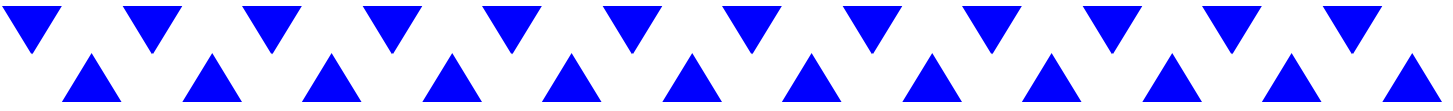
By: Bill Magee, CCD, ARM, IAP, NAP

President – Midwest Association of Housing  
Cooperatives

I am aware that some of us look at the many educational conferences we attend during the year as a vacation or a chance to go to an interesting city and see things to which we have not yet been exposed. I would never say that you should not take in a lot of what different places have to offer, but always keep your proper perspective. In the forefront of your mind should be the many reasons why your cooperative sent you there in the first place. Remember you are spending not just your cooperative's money; it's your money and your neighbors' money that sends you to these educational events. It's not some distant corporation with no face and no name. It's your Coop and the people who elected and placed their trust in you by financing your trip; you owe them something. Collect all the knowledge you can while in attendance and bring it back, in the Cooperative spirit, to your fellow members.

You should go to conferences to network with members from other cooperatives, to share experiences and learn from each other. You won't learn at these conferences simply by networking.....you need to attend the workshops and absorb everything you can while in attendance. Become part of the discussion, take handouts back to your own membership for their enhanced learning; it's why you were sent to the conference in the first place. It's hard for me, as a board member myself, to see entire boards that go to conference after conference, year after year, and don't understand how to run their corporation. It's hard for me to see many board members that are incapable of making decisions on their own without someone telling them what to do. You were elected by your membership, you are a leader, use your talents to be a better person. This will help you to become a much more effective board member.

Get out of the box for a minute and take a good look at yourself in the mirror. Do you like what you see? Do others see you the way you see yourself?



Leaders have to possess the political skill to recognize that collaboration is necessary for the success of any corporation. Negotiation, compromise and coalition building are also practices which you should develop a love for to be successful in your duties as an effective board member.

We are all imperfect humans and at times are thrust into situations with people to whom we have no personal affection. But keep in mind, this is not about you – it's about your cooperative corporation. Effective board members move beyond self-interest toward the common good. They focus on serving their members not themselves. They find ways through difficult situations to develop strategies for moving forward with their cooperative, instead of repeating the same thing over and over again while expecting a different result. Even people that you struggle to like personally bring great gifts to the table. Respect the will of your membership who placed you at the table with your fellow board members and check that ego at the door. Again, it's not about you.

Do you sit on the board or do you serve? That is a key question.

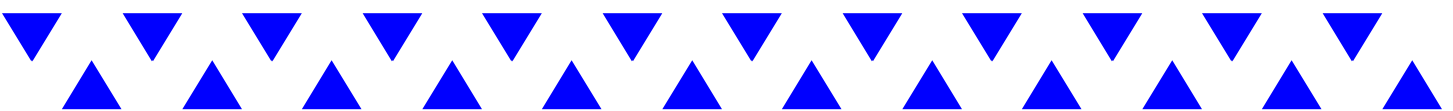
If you sit and all you do is sit, do your cooperative a favor and move away from the table to allow someone else a chance to contribute. Sitting takes up space and resources, nothing more.

Serving on the other hand, is what you were elected to do. Yes, you contribute personal time, yes you contribute the sweat of your labor, yes you sit up at night at home worrying about the future of your cooperative occasionally and for all that the Coop owes you nothing. Not a wage, not preferential treatment from management, not free vacations. This is about business – not about you.

Economics in our country today dictate that we are more diligent than ever in our efforts to protect, enhance and secure the future of our cooperative homes. Strong, effective, selfless leaders are what cooperatives of today are in need of to bring us into the future.

If it is your goal to go on many trips at the cost of others, while providing them no return for the investment of their hard earned money, then I kindly ask you to step aside in favor of those with the goal of doing good for those who elect you to serve. Steep yourself in the learning process which is rooted in the history of our country.

They say you do better when you know better. Are you learning?



---

**MAHC**

Po Box 185  
Romulus, MI 48174-0185  
PH: (734) 955.9516  
FX: (734) 955.9518  
Email:  
Carolynmahc@aol.com

---

## TOWNHOUSE PLAZA

### A MODEL IN THE COOP COMMUNITY

*CONTINUED FROM PAGE 1*

The neighborhood watch committee is a perfect example of how Townhouse Plaza is run and why it is successful and thriving. The neighborhood watch committee has had not only the local sheriff and chief of police come and speak, but a specialist from the police department as well. They are out on all the major holidays, especially Devil's Night and Halloween - they are on bikes, walking or in a car with a yellow light on top. Imagine how safe the members must feel knowing that everyone is looking out for everyone else.

What else are they doing? Yep, there's more. Townhouse Plaza has been a member of MAHC for 15+ years. They are also using technology to their advantage. They have a simple but fully interactive website ([www.townhouseplazacoop.com/](http://www.townhouseplazacoop.com/)) - which has a copy of their by-laws, rules and regs, application and more! This opens the gate to new members, new inquiries and growth . . . something all Cooperatives could use. Townhouse Plaza is definitely a model Cooperative.

**MAHC**

P.O. Box 185  
Romulus, MI 48174-

Prsrt Std  
US Postage  
**PAID**  
Permit #31