

YORKSHIRE PLAZA COOPERATIVE
MEMBERSHIP SELECTION PLAN
Revised 10/18/2021

I. FAIR HOUSING STATEMENT

Yorkshire Plaza Cooperative, a Michigan Nonprofit Corporation, its employees, and its agent will provide equal and fair treatment to all persons, regardless of race, color, creed, religion, familial status, age, sex, handicap or national origin in the providing of housing and housing services. The property, its employees and agents will not knowingly violate any applicable Federal, State or local fair housing, civil rights, or any equal opportunity requirements. The Property, its employees and agents will also abide by the Fair Housing Act and all of its amendments and Section 504 of the Rehabilitation Act of 1973 as amended (24 CFR, Part 8, 6/22/88).

II. ELIGIBILITY REQUIRMENTS

A. Applicants must disclose and provide documentation of Social Security Numbers (SSN) for all family members at least six (6) years of age or older.

III. INCOME LIMITS

A. Minimum income limits – each applicant must show monthly income greater than or equal to three times the monthly carrying charge amount for each unit styles. **(See Attachment # 1 for a breakdown of minimum income)**

IV. APPLICATION PROCEDURES

A. APPLICATION PACKET

Each household needs to fill out an application package. A complete application package will include:

1. A complete written & signed Cooperative Application.
2. A copy of the Picture ID's for all adult (over age 18) applicants. Copy to be taken by the office staff.
3. Social Security Cards for all persons listed on the application. Copy to be taken by the office staff. If the person does not have a social security card they may submit proof that they have applied for a card (see II B above).

4. Payment of the \$ 100 credit report fee for the first applicant and a \$25 for every additional applicant. Applications will not be accepted without the credit report fee.

B. APPLICATION INTAKE

1. Each application will be time and date stamped then signed by the person taking the application. Applications will be processed in the order they are received.

C. APPLICATION PROCESSING

1. The Site staff will verify the application information. A credit check, criminal check, 3rd party income and asset verification (according to Attachment # 2) and 3 years of residency will be verified.

2. Insufficient/ Inaccurate Information
If we are unable to collect and verify all of the applicant's information they will first be notified by telephone. If we are unable to contact them after three attempts a letter will be sent to their last known address stating that we need the applicant to contact us with the information indicated. They will be given 10 days to comply with this letter. If we do not hear from them in the allotted time, the application will be put in the inactive file. If at any time we find that an applicant has falsified their application or has given us false information we will deny the application. If we discover after the applicant has moved in that they falsified their application, and such falsification would have made them ineligible for membership in the Cooperative, the Cooperative will seek the appropriate action for the termination of their membership. If the applicant refuses to cooperate fully with the application process or if it is the decision of the Board of Directors that an applicant intentionally falsified information, the applicant will be denied.

V. APPLICANT SCREENING

Membership selection criteria may relate to the ability of the applicant to fulfill membership obligations and will not automatically deny membership to a particular group or category of otherwise eligible applicants. In determining whether the applicant will be selected for membership there have been criteria established which shown below. Co-signers will not be allowed for any reason if the applicant does not meet the criteria. In-person interview will be conducted by the Cooperative Directors

or Committee Members to review the information provided. Rejection of the applicant may be based on one or more of the following criteria:

A. Insufficient/ Inaccurate Information

B. Credit & Financial Standing

Applications will be denied if it is determined that the applicant has poor credit. The application will be reviewed to consider whether the applicant has a satisfactory history of meeting financial obligations. All adult members of the household who wishes to become a member of the Cooperative must **also qualify and** have acceptable rating or the application will be rejected. Applicants will not be denied residency because they do not have a credit history. acceptable credit will be defined as:

1. A history of the failure to meet your credit obligations. Priority will be given to current credit activity over older activity. All rent and utility obligations must be paid in full.
2. Monthly recurring credit obligations other than monthly rent or housing charges exceed 50% of gross income.

C. Landlord History

Residency will be verified for 3 years prior to application. If at any time during that period an applicant lived with a parent or a relative, they must provide a notarized statement from that person verifying that the dates of residency and the amount paid for rent, if any. An applicant will be denied if any verification shows that:

1. They were ever evicted or turned over to an attorney for possession, even if the suit was later dropped.
2. They still owe money to a previous landlord.
3. They damaged the property in any way.
4. They have made three (3) or more late rent payments in the last 12 months.
5. If a previous landlord verifies, they had poor housekeeping habits.
6. If they violated the lease agreement or rules and regulations in any way or disturbed the peace of others.

7. The Cooperative will not consider incident of domestic violence, dating violence or stalking as serious or repeated violations of the lease in accordance with MCL 554-9601b of the Michigan Statute.

D. Criminal History

It is the intent of the Member Selection Policy in relationship to considering the criminal conviction of an applicant or a member of the applicant's family who will be a member of the household to protect the safety of members and their property.

The consideration of a person's criminal background does not consider any history of arrest, only criminal convictions.

The policy does consider the nature and severity of an individual's conviction.

The policy does take into account the amount of time that has passed since the criminal conduct occurred.

Applicants will be rejected if the following criminal conviction history appears on a criminal background report and involves the applicant and/or a proposed occupant.

1. Convictions for murder, criminal sexual conduct, felonious assault, felony home invasion.
2. Drug convictions involving the manufacture and/or sale of drugs.
3. Any felony conviction within 20 years of conviction except as listed above in 1. and/or 2.
4. Misdemeanors – three or more convictions in the last 10 years, or any drug conviction.
5. A household in which any member is currently engaged in illegal use of drugs or for which the owner has reasonable cause to believe that a member's illegal use or pattern of illegal use of a drug may interfere with the health, safety, and right to peaceable enjoyment of the property by other residents.
6. Any household member who is subject to a state sex offender lifetime registration requirement; and
7. Any household member if there is reasonable cause to believe that member's behavior, from abuse or pattern of abuse of alcohol, may interfere with the health, safety, and right to peaceful enjoyment of other residents.

Individual Assessments – In evaluating the applicant, the Cooperative will consider relevant mitigating information including: (1) the facts or circumstances surrounding the criminal conduct, (2) the age of the individual at the time the conduct occurred, (3) evidence the individual has

maintained a good tenant history before and after the conviction or conduct, and (4) evidence of rehabilitation efforts.

E. Occupancy Standards

The unit applied for must have enough bedroom space to accommodate the applicant's household. No more than two people will be permitted to occupy a bedroom plus one additional occupant upon initial occupancy to the Cooperative.

VI. REJECTION PROCEDURES

A. Rejecting the Applicant

Each rejected applicant will be notified promptly by a written letter stipulating the reasons for rejection. The letter will advise of the applicant that they may, within 14 days of receipt of the notice appeal this decision in writing. The letter shall also inform the applicant that responding to the letter does not preclude the applicant from exercising other avenues available if they believe discrimination on the basis of race, color, creed, religion, sex, national origin, marital status, age or handicap was a factor in their rejection. If the applicant wants to appeal the decision to the **Managing Agent and Cooperative Legal Counsel**, they may request such an appeal in writing. If an applicant is ultimately denied for any reason, the applicant may not reapply for a period of one year.

B. Appeal to the Board of Directors

A review of the applicant's application file will be conducted by the Managing Agent and Legal Counsel. At the review the contents of the applicant's file will be discussed with respect to the information forming the basis of the rejection. The applicant may submit a written statement for the file. Management will inform the applicant within 5 days after the date of the review of their decision. If the Managing Agent and Legal Counsel reverses the rejection of the applicant, the applicant shall be placed on the appropriate waiting list according to the date of the original application was received.

VII. MEMBERSHIP PURCHASE/MOVE-IN

Membership in the Cooperative provides many rights and privileges. However, members must all agree to comply with all the rules and regulations of the Cooperative. These rules and regulations may be changed by the Cooperative's Board of Directors at any time.

YORKSHIRE PLAZA COOPERATIVE

MINIMUM INCOME LIMITS

EFFECTIVE 11/1/2011

	Monthly Carrying Charges	Monthly Minimum Income	Annual Minimum Income
One Bedroom	\$ 445	\$ 1,335	\$ 16,020
Two Bedroom	486	1,458	17,496
Three Bedroom	522	1,566	18,792

Attachment # 1