

Kirkridge Park Cooperative

Required Income Limits for Membership

Minimum Income Required

One Bedroom	\$9,792 annually	or	\$816 monthly
Two Bedroom	\$16,488 annually	or	\$1,374 monthly
Three Bedroom	\$17,640 annually	or	\$1,470 monthly

Maximum Income Permitted

based on number of household members

1 person	\$38,450
2 persons	\$43,950
3 persons	\$49,450
4 persons	\$54,900
5 persons	\$59,300
6 persons	\$63,700



Equal Opportunity
Housing



Thank you for your interest in Kirkridge Park Cooperative! We are a non-profit housing cooperative specializing in single-family residences, income-based AFFORDABLE housing. We have one, two, and three bedroom homes that feature private entries, designated parking, and utility rooms with washer/dryer connections. All homes are equipped with kitchen appliances – gas range and oven, refrigerator, dishwasher and garbage disposal, as well as central air conditioning. Two and three bedroom units also feature a full basement and one-and one half baths on two levels. Up to two fur-bearing pets are allowed, please inquire with the office for additional details.

The Monthly Carrying Charge (rent) is based on income. If you qualify, rent ranges between:

1 Bedroom	\$408 to \$526*
2 Bedrooms	\$458 to \$592*
3 Bedrooms	\$490 to \$635*

*These rent amounts are subject to change. All rates include water/sewer/trash removal.

Each unit is charged a one-time MEMBERSHIP EQUITY FEE due at the time of move-in. The Membership Fee purchases one share of stock in Kirkridge Park Cooperative, a non-profit corporation. This share of stock increases in value at a pre-determined rate. Upon move-out your share is sold to the incoming member at present value. This amount is then refunded to you less a re-sale fee and any other monies you may owe the cooperative.

1 Bedroom Membership Fee	\$3,000
2 Bedroom Membership Fee	\$5,000
3 Bedroom Membership Fee	\$6,000

There is a **\$50.00 application fee** due at the time of application in the form of money order or cashier's check. We DO NOT accept cash! All persons 18 years or older must complete an application.

YOU MUST MEET INCOME AND FAMILY COMPOSITION REQUIREMENTS, PLEASE ASK IF YOU QUALIFY!

All income and family composition requirements are verified at the time of application and again before assigning a home, to confirm compliance. Please notify this office if you have a change in income or family composition.

Falsification of information will result in denial of membership.

Application processing will include:

- A credit screen
- Income verification
- Identity verification
- Rental history for past 3 years
- Criminal screen

The Board of Directors and Management of Kirkridge Park Cooperative are committed to maintaining a Drug-Free environment. The use, sale, or manufacture of any illegal drug on cooperative property is strictly forbidden. Violators will be prosecuted and evicted!

We are available Monday through Friday 9am to 5pm to assist with your application questions.



Kirkridge Park Cooperative

***Non-Profit Housing Cooperative
8205 Kirkridge Park Drive
Belleville, MI 48111***

***Business Hours: M-F 9AM – 12 & 1-5PM
TELEPHONE 734-697-3555***

These are the procedures for filling out an application. Please read all information before filling out the application. Complete the application as accurately and fully as possible. Incomplete information will slow down the processing of your application.

I. ACCEPTING APPLICATIONS

- a. Anyone wishing to be placed on the waiting list for admission to the Cooperative must complete the application.
- b. Upon returning the application, the applicant must pay a non-refundable \$50.00 fee per person over the age of 18. At this time the Resident Manager will review family composition and income for HUD compliance. If the applicant is obviously ineligible, the application and fee are rejected.
- c. Information from accepted applications is sent to a credit bureau for a credit check.
- d. Based upon the credit check and INS response, the applicant is informed by mail as to a rejection or acceptance on to the waiting list. *Applicants name will go on the waiting list from the date and time that the application was accepted.* Applicant is reminded that credit and HUD eligibility data will be updated and reviewed when reaching the top of the list. Applicants may wait approximately 2-4 weeks for a response.

II. REASONS APPLICANTS MAY AND MAY NOT BE REJECTED FOR:

- a. Applicants may NOT be rejected for discrimination based on race, color, creed, religion, sex, national origin, age or handicap.
- b. Applicants may be rejected for:
 - i. Failure to meet income and family composition requirements.
 - ii. Poor rent payment record at previous address.
 - iii. Unfavorable comments from prior landlords.
 - iv. Poor credit.
 - v. Poor housekeeping habits based on in-home visit.
 - vi. History of Criminal Activity. Includes cases in which a member of a family who is expected to reside in the household was, or is engaged in criminal activity which involves crimes of physical violence to persons or property or the nature of which would be detrimental to the safety or welfare of other members or their peaceful occupancy of the premises.
 - vii. Violent Behavior
 - viii. Confirmed Drug or Alcohol Addiction or Abuses.
 - ix. Rape, Prostitution or Sexual Deviation.
 - x. Providing false information on the application.

For a more detailed explanation of categories of rejection you may request a copy of Tenant Selection Plan and Continued Occupancy.

After an application is turned in if there are any changes in employment, address information, phone number or family composition, applicants are **REQUIRED** to contact Kirkridge Park immediately to report the changes. Failure to do so may result in the application being **rejected**. Should you decide to cancel your application, please notify Kirkridge Park immediately.

KIRKRIDGE PARK COOPERATIVE MEMBERSHIP SELECTION PLAN

Revised 1/27/06

I. FAIR HOUSING STATEMENT

Kirkridge Park Cooperative, 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 REQUIREMENTS

- A. All applicants must show proof of citizenship or eligible immigration status. Acceptable documentation is as follows:
1. Birth Certificate from the United States of America.
 2. Naturalization Certificate for the United States of America
 3. Any item listed in HUD Handbook 4350.3 REV-1, page 3-24, figure 3-4: Acceptable DHS Documents.
- B. If the applicant has a social security number, proof of social security number is required according to HUD Handbook 4350.3 REV-1, Appendix 3

III. INCOME LIMITS

- A. Maximum income limits per HUD guidelines for a Section 236 Property.
- B. Minimum income limits – each applicant must show monthly income greater than or equal to three times the monthly carrying charge amount for two & three bedroom units, and two times the monthly carrying charges for one bedroom units. (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. A copy of the Birth Certificate or other proof of citizenship for all applicants, adults and children. (see II A above)
 4. 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).
 5. Completed HUD forms 9887 and 9887A for every adult.
 6. Payment of the \$50.00 credit report fee for each application. 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.
 2. Preferences for units will be given to qualified members that are on the transfer list(s) prior to new applicants.
 3. Preferences will be given over all other applicants to qualified applicants who have been displaced by a government action or a presidential declared disaster.

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. 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 have acceptable rating or the application will be rejected. Applicants will not be denied residency because they do not have a credit history. Poor credit will be defined as:
 1. Civil Judgments that occurred within the last five years unless they are medical. If an applicant has established a payment plan with a creditor on a judgment that is not from a landlord and can prove they have been making payments an exception may be made.
 2. A bankruptcy in the past three years.
 3. Six or more non-medical collection records. All electric collections must be paid in full and an applicant must show proof that they are able to get the electric service turned on in their name.
- 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 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 show 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.
- D. Criminal Activity. An applicant will be rejected if the following criminal activity for any Member or other occupant of the household.
 1. Any household occupant who is subject to a state sex offender lifetime registration requirement; and
 2. Any household occupant where there is reasonable cause to believe that an occupant's behavior from abuse or pattern of abuse of alcohol, may interfere with the health, safety, and right to peaceful enjoyment of other residents;

3. Any household occupant was evicted in the last three years from federally assisted housing for drug-related criminal activity.
 4. Any household occupant who is currently engaged in illegal use of drugs or for which the Cooperative 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 peaceful enjoyment of other residents;
 5. Any history of violent criminal activity that resulted in a conviction for more than a one year misdemeanor offense or any felony conviction.
- 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 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 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 Board of Directors 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 scheduled at the next Board of Director's meeting. At the meeting 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. The Board of Directors will inform the applicant within 5 days after the date of the review of their decision. If the Board of Directors reverses the rejection of the applicant, the applicant shall be placed on the appropriate waiting list according to the date of that original application was received.

VII. WAITING LISTS

- A. Waiting Lists. A separate waiting list will be kept for one-bedroom, two-bedroom, and three-bedroom units. If the applicant does not specify which unit size they are interested in their name will be put on the list for each size unit their family would qualify for.
- B. Waiting List order. The Cooperative will maintain a list that will remain open. The waiting list is defined by applications filled out by the prospect and will appear in the order of the date in which the office received the completed application. The waiting list will be categorized by the following manner:
 1. 1st Applicants who have been displaced by a government action or president declared disaster.
 2. 2nd Transfers
 3. 3rd Completed and approved applications in order of the date and time that they are approved.
- C. Notify the Applicant of Approval. When the application is approved and assigned to the appropriate waiting list, the office will send a letter, which will state the following:
 1. Estimates the length of the wait.
 2. Advised the applicant of the necessity of notifying the office of changes that may effect the application.
 3. Notifies the applicant that it is their responsibility to contact the office every six months to keep the application active.
 4. Explains that when an appropriate unit size is available, all information may be re-verified.
 5. Notifies the applicant that being placed on the waiting list does not assure that you are approved for admission if re-verified or new information does not meet the Selection Criteria and/or HUD guidelines.

All income and asset information must be less than 90 days old at the time of move-in. If an applicant has changed addresses since the time the application was placed, a positive landlord reference will be required. If credit and criminal checks are older than one year at the time a unit becomes available for the applicant this will also be re-checked. Once all of the information is received it will be approved by Management for Approval/Rejection.

- D. Maintenance of the Waiting Lists. Waiting lists will be updated every six months. A letter will be sent to the last known address asking the applicant if they are still interested in waiting and informing them that they need to contact the office within 14 business days or they will be put in the inactive file. If the applicant does not respond in the allotted time the applicants name will be removed from the list.

- E. Closing the Waiting List. Waiting lists may be closed when the average wait for a unit will be more than two years. Average wait for a unit is computed on the number of units of that particular size, which historically become vacant over a one-year period. Approval to close the waiting list must come from the Board of Directors and/or Management. A notice stating that the waiting list is closed must be posted in the site office. No application for a particular unit size may be accepted when the waiting list has been closed for a particular unit size.
- F. Reopening the Waiting Lists. The waiting list may be re-opened in the event that applications fall below the stated time as described above. Waiting lists can be re-opened for a particular size unit and applicants who qualify for that size unit are encouraged to apply.

VIII. **MEMBERSHIP PURCHASE/MOVE-IN**

- A. 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.

How to Move and Leave Bed Bugs Behind

If you think that moving will automatically eliminate your bed bug problem, *think again!*

Unless you take the right precautions, your bed bugs are likely to move with you, causing more trouble in your new living space. However, if you must move to a new home before your bed bug infestation has been eliminated, you can take these measures to avoid bringing bed bugs with you:

Packing:

- Place all belongings in clear plastic bags and seal tightly. Sort items by type (clothes, towels, sheets and blankets) and keep things that are known to be infested away from clean items.
- Wash and dry all fabric items on the hottest recommended setting and then seal them in clear plastic bags labeled "Clean".
- Put items that cannot be sanitized inside sealed clear plastic bags (electronics, appliances, books, etc.) and ask a professional pest manager how these items should be treated.
- Purchase bed bug proof mattress covers for the beds of each member of the household. Also cover box springs.
- If you decide to throw away infested furniture or mattresses, wrap them in plastic and clearly paint or write "Bed Bugs" on them, so neighbors won't bring the items into their homes. You may want to go even further and physically slash or destroy the items as well.

Moving Day:

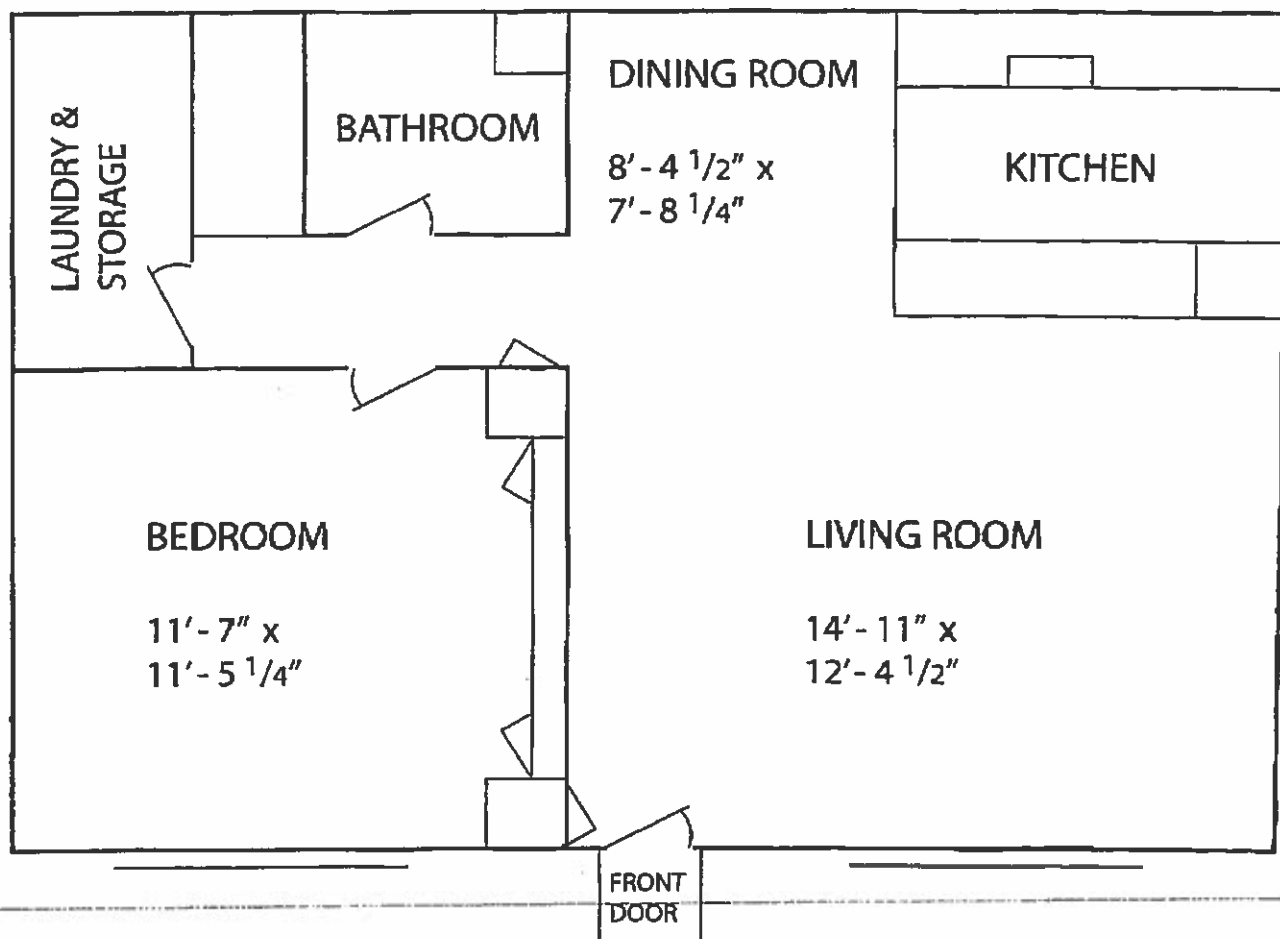
- Have each person shower and change into clean clothing and shoes and bag up the current (possibly infested) clothes for laundering.
- Give pets a bath to ensure that they are bed bug free before taking them to your new home.
- All furniture should be sanitized. Furniture such as night stands and bookshelves can be most effectively sanitized and treated when they are empty. If you are moving furniture items that may be infested, you should first remove and pack the contents of the furniture. The empty furniture should then be treated by a licensed pest management professional before moving into your new residence.

Unpacking:

- Before personal belongings can be accessed in the new home, they **MUST** be bed bug free, or the new home will likely become infested as well.
- Launder any items not labeled "Clean" before using.
- If you acquire any new or used furniture, inspect it carefully before bringing it into your home to make sure it is bug free.
- Educate yourself about bed bugs and what to look for using fact sheets from <http://www.michigan.gov/emergingdiseases>
- Contact your building manager immediately if you notice any signs of bed bugs in your new home. The earlier an infestation is detected, the easier it will be to treat.

1 Bedroom Unit

EQUITY: \$3,000
CARRYING CHARGES RANGE: \$408 - \$526



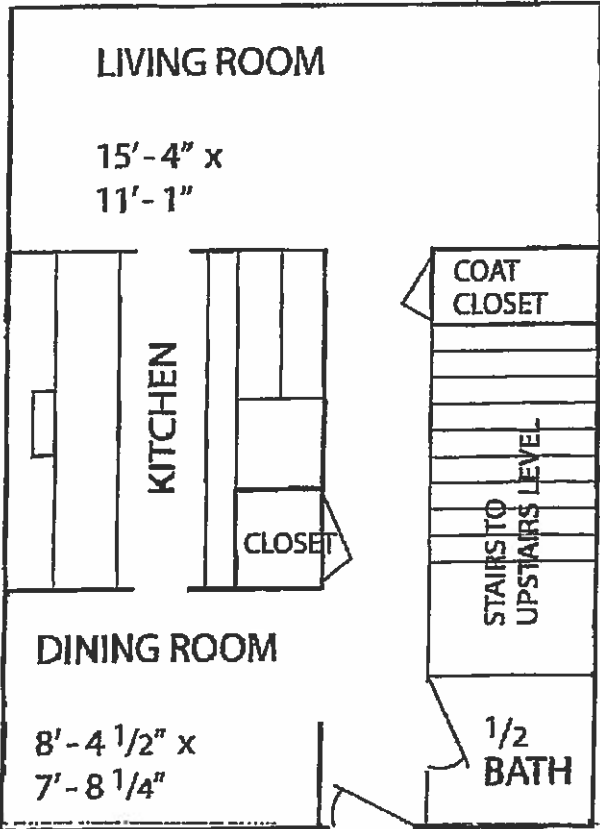
ONE BEDROOM RANCH • TOTAL SQUARE FOOTAGE 525

2 Bedroom unit

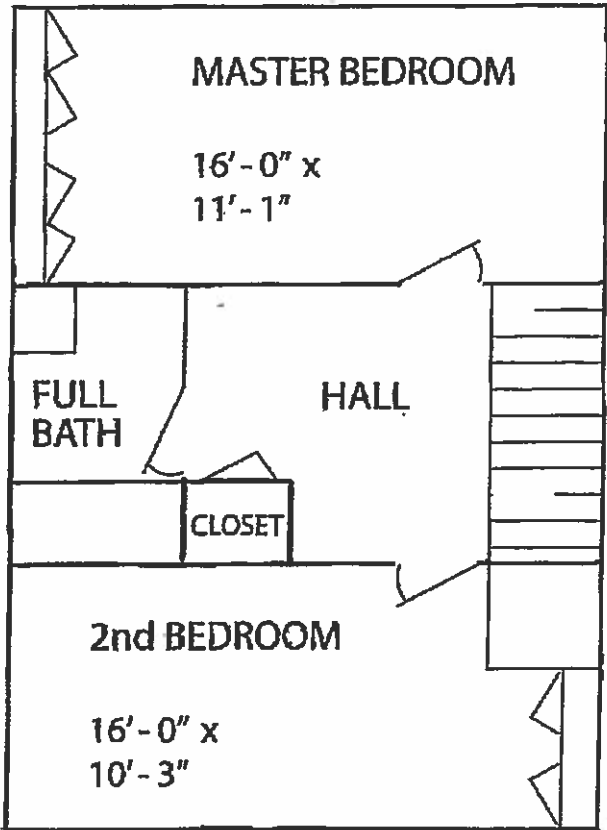
EQUITY: \$5,000
CARRYING CHARGE RANGE: \$458.00-\$592.00

FIRST FLOOR

FRONT
DOOR



SECOND FLOOR

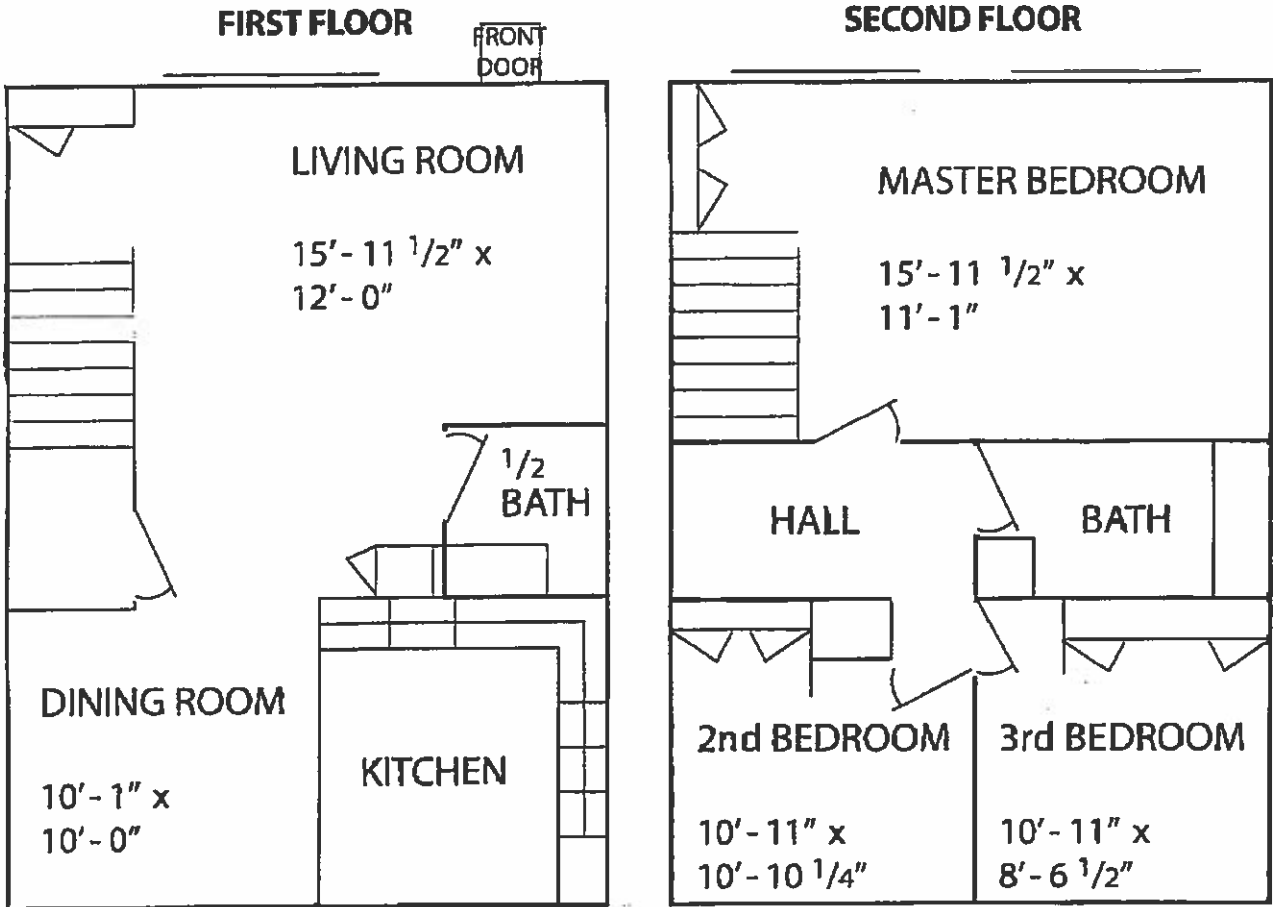


TWO BEDROOM TOWNHOME • TOTAL SQUARE FOOTAGE 950
(Does not include Basement)



3 Bedroom Unit

EQUITY: \$6,000
CARRYING CHARGES RANGE: \$490 - \$635



THREE BEDROOM TOWNHOME • TOTAL SQUARE FOOTAGE 1120
(Does not include Basement)

FACT SHEET

For HUD ASSISTED RESIDENTS

Section 236

"HOW YOUR RENT IS DETERMINED"

Office of Housing

June 2007

This Fact Sheet is a general guide to inform the Owner/Management Agents (OA) and HUD-assisted residents of the responsibilities and rights regarding income disclosure and verification.

Why Determining Income and Rent Correctly is Important

Department of Housing and Urban Development studies show that many resident families pay incorrect rent. The main causes of this problem are:

- Under-reporting of income by resident families, and
- OAs not granting exclusions and deductions to which resident families are entitled.

OAs and residents all have a responsibility in ensuring that the correct rent is paid.

OAs' Responsibilities:

- Obtain accurate income information
- Verify resident income
- Ensure residents receive the exclusions and deductions to which they are entitled
- Accurately calculate Tenant Rent
- Provide tenants a copy of lease agreement and income and rent determinations
- Recalculate rent when changes in family composition are reported

- Recalculate rent when resident income decreases
- Recalculate rent when resident income increases by \$200 or more per month
- Provide information on OA policies upon request
- Notify residents of any changes in requirements or practices for reporting income or determining rent

Residents' Responsibilities:

- Provide accurate family composition information
- Report all income
- Keep copies of papers, forms, and receipts which document income and expenses
- Report changes in family composition and income occurring between annual recertifications
- Sign consent forms for income verification
- Follow lease requirements and house rules

Income Determinations

A family's anticipated gross income determines not only eligibility, but also determines the rent a family will pay. The anticipated income, subject to exclusions and deductions the family will receive during the next twelve (12) months, is used to determine the family's rent.

What is Annual Income?

$$\text{Gross Income} - \text{Income Exclusions} = \text{Annual Income}$$

What is Adjusted Income?

$$\text{Annual Income} - \text{Deductions} = \text{Adjusted Income}$$

Determining Tenant Rent

Section 236 Rent Formulas:

All Section 236 Projects have a minimum rent (Basic Rent) and a maximum rent (Market Rent).

Section 236 with NO Utility Allowance; the higher of:

- 30% of the family's monthly adjusted income
- Basic Rent
- But not more than Market Rent

Section 236 WITH Utility Allowance; the highest of:

- 30% of the family's monthly adjusted income less the Utility Allowance
- 25% of the family's monthly adjusted income
- Basic Rent
- But not more than Market Rent



APPLYING FOR HUD HOUSING ASSISTANCE?

**THINK ABOUT THIS...
IS FRAUD WORTH IT?**

Do You Realize...

If you commit fraud to obtain assisted housing from HUD, you could be:

- **Evicted** from your apartment or house.
- **Required to repay** all overpaid rental assistance you received.
- **Fined** up to \$10,000.
- **Imprisoned** for up to five years.
- **Prohibited** from receiving future assistance.
- **Subject** to State and local government penalties.

Do You Know...

You are committing fraud if you sign a form knowing that you provided false or misleading information.

The information you provide on housing assistance application and recertification forms will be checked. The local housing agency, HUD, or the Office of Inspector General will check the income and asset information you provide with other Federal, State, or local governments and with private agencies. Certifying false information is fraud.

So Be Careful!

When you fill out your application and yearly recertification for assisted housing from HUD make sure your answers to the questions are accurate and honest. You must include:

All sources of income and changes in income you or any members of your household receive, such as wages, welfare payments, social security and veterans' benefits, pensions, retirement, etc.

Any money you receive on behalf of your children, such as child support, AFDC payments, social security for children, etc.

Any increase in income, such as wages from a new job or an expected pay raise or bonus.

All assets, such as bank accounts, savings bonds, certificates of deposit, stocks, real estate, etc., that are owned by you or any member of your household.

All income from assets, such as interest from savings and checking accounts, stock dividends, etc.

Any business or asset (your home) that you sold in the last two years at less than full value.

The names of everyone, adults or children, relatives and non-relatives, who are living with you and make up your household.

(Important Notice for Hurricane Katrina and Hurricane Rita Evacuees: HUD's reporting requirements may be temporarily waived or suspended because of your circumstances. Contact the local housing agency before you complete the housing assistance application.)

Ask Questions

If you don't understand something on the application or recertification forms, always ask questions. It's better to be safe than sorry.

Watch Out for Housing Assistance Scams!

- Don't pay money to have someone fill out housing assistance application and recertification forms for you.
- Don't pay money to move up on a waiting list.
- Don't pay for anything that is not covered by your lease.
- Get a receipt for any money you pay.
- Get a written explanation if you are required to pay for anything other than rent (maintenance or utility charges).

Report Fraud

If you know of anyone who provided false information on a HUD housing assistance application or recertification or if anyone tells you to provide false information, report that person to the HUD Office of Inspector General Hotline. You can call the Hotline toll-free Monday through Friday, from 10:00 a.m. to 4:30 p.m., Eastern Time, at 1-800-347-3735. You can fax information to (202) 708-4829 or e-mail it to Hotline@hudoig.gov. You can write the Hotline at:



HUD OIG Hotline, GFI
451 7th Street, SW
Washington, DC 20410



What is a Cooperative?

Living in a Cooperative is very different from renting an apartment and/or purchasing a home. A Cooperative is the buying of a Membership into the actual Cooperative, very similar to purchasing stock. You are buying a share of the Cooperative corporation. Each Member owns a share of the Cooperative. Owning a share of the Cooperative entitles the Member to lease a townhouse or ranch-style home. **You are not buying real estate; nor are you entering into a mortgage.**

Membership Privileges!

The **Members** (residents) elect a five member Board of Directors from the Membership to represent the interests of the Cooperative. Monthly, the Board of Directors holds board meetings which are open to the Membership. During these meetings, the BoD informs the Membership of Cooperative business, while taking suggestions and/or instructions from the Membership as to what the community may want and/or need. The BoD, along with management, prepares the yearly budget and informs the Membership of the financial status of the Cooperative.

Members work with the BoD and have voting influences in the changing of policies, rules, and Cooperative spending.

Members pay monthly **carrying charges** (equivalent to rent). With these carrying charges, the Cooperative pays for major improvements, mortgage payments, management and all of the Cooperative's monthly expenses, including water, lights, trash removal, etc.

As a Member, you will receive a portion of the mortgage interest and taxes to claim on your annual tax returns. The amount is divided equally between the Members for their individual tax returns.

In a Cooperative, you do not sign a lease; you sign an **Occupancy Agreement**. The Occupancy Agreement is similar to a lease because it contains the rules and regulations for the Cooperative, in addition to the amount of monthly carrying charges for your particular unit.

Living in a Cooperative provided Members with the best of both worlds. As a Member, you have the independency of voicing your opinions, needs, and/or wants through participation at BoD meetings, while also have a management company and maintenance staff to attend to your community.

Welcome Home!

PUBLIC SCHOOLS

Haggerty Elementary School
13770 Haggerty Road
Van Buren Township

(734) 697-8483

North Middle School
47097 McBride
Van Buren Township

(734-697-9171

Belleville High School
501 W. Columbia
Belleville

(734) 697-9133