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A Message from the President

I hope all of you had a safe and fantastic summer. We were really fortunate in Michigan to have only a few really hot, humid days. I know many families cooled off hanging out at the local pool or laughed while children ran through sprinklers. Maybe a trip to the local ice cream shop or a tasty treat from the neighborhood ice cream truck made the summer a bit more special.



Like many of fellow MAHC cooperatives, my cooperative, Fountain Court, had its annual summer festival where all our members ate some fabulous food, listened to some great music, and spent time with their fellow cooperative members. Kids enjoyed many activities, and, as one of the highlights of the event and a personal favorite of mine, a local group of African dancers put on a fantastic show.

We're preparing for fall by checking out the grounds and outer buildings to ensure we're ready for winter. Once the cider mills open here, I know that we're truly on the way to fall.

MAHC's 2025 conference will be held in the Dominican Republic at the Paradisus Palm Real Hotel resort. You can find out more information at our website [www.mahc.coop](http://www.mahc.coop).

MAHC held a Certified Cooperative Specialist certificate program at Georgetown Cooperative in Taylor, MI on October 12 and 13. This intensive two-day course does a serious dive into the cooperative movement, how cooperatives function, and how you can help make your cooperative even better. Congratulations to the participants!

Remember that MAHC will conduct onsite training upon request, whether it's CCS or new board member training. One of MAHC's missions is to educate its members about the benefits and "how-to" of cooperative living. We're here for you. I know this organization means so much to so many, and I am honored to continue its mission.

*Jerome Rayford*

Jerome Rayford, President



**MAHC BOARD**

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Dave (Rudy) Rudicil	Director	Colonial Village Cooperative	Riverview, MI
Vera Lewis	Director	Wellesley Townhouses	Romulus, MI

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 Lori Smith  
 Karen Mitchell  
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Jerome Rayford

Retreat Co-Chairs

Jerome Rayford



MIDWEST ASSOCIATION OF HOUSING COOPERATIVES

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**Continued**

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Parliamentarian

April Knoch  
Jerome Rayford

State Vice Presidents

Blaine Honeycutt, MI  
Christine Johnson, IL  
Karen Mitchell, IN, KY, OH  
Missouri (Vacant)



## Meet the class of 2024

On October 12 and 13, Georgetown Cooperative in Taylor, Michigan hosted its annual Certified Cooperative Specialist training event. Participants spent two days immersed in all things cooperative, took their test, and can now proudly claim that they are certified cooperative specialists. Thank you to our fantastic trainers and all who attended.

### Congratulations!

**BRANT LOSINSKI** - PCK LAW

**STEVE VIOLES** - HILLDALE HEIGHTS COOPERATIVE

**LON PRATT** - HILLDALE HEIGHTS COOPERATIVE

**LINDY JILLBERT** - HILLDALE HEIGHTS COOPERATIVE

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**KIMBERLY MOSEY** - KC PROPERTY SERVICES

**TERRY JOHNSON** - PCK LAW

**JUDITH OLDENBURG** - HILLDALE HEIGHTS COOPERATIVE

**MICHELE CAMPBELL** - HILLDALE HEIGHTS COOPERATIVE

**KELLY WEGNER** - WILLIAMSBURG TOWNHOUSES COOPERATIVE

**BEVERLY POWERS** - KC PROPERTY SERVICES

**BRITTANY MERRELL** - PROFESSIONAL PROPERTY SERVICES



### MAHC's Newsletter Committee



Editor

Randall Pentiuik



Associate Editor

Barb West



Associate Editor

April E. Knoch



Associate Editor

Monte Huston

## The MAHC Messenger



## Join MAHC in the Dominican Republic



We're going to the Dominican Republic for our 2025 annual conference, and we'd love to see you there!

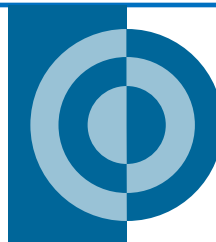
**Paradisus Palm Real  
Golf & Spa Resort  
May 18-May 21, 2025**

**Registration is open now, so go to [mahc.coop](http://mahc.coop) to sign up today**

### MAHC Messenger

The views and opinions expressed herein are those of the author(s) and contributors and should not necessarily be reflected as those of the Midwest Association of Housing Cooperatives.

The purpose of this publication is to serve as informational only and not to engage in disbursement of legal advice. If you require legal assistance please consult an attorney. If you have questions or comments please submit them to the editor at the email address listed in this publication.



## Make Your Voice Heard **VOTE!**

We're less than 40 days away from election day, and if you haven't registered to vote and are able to vote, time is running short!

As members of housing cooperatives, you know the value of elections and having a board of directors who represents the community and strives to make the place better for all of the cooperative's members.

Civic elections perform the same function. Selecting leaders which best represent your interests and concerns is vital if you want your voice heard. While the presidential election is a major topic of conversation, the down ballot elections are just as important.

Think of these elections as being similar to members running for the cooperative's board. Each person running for the board makes their argument as to why they would be a good candidate. Candidates for state and local election are no different. They need to make their case to you as to why they should represent you on a state or local level. While almost everyone is familiar with where the presidential candidates stand on the issues, that's not always the case with state and local candidates.

Vote 411 is an excellent resource for all things election. You can register to vote, check your registration, or find out what's on your local ballot. You can find responses of candidates who replied to Vote 411's quick questionnaire and compare those response with candidates running for the same office.

Check out their website today.  
<https://www.vote411.org/>

**The MAHC Messenger**



**ARE YOU READY FOR THE CORPORATE TRANSPARENCY ACT DEADLINE?**

As the January 1, 2025 deadline for registering with FinCen under the newly enacted Corporate Transparency Act (CTA) approaches for hundreds of Michigan cooperative board members, many remain in the dark as to the Act’s application to them. Others remain unsure as to what information is required and how that information is filed to avoid steep fines. Others may not even be aware that even if they are not a board member, they could still be considered a beneficial owner in their cooperative, subject to FinCen filing requirements under the CTA.

Across the nation, several suits have been initiated in various state federal district courts seeking exemption for small business. In Virginia, CAI has initiated its own suit arguing exemption for its traditional member condominiums, HOAs and community associations, as well as housing cooperatives.

The law office of Pentiuik, Couvreur & Kobiljak, P.C., along with the Midwest Association of Housing Cooperatives and several Michigan housing cooperatives, are also preparing their own lawsuit in the Michigan Eastern District to argue exemption from the CTA for hundreds of housing cooperatives affected in Michigan. In the interim, without any direct ruling in Michigan’s own federal courts exempting housing cooperatives from the overreaching application of the Corporate Transparency Act, cooperative board members should be prepared to submit the following information with the assistance of their cooperative attorney to ensure full compliance:

1. The full legal name of the Cooperative, and any alternative name or DBA;
2. State of Formation;
3. Current address of Cooperative office;
4. Tax ID for the Cooperative;
5. Beneficial Owners (i.e., Board members, certain agents, members holding a certain number of memberships, etc., ) as follows:
  - a. Full legal name;
  - b. Date of birth;
  - c. Current residential or business address;

- d. An unexpired state identification number or U.S. Passport number; and,
- e. A copy of the chosen form of identification.

All of this information is required for filing the initial report. Board members are then responsible for updating their information within 30 days of any change. Failure to comply carries the risk of various penalties, including civil fines and prison time. Board members are encouraged to reach out to their cooperative attorney as soon as possible to discuss the CTA requirements. Any Michigan Cooperative that wishes to be a plaintiff in the federal action should reach out to MAHC and they will put you in contact with the contact person in charge of the litigation.

There are thousands of community associations in Michigan that are waiting to see the outcome of these federal suits which means there are thousands of board members waiting as long as possible to file their reports with FinCen. The reporting system with FinCen is exclusively online so do not wait to the last minute to file because when a site becomes overwhelmed, it could crash leaving you without any way to come into compliance.

**CAUTION:** Additionally, board members are cautioned that there is a scam going on right now where emails are being sent out requesting information from you for filing with FinCen.

**FINCEN WILL NEVER EMAIL YOU FOR INFORMATION OR OTHERWISE SOLICIT YOUR COMPLIANCE!**

*April E. Knoch, Esq.  
Pentiuik, Couvreur & Kobiljak, P.C.*

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## *Resources*

### Website & Office

[www.mahc.coop](http://www.mahc.coop)  
10882 Beech-Daly Rd.,  
Taylor, MI 48180

### Direct Learning

Contact the MAHC office for more information about on-site training opportunities!

### National Coop Law Center

[www.nationalcooperativelawcenter](http://www.nationalcooperativelawcenter)

### Other Web Resources

National Association of Housing Cooperatives  
[www.nahc.coop](http://www.nahc.coop)

### Conference Calendar

**MAHC 2025  
ANNUAL CONFERENCE**

**May 18-21, 2025**

**Check our website for info  
[www.mahc.coop](http://www.mahc.coop)**



### Our Mission Statement

To support and champion the cause of quality housing through education, legislative actions, partnership, and advocacy for Housing Cooperatives



### Rochdale Principles

People coming together to work toward the betterment of society. During the 19th century, the Industrial Revolution created tremendous upheaval, often to the detriment of workers. What required many hours of hand-skilled labor now took half the time with machines. Hand weavers were one of the groups who suffered the most as looming machines and textile factories could turn out products and materials faster than traditional hand weavers. A group of tradespeople and weavers, said “Enough” and formed their own organization, developing their guiding principles which became the foundation of the cooperative movement and these principles are still in use today, with some minor modifications.

1. **Voluntary and Open Membership**—Membership is open to all individuals free from discrimination
2. **Democratic Member Control**—equal votes for members-one member/one vote
3. **Members’ Economic Participation**—Maintaining economic cooperation through equitable contribution and sharing of economic responsibilities and benefits
4. **Autonomy and Independence**—Cooperatives exist as autonomous organizations owned by their members
5. **Education, Training and Information**—Helps members increase productivity
6. **Cooperation Among Cooperatives**—Working with fellow cooperatives at the local, state and national level
7. **Concern for Community**—Looking after members of the community