

WINTER 2026

Wishing You a Happy New Year from MAHC



Dear Members,

As we kick off 2026, we're reflecting on the strength and spirit of the Midwest Association of Housing Cooperatives and expressing our gratitude to you, the members who bring dedication, diversity, and heart to your communities.

For nearly 63 years, MAHC has thrived because of your commitment, and it's that energy that keeps our cooperative movement growing stronger year after year. To our board members, thank you for your tireless work and steady leadership, ensuring our cooperatives continue to improve, grow, and serve their members with excellence. And to everyone who participates in MAHC's trainings and annual conferences, your eagerness to learn and connect helps strengthen the cooperative movement as a whole.

Our May 2025 conference in the Dominican Republic was a wonderful reminder of the power of coming together, a time full of connection, education, and inspiration. Looking ahead, excitement is already building for our next gathering in May 2026 in beautiful Cancun. We can't wait to learn, grow, and celebrate with you once again.

Thank you for being an essential part of MAHC's story. Wishing you a bright and successful year ahead.

Warm regards,
The MAHC Team

The Good, Bad, and the Ugly of 2025

Musings by Creighton D. Gallup, Attorney /Partner at Pentiuik, Couvreur & Kobiljak, P.C.

Greeting and Happy New Year to All. 2025 was quite the year, and as we dive headfirst into 2026, it is a good time for a little reflection and observations from the previous year. Although history often repeats itself, let's take a look at last year and hope we get the best of 2025 here in 2026, and leave the bad stuff where it belongs—in the rearview mirror. Cue up the spaghetti western whistling for The Good, the Bad, and the Ugly:



The Good

Conferences were a hit! Both MAHC and NAHC had fantastic events with cool locations and great turnouts. I still can hear the chants of “MAHC is back!” on the last night of the conference down in the Dominican Republic. What a venue and what a scene it was! Looking forward to Cancun in May and San Juan in the fall. Hoping for huge turnouts and seeing our Coop family soon. Time to build on the energy that has been percolating the last couple of years.

Dockets are starting to get caught up finally. During the aftermath of COVID, courts were jammed up for months and years to follow. Some courts were seeing six-month delays on new filings or longer. Things seem to have gotten back to normal scheduling, which means coops are getting paid faster by delinquent members without the ridiculous delays we saw after 2020 and years after.

Interest rates coming back to earth. Fingers crossed it continues so refis are viable options for cooperatives needing cash for capital improvements.

The Bad

Judges doing weird stuff:

1. Judge allowed executive minutes to be subject to discovery (produced to the other side during litigation). Luckily, our office demanded the court view them only “in camera,” but the idea that these documents were even allowed for that purpose is troubling and would have been appealed quickly had the judge not moderated the Order.
2. Judges allowing pro se Defendants too much grace, making a mockery of the legal proceedings. While we all entrust our judges to keep order and rule objectively, we have seen too many instances of defendants who choose to represent themselves being allowed to file incessant, frivolous motions and lawsuits without any real meaningful sanction or deterrent to doing so. Some of these filings would be quickly sanctioned if a licensed attorney filed them, but courts tend to be too soft on Defendants who choose to represent themselves. Why is this important? Well, the delays and frivolous filings cost money to defend. Sometimes a lot. A good Coop attorney will be able to handle them, but expect delays and increased costs if the courts continue this pattern.

The Bad, Continued

3. We even had a judge telling Coops they need to file probates in the event of a member's death when no family wants to bear the expense or get involved. Yeah, that's right: a member dies, all the equity is already eaten up with damages, unpaid carrying charges, rehab, etc., and then the coop is forced to file a probate on behalf of the Defendant at membership cost just to get possession of a unit that has negative value. Makes no sense and hopefully was a rare occurrence and not a trend.

4. Staying writs mid-execution. We have seen several instances of courts signing Writs of Eviction, and then after the court officer starts executing, calls them off at considerable expense to the cooperative, delaying justice. Once the process is underway, courts should let it play out, allow Coops to get possession of property back as they are entitled, and not second-guess themselves after the case has already been adjudicated.

Takeaway: It is important to work closely with your Coop attorney prior to any enforcement action. Get a game plan in place and have candid discussions of strengths of cases and, when appropriate, alternatives to litigation.

The Ugly

Too often Boards not using their coop attorney to review contracts, especially management contracts. We saw more than a handful of issues this past year with contracts signed without legal review that did not have 60-day "without cause" provisions, meaning cooperatives have exposure on the contract even if the management agent they wanted to fire was in default. No bueno.

Turnover of management companies: we saw a surprisingly high level of turnover last year. While circumstances vary as to why this may have happened, common themes we hear are professionals not staying in their lane and/or failing to maintain proper levels of communication and interaction with their Boards.

People still thinking they can steal with impunity. Our office has had to handle more than one incident of egregious criminal conduct by either a site manager, employee, management agent, or director embezzling funds. We even saw a board member abusing their position to charge finder fees to move prospective residents up on the waiting list. These stories need no embellishment, as they are as audacious as it gets. It's horrifying that despite all the oversight and training most boards and management companies get, this stuff still happens all too often. Everyone needs to be vigilant to prevent it from happening, or at least minimize the exposure when it does happen.

Moral of the story is to keep your Coop attorney close and in the loop. Never be penny-wise, pound-foolish. Your coop attorney can guide you through all of these scenarios. Ok, 2026, bring it on—we are ready for you!



MAHC President Jerome Rayford Honored with Distinguished Service Award at NAHC Annual Conference

The cooperative housing community celebrated an inspiring leader this year as Mr. Jerome Rayford received the prestigious Distinguished Service Award at the National Association of Housing Cooperatives (NAHC) Annual Conference in Savannah, Georgia, held in October. This award recognizes outstanding service to cooperative housing and honors individuals whose dedication and contributions have strengthened cooperatives and their members.

April Knoch, attorney from Pentiuik, Couvreur & Kobiljak, P.C. (PCK), MAHC board member, and instructor at the NAHC conference, presented the award, praising Mr. Rayford's unwavering commitment and innovative leadership. Rayford currently serves as president of the Midwest Association of Housing Cooperatives (MAHC) and as board president of his home cooperative, Fountain Court. Through his tireless work, he has brought innovation to the development and preservation of housing cooperatives, consistently striving to better serve their members.

In just three short years of service to the MAHC, Mr. Rayford has set a new standard for cooperative leadership. His guidance has propelled the organization to new heights, ensuring that cooperative members receive top-tier educational opportunities and support. His work serves as a model not only for Midwest cooperatives but for cooperatives across the United States, demonstrating the profound impact that passionate and committed leadership can have.

"Mr. Rayford's work demonstrates what happens with positive change and dedication to the teachings and principles of the cooperative movement," said Knoch. "His leadership is an absolute example to us all."

Mr. Rayford's dedication illustrates the powerful results that occur when passion and leadership unite in service to a cause. Congratulations to Mr. Jerome Rayford for this well-deserved recognition.



The 2026 MAHC Annual Conference Is Almost Here!

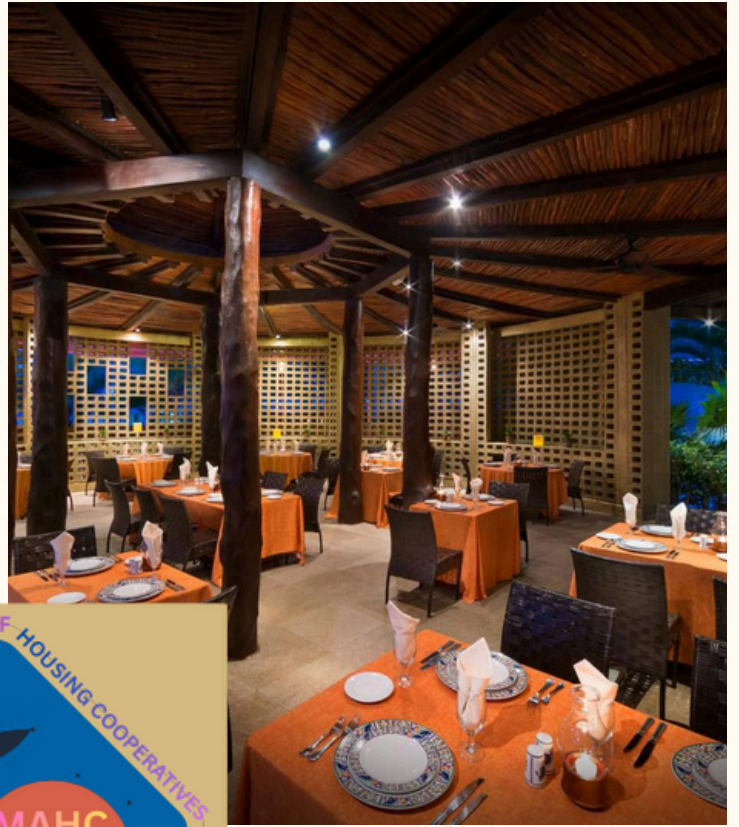
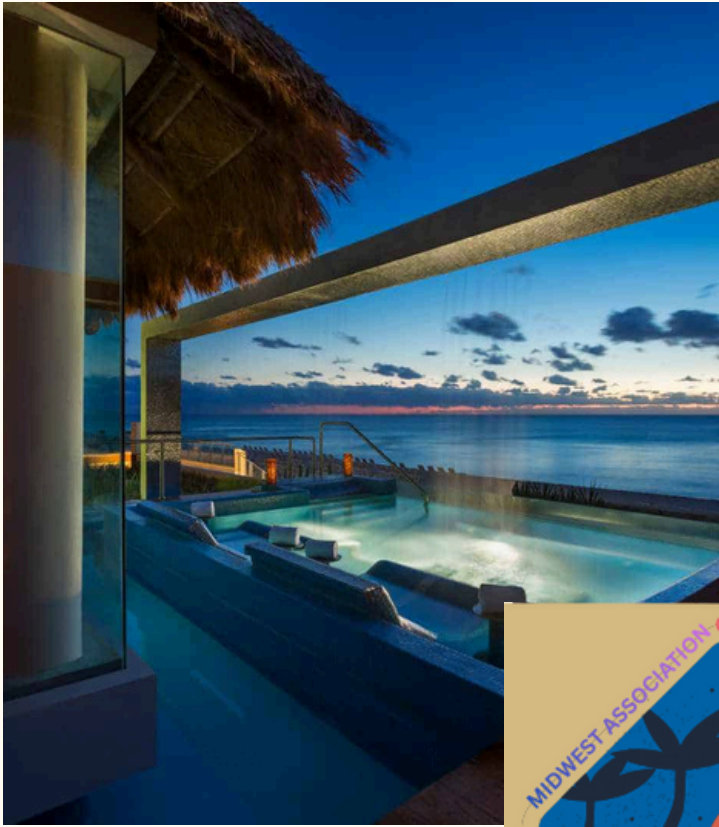
Get ready—MAHC is heading to paradise for the 2026 Annual Conference! Join us from Sunday, May 18 through Wednesday, May 21, 2026 at the Hard Rock Cancun Hotel Resort in Cancun, Mexico for an unforgettable experience.

This elegant, all-inclusive oceanfront resort offers everything you need to relax, recharge, and connect. Plus, every attendee will receive a \$200 resort credit to make the stay even more enjoyable!

Rock Star Platinum & Deluxe Platinum Perks

Attendees will enjoy world-class amenities, including:

- Double hydro spa tub & private bath with shower
- Balcony with seating and breathtaking views
- Fully stocked minibar & Nespresso coffee machine
- Free high-speed Wi-Fi & 24-hour room service
- LCD satellite TV, Bluetooth alarm clock & digital safe
- Rock Spa® bath amenities, plush robes & slippers
- Individually controlled A/C & more luxurious touches



Don't Miss Out!

It's time to grab your passport and start planning your trip. Conference registration and early bird specials will open soon—so secure your spot early! You can also register to sponsor a luncheon or a coffee break, set up a booth to show off your organization and advertise in the MAHC Conference book or Newsletter.

For more information, contact the MAHC office at 734-955-9516 or email adukes@mahc.coop

CONFERENCE



Special



MAHC is offering a limited number of Special packages featuring a full-page ad in the conference book, a sponsor table, ½ page ad in the newsletter and an ad on the Awards Ceremony slide show, all for only \$2,500! Call (734) 955-9516 to secure your spot.



Coop Member Spotlight: From Concord to Disney – A Story of Family and Community



For Hope Turner, community isn't just a concept, it's a way of life, one she has experienced through challenges, perseverance, and moments of profound joy. Hope's family story is one of resilience. She and her daughter, Angelique Turner, live at Concord Cooperative in Brownstown, a community that has shaped their lives for decades. Hope moved there in 1996, when Angelique was 3. Both mother and daughter moved away for a time, but Hope returned to Concord, where she now serves as Co-op manager, and Angelique followed a few years ago with her two daughters, Sophie, 10, and Zoie, 8, to raise them in the supportive cooperative environment.

Sophie was born with a rare congenital condition called proximal focal femoral deficiency, which affects the development of her leg and hip. Since birth, she has undergone multiple surgeries, intensive therapies, and uses both a lift and a prosthetic to help her walk longer distances.

"My baby is a warrior," Hope shared. "She's been through so much, and she's still just the happiest kid."

Despite the medical challenges, Sophie recently experienced something truly magical. From December 2–6, she and her family were among 27 families of children with disabilities chosen for a fully sponsored trip to Disney World, part of Jay Tower's 11th Jay's Juniors Trip. This annual program, organized by Jay Towers in partnership with iHeartRadio, Delta, and community sponsors, provides children with disabilities and their families a fully accessible, all-expenses-paid experience at Disney World.

For the first time, Sophie got to simply be a kid.

“When we walked into Magic Kingdom, Sophie looked at me and said, ‘Grandma, it’s real,’”

Hope recalled. “And I told her, ‘Yes, baby, it’s real.’”

The trip was designed with accessibility and care at its core, from chartered flights to priority park access, ensuring every child could participate fully, regardless of physical limitations. The experience created instant bonds among families who truly understood one another’s journeys.

“It really makes you stop and reflect,” Hope said. “When you think things are hard, you realize there’s always someone facing more, and still finding joy.”

Back home, Angelique continues to build a brighter future for her family. Living within the cooperative community has allowed her the stability to return to school. She will graduate this spring with a Bachelor’s degree in Psychology, with plans to continue on to a Master’s degree focused on pediatric psychology.

“She wants to help kids like Sophie and Zoie,” Hope said. “She’s turning everything she’s been through into something positive.”

Having lived at Concord Cooperative for most of her life, Hope knows firsthand how transformative that stability can be.

“People sometimes have the wrong idea about co-op living,” she said. “But great people come from here. This community helped my family grow, heal, and move forward.”

Hope has a long history of service in the cooperative housing community. She served on the MAHC Board from 2005 to 2007 before joining the NAHC Board, where she has faithfully served for 18 years.

As a longtime cooperative member, Hope believes stories like hers reflect what housing co-ops are truly about, people supporting people through every season of life.

“It’s not just about housing,” she said. “It’s about family, connection, and lifting each other up when it matters most.”



THE MAHC BOARD & COMMITTEES:

MAHC BOARD

President: Jerome Rayford – Fountain Court Cooperative (Detroit, MI)
Vice President: Monte Huston – Grandview Cooperative (Muncie, IN)
Treasurer: Lori Smith – Bloomfield Hills Townhouses (Pontiac, MI)
Secretary: Karen Mitchell – Grandville Cooperative (Indianapolis, IN)
VP-MI: Blaine Honeycutt – Georgetown Cooperative (Taylor, MI)
VP-IL: Christine Johnson – Noble Square Cooperative (Chicago, IL)
Director: Dino DeMare – Professional Property Services (Bingham Farms, MI)
Director: Valerie Hall – Kirkpatrick Management (Clinton Twp., MI)
Director: Wanda Dawson – Arrowwood Cooperative (Ann Arbor, MI)
Director: April E. Knoch – Pentiuk, Couvreur & Kobiljak (Wyandotte, MI)
Director: Barbara West Ed.D – Park Forest Area E Cooperative (Park Forest, IL)
Director: Leslie LaMarche – Colonial Square Homes (Kansas City, MO)
Director: Dave (Rudy) Rudicil – Colonial Village Cooperative (Riverview, MI)
Director: Vera Lewis – Wellesley Townhouses (Romulus, MI)
Director: Freneka Mccan – Coronado Gardens Cooperative (Lansing, MI)

MAHC COMMITTEES

Executive Planning

Jerome Rayford
Monte Huston
Lori Smith
Karen Mitchell
Valerie Hall

Audit/Finance

Lori Smith, Chair
Valerie Hall
Monte Huston
Dino DeMare
April Knoch
Jerome Rayford

Conferences & Planning

April Knoch, Co-Chair
Jerome Rayford, Co-Chair
Blaine Honeycutt
Lori Smith
Christine Johnson
Karen Mitchell
Monte Huston
Vera Lewis
Dave Rudicil
Valerie Hall
Barbara West
Leslie LaMarche
Anne Dukes
Wanda Dawson
Dino DeMare

Location/City Selection

Jerome Rayford, Chair
Christine Johnson
Valerie Hall
Karen Mitchell
Vera Lewis
Blaine Honeycutt

Conference Pre-Site

Visits
Jerome Rayford

Retreat Co-Chairs

Jerome Rayford

Trainers of Trainers

April Knoch, Chair
Dino DeMare
Valerie Hall

THE MAHC BOARD & COMMITTEES:

Membership Services

Valerie Hall, Co-Chair
Karen Mitchell, Co-Chair
Christine Johnson
Lori Smith
Dave Rudicil
Barbara West
Monte Huston
Dino DeMare
April Knoch
Vera Lewis
Wanda Dawson
Jerome Rayford
Annette Dukes

Awards Committee

Jerome Rayford, Chair
Valerie Hall

NAHC Steering Committee

April Knoch
Valerie Hall
Blaine Honeycutt

Parliamentarian

April Knoch
Jerome Rayford

Bylaws Committee

April Knoch, Chair
Barbara West
Vera Lewis
Lori Smith
Jerome Rayford
Christine Johnson

Newsletter Committee

Randall Pentiuk, Co-Chair
April Knoch, Co-Chair
Monte Huston
Vera Lewis
Jerome Rayford
Barbara West

Ticket Committee

Christine Johnson
Wanda Dawson
Leslie LaMarche
Monte Huston
Annette Dukes

State Vice Presidents

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

Historical Committee

Karen Mitchell, Chair
Barbara West
Leslie LaMarche
Wanda Dawson
Monte Huston

Web Page Committee

Valerie Hall, Chair
Lori Smith
Annette Dukes

Education Committee

Dino DeMare, Co-Chair
April Knoch, Co-Chair
Dave Rudicil
Valerie Hall
Monte Huston
Barbara West
Blaine Honeycutt
Jerome Rayford

Can an Emotional Support Animal Be Denied Because Another Tenant Has Allergies?

Lessons from Cohen v. Clark

Housing providers often face difficult decisions when two tenants have legitimate disability related needs that conflict. One of the most challenging situations is when a tenant requests an emotional support animal in a no pets building, while another tenant has medically documented allergies to animals. The 2020 case Cohen v. Clark offers important guidance on how courts may view these competing accommodation requests.



Background of the Case

Karen Cohen had severe, medically documented allergies to pet dander and carried an EpiPen due to the risk of anaphylactic shock. Because of her condition, she specifically chose to live in an apartment building with a no pets policy. The rental agreement stated that the only exception to the no-pet policy was for reasonable accommodations. Two months after Cohen moved in, David Clark rented a unit down the hall. About a month later, Clark requested a reasonable accommodation to keep an emotional support dog due to his mental health condition. Once Cohen learned of the ESA accommodation request of her neighbor, she notified the landlord of her allergies and submitted her own accommodation request. The landlord was now placed in a difficult position with competing accommodation requests subject to fair housing analysis. The landlord then contacted their state Civil Rights Commission. The landlord was then advised that it needed to accommodate both requests.

The Landlord's Attempt to Accommodate Both Tenants

After learning of Cohen's allergies as documented with her competing accommodation request, the landlord attempted to address both needs. The landlord assigned Cohen and Clark different stairwells and installed an air purifier in Cohen's apartment to reduce exposure to animal dander. Despite these measures, Cohen continued to suffer allergic reactions from the dog's presence in the building. Cohen in turn filed a state claim against the landlord to assert her legal rights for breach of contract in the Iowa District Court. Despite noting the landlord should have denied Clark's ESA when it proved impossible to accommodate Cohen's allergies, the District Court dismissed Cohen's complaint, finding that the law on reasonable accommodations was not clear and that the landlord acted in good faith and with the belief that Clark's ESA request could not be denied without citing any law in support of its opinion. Cohen appealed.

The Iowa Supreme Court's Decision

The Iowa Supreme Court indicated that it was sympathetic to the landlord's predicament, but that the district court cited no supporting law for its ruling denying her claim. The Iowa Supreme Court found that the landlord's waiver of the no-pets provision in Clark's lease and its attempts to accommodate both Clark and Cohen while they lived in the same building was not a reasonable accommodation because the landlord had available apartments for Clark in other buildings that already allowed pets and, considering Cohen's priority in time, the landlord should have denied Clark's request to accommodate an ESA in the same apartment building as Cohen. The Iowa Supreme Court then reversed and found in favor of Cohen awarding her the damages she sought in the underlying complaint. A critical factor in this analysis was that Cohen had signed her lease first and reasonably relied on the building's no pets policy due to her life threatening medical condition.

CONTINUED ON PAGE 13.



Why This Case Matters

This case highlights how complex fair housing compliance can be when accommodation requests conflict. Not all reasonable accommodation requests can be granted if they create a significant health or safety risk for another resident. Competing accommodation requests go beyond the simple question of "who asked first." Courts may consider who relied on existing policies first but they will also look to what alternative accommodations could be made to satisfy a request. Good faith efforts to compromise, such as separating residents within the same building or adding air filtration, may not be enough if the underlying harm remains. This is why housing providers can never assume that trying to please everyone will protect them from liability or that reliance on the opinion of a non-lawyer will save their position in the event a suit is initiated.

Key Takeaways for Housing Providers

Cohen v. Clark serves as a cautionary example for landlords, property managers, and housing providers. Competing accommodation requests must be analyzed carefully on a case by case basis. Medical documentation and the severity of the condition are critical and the need to have proper legal guidance is absolute.

Conclusion

Cohen v. Clark shows that fair housing law does not always offer simple answers. When a request for an emotional support animal conflicts with another resident's severe medical allergies, Courts may prioritize the health and safety of the resident who relied on a pet free environment. Housing providers who understand these risks are better positioned to make defensible decisions and avoid costly legal disputes. The Iowa Supreme Court's Opinion can be viewed here: <https://www.iowacourts.gov/courtcases/9110/embed/SupremeCourtOpinion>. It should be viewed as a cautionary tale for not only reasonable accommodations but the importance of having your Coop Attorney conversant in fair housing laws, give you your legal guidance.

PENTIUK, COUVREUR & KOBILJAK P.C.
ATTORNEYS AND COUNSELLORS AT LAW



The attorneys of Pentiuk, Couvreur & Kobiljak, P.C., are committed to providing quality legal representation to each of our clients.

Call Us For Quality Legal Service:

Wyandotte: [773-200-3106](tel:773-200-3106)

Chicago: [773-200-3106](tel:773-200-3106)

Out of the Box Property Solutions!



Serving Cooperatives for
over two decades!

www.TMPSinc.com

Offices located at:

2819 NE Russell Road
Kansas City, MO 64117
773-394-8273

14200 Stone Jug Road
Battle Creek, MI 49015
269-968-4571

1165 N Milwaukee Ave
Chicago, IL 60642
773-394-8273



Confidence. For What's Next.

VTC Insurance Group is a full-service Independent Agency with a specific focus on competitive insurance programs for Cooperatives, Apartments, Senior Housing, and Condominium Associations.

- **Licensed in all 50 states and being part of one of the largest insurance agencies in the state of Michigan allows us to leverage the market and enables us to design comprehensive policies with specialized pricing due to the volume of cooperative associations that we currently insure.**

Whether your cooperative is managed or self-managed please contact us for a free analysis of your master policy insurance exposures.

I can be reached at (248) 471-9917 or (586) 202-9577 and by email at mprovo@vtcins.com

Mark A. Provo/Account Executive

Looking for a place to advertise?

This lovely page could be yours in the Spring 2026 MAHC Messenger. Contact Annette Dukes to learn more

adukes@mahc.coop



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

OUR MISSION STATEMENT

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

Resources

Website & Office:

www.mahc.coop

10882 Beech-Daly Rd.,
Taylor, MI 48180

National Coop Law Center:

www.nationalcooperativelawcenter

National Association of Housing
Cooperatives:

www.nahc.coop

Direct Learning:

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