

**VILLAGE SQUARE CONSUMER HOUSING COOPERATIVE  
MEMBERSHIP SELECTION POLICIES**

**Unit Size**

The unit size available to an applicant is determined by the number of people included on the application. The rule is 2 heartbeats per bedroom. For example, a three-bedroom unit can accommodate no more than 6 people.

<b>Number of People</b>	<b>Minimum</b>	<b>Maximum</b>
One Bedroom:	1	2
Two Bedroom:	1	4
Three Bedroom:	1	6

**Minimum Take-Home Income Requirement**

1 Bedroom: \$30,000  
2 Bedroom: \$38,000  
3 Bedroom: \$45,000

**Application Cost:**

A Credit Report and Criminal History Report are provided by SafeRent Solutions, Inc. The cost of this is \$50.00 per adult. These costs are non-refundable.

**Landlord References:**

All adults listed on the application (whether to be on the Occupancy Agreement or not) must supply Village Square Consumer Housing Cooperative with all rental/housing history which will be verified.

**Mortgage Obligation and Subleasing:**

If an applicant is selling their condo or single-family home, the closing on this property must have taken place before the applicant can move into a Village Square Consumer Housing Cooperative housing unit. Village Square Consumer Housing Cooperative housing units are not meant to be an investment. Subleasing is not allowed.

**Verifications:**

All forms of income must be verified through employers, banks, and other agencies. Applicants need only fill out the top of each form and sign the designated release on the back before obtaining income verification from the needed source. Birth certificates, social security cards must be provided on all members who wish to become a resident. Driver's licenses or picture identification must be provided on all family members who are over the age of 16. A school picture ID, state picture ID or a driver's license is needed. After all necessary information is obtained by office staff, board members review the application to determine if all needed information has been provided and the household meets unit and income requirements.

**Orientation:**

The process of meeting with current members is a means to explain policies and rules required of members living in the cooperative. It is important for applicants to understand and feel comfortable with long standing policies and possible changes in these policies. The rules and policies are meant to facilitate peaceful, safe and positive experiences for members. If the application and orientation process are

completed and approved the next step is placement on a waiting list. Your position on the waiting list is determined by the date of a complete application, the type of unit you desire to live in as well as current members who wish to transfer. For example, one-bedroom units are rarely available as existing members have priority if they wish to transfer to a one-bedroom unit.

**Denials:**

If an applicant is denied, they may not reapply for a (three) 3-year period. A complete application package is necessary before Village Square Consumer Housing Cooperative will begin to process it. The original application is not used as it is thought that changes will occur over a three-year period. An application is not "complete" if anything is missing.

**Objective Statement:**

It is the goal of the application process to establish a set of objective guidelines that determines an applicant's ability to be a member of Village Square Consumer Housing Cooperative. These guidelines will ensure the continuance of the cooperatives member/owner principles while protecting its assets.

**Fair Housing Statement:**

Village Square Consumer Housing Cooperative, its employees, and its agents will provide equal and fair treatment to all persons regardless of race, color, creed, religion, familial status, age, sex, handicap or national origin. The property, its employees and agents will not knowingly violate an 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 other relevant Civil Rights Laws and statutes and Section 504 of the Rehabilitation Act of 1973 as amended (24 CFR, Part 8, 6/2/88).

**Eligibility Requirements:**

Village Square Consumer Housing Cooperative is an affordable housing complex with a total of 342 units. This housing complex is multi-family and not designated for a special population or family type.

All applicants must provide proof of Citizenship or Eligible Immigration Status. Acceptable Documentation is as follows:

- Birth Certificate from the United States of America
- Naturalization Certificate for the United States of America
- Acceptable Department of Homeland Security Documents

All persons listed on the application must provide a social security number. Acceptable verification of a social security number is an original social security card or, when a card is unavailable, provide a Statement of verification from the Social Security Administration. When the statement of verification is provided, the applicant is required to provide an original social security card prior to moving into the cooperative.

**Debt to Income Ratio:**

All applicants must provide all sources of verifiable income and expenses to the cooperative. The Debt-to-Income Ratio is calculated by dividing your monthly debt obligations by your monthly adjusted income. Monthly obligations cannot exceed 30% of the total monthly adjusted income. Your adjusted income would be the amount of money you have available after taxes—those items deducted from your paycheck. An example would be \$3000.00 a month after payroll deductions. Then your personal obligations would be added up. For example, a car payment, car insurance, credit card obligations come to \$800.00 per

month. The math results in  $(\$800.00 / \$3000.00) 26.6\%$ . This means that about 27% of your income is not available to pay for shelter and housing expenses. Since the value is below 30%, the applicant's debit to income ratio meets the criteria for approval. All applicants must provide all sources of verifiable income to the Cooperative and information about obligations so that this ratio can be computed. In addition, the minimum and maximum income levels have to be met.

### **Application Procedures:**

Application packets/forms may vary over time due to changes in law, the member handbook, the occupancy agreement and/or the Bylaws. In general, the following is required.

- Signed release of information
- A copy of the photo IDs for all adults (18 years and older) – The copies must **be taken by the Cooperative staff.**
- Copies of Social Security Cards or other acceptable verification for all persons listed on the application – **The copies must be taken by the Cooperative staff.**
- Copies of Birth Certificates for all persons listed on the application – **The copies must be taken by the Cooperative staff**
- Payment of the Application processing fee for each adult applicant is \$50.00 to pay for background and credit checks must be paid in the form of **a money order or cashier's check**

**Applications will not be accepted without all of the above items.**

### **Application Screening Elements:**

If an approved applicant who has completed all components of the process does not move into a unit after 12 months from the date of the original application, elements of that application will have to be resubmitted to due to possible changes. Household members will have to attend the orientation meeting again. It is the new applicant's responsibility to attend orientation meetings that are scheduled based upon the availability of cooperative members who do this on a voluntary basis.

### **Credit Background Check:**

Village Square Consumer Housing Cooperative will not offer Membership to an applicant with bad credit. Bad credit is defined as:

- Accounts sent to collections-Unsatisfied
- Paid landlord Judgments for damages, Non-compliance, or Non-payment of rent
- Unpaid all other judgments
- Three or more credit accounts reflecting a current delinquency of more than 30-days

### **Criminal Background Check:**

An applicant will be denied Membership or become subject to eviction if the following criminal activity is verified:

- Conviction, incarceration or probation for physical violence against persons or property
- Conviction for the manufacture or distribution of controlled substances
- Conviction for rape, prostitution, or sexual deviation
- Conviction for the illegal use of controlled substance
- Any household member currently engaging in illegal drug use or if management determines that there is reasonable cause to believe that a household member's illegal use or a pattern of illegal use of a drug may interfere with the health, safety, or right to peaceful enjoyment of the

premises by other residents. (Examples of evidence of illegal activities may include a conviction record, former landlord references, etc.)

- Felony conviction for any crime related to larceny, breaking and entering (B&E), robbery assault, arson etc.
- Subject to a registration requirement under the State Sex Offender Registration program
- Having been evicted from any Federal Assisted site for drug related or violent criminal activity by any household member

**Landlord History:**

Landlord history & Residency will be verified for a period of 3 years prior to the date of application. If at any time during that period an applicant lived with a parent or relative, they must complete a Live with Relative Affidavit verifying the dates of residency. An applicant will be denied if any verification confirms that:

- They were ever evicted or turned over to an attorney for possession, even if the suit was later dropped; this includes non-compliance and non-payment action
- They have a record of disruptive behavior
- They damaged the property in any way
- They have a record of major lease violations
- They had unsanitary and/or hazardous housekeeping habits
- They received three (3) or more legal notices for non-payment of rent in a 12-month period
- They owe an outstanding balance to the landlord

**Please Note:** if the applicant has a previous verifiable resident history with Village Square Consumer Housing Cooperative, Management reserves the right to verify this residency even if beyond the previous 3 years.

**Orientation:**

After the applicant passes all eligibility criteria, the application is approved. Prior to purchasing a Membership, the applicant and all household members over 8 years of age are required to attend a scheduled orientation. In order to keep current with Cooperative policies and procedures, the applicant required to attend an updated orientation if a membership is not purchased within one year of the date of orientation.

**Notification of Rejection:**

All rejected applicants will be notified in writing within 3 business days of the date of rejection. The notification will state the reasons for rejection and advise them of their rights for reconsideration and appeal.

**Reconsideration & Appeal:**

If an applicant is not satisfied with the decision to reject their application, the applicant shall have the right to request an informal hearing with the Board of Directors. The request for a hearing must be submitted in writing to the Village Square Consumer Housing Cooperative office within 14 days of the mailing date of the rejection notice. The applicant will be notified in writing of the board's decision within 7 business days of the date of the hearing.

**Notification of Approval**

- When an applicant has met all eligibility requirements as described herein, a notification of approval will be provided, in writing, within 3 business days of the approval date

- The approval letter will advise the applicant of the necessity of notifying the office of changes, which will affect the application
- Advise the applicant that it is their responsibility to contact the office every six months to keep the application active
- Explains that all items used to determine eligibility will be re-verified according to the time frames as provided in the selection plan, and that their approval status could change based on the results of the update

**Age:**

The minimum age of the head of household must meet the state legal adult age standard (Michigan -18 years).

**Handicap Disability:**

Village Square Consumer Housing Cooperative is not licensed or equipped to accommodate individuals who have severe physical or mental health issues. An applicant with a physical handicap, disability or severe psychological/neurological impairment will be required to submit documentation from the appropriate health professional stating the specific needs of the applicant. The board will review the information to determine if Village Square Consumer Housing Cooperative can provide the needed accommodations.

**Civil Rights and Fair Housing:**

Federal and State laws prohibit discrimination in housing on the basis of Race, Color, National Origin, Marital Status, Religion, Sexual orientation, Age, Handicap/disability due to Age- other than in Federal/State elderly housing guidelines and Familial orientation – how a person relates to and organizes family based upon health and emotional needs.

**Note:** With respect to Familial orientation, the cooperative may not deny housing to an applicant because of his or her marital status, i.e. married or unmarried. It is impermissible to focus on the marital status of the applicant, but it is not impermissible to focus on the character, reputation and integrity of either the applicant or those persons whom he or she is seeking to live with. Federal law does not prohibit discrimination in provision of housing and housing services on the basis of height and weight. The cooperative cannot accommodate persons who are not ambulatory. The Village Square Consumer Housing Cooperative Board of Directors may change its practice at any time by revising policies that comply with state and federal law.

**What is the Legal Status of Members Living in a Housing Cooperative:**

Cooperative members do not own their housing unit. The member is a stock owner which gives them the opportunity to submit one vote out of 342 votes on issues that determine how the complex is managed as long as those policies do not violate law, create health, fire or safety violations as well as impose an unnecessary financial burden on the membership as a whole. In a housing cooperative, families work together to manage the needs of their neighborhood environment.

**What are the Advantages?**

Through cooperative housing, a family can achieve many of the advantages of both individual home ownership and renting, while avoiding the disadvantages of either. In a cooperative, for example, a family pays only what it actually costs to own and operate its dwelling. Neither the cooperative nor the individual homeowner pays a profit to a landlord. In a cooperative, a family can stay as long as those

members remain in good standing by paying monthly carrying charges and abiding by established policies and law. The cooperative member has the same tax advantage as an individual homeowner. Through committee participation and member voting opportunities, reasonable rules are established with the goal of keeping the community a pleasant, safe and decent place to live.

A cooperative is a miniature democracy. Members have the final say about how it is run. They elect its directors who establish policies and may choose to self-manage or hire a management company to handle day-to-day operations. Members work together to build the kind of community they want to live in.

In an ordinary community, neighbors are bound by common ties—schools, government, civic clubs, and community affairs. In a housing cooperative, neighbors have these ties plus a common interest in their homes. Housing cooperatives have succeeded in bringing back the spirit of neighborliness and community that had all but disappeared from many low- and middle-income areas of our big cities.

### **Selling and Buying A Unit in a Cooperative:**

When cooperatives were first built, HUD imposed many rules. One of those rules affected new members who had to pay what could be called a down payment. The units were not sold on the open market for a profit based upon whatever the market would bear. The downpayment was meant as a type of security deposit. When you decided to move out, this downpayment could be used to cover any damage to the housing unit. Further, this downpayment was called an equity payment because interest was added to the original amount so that this interest was a type of equity. The money was put in an investment account. When the person moved out, their original downpayment earned about 3% per year. For example, if you originally paid \$1000.00 and moved out five years later, you got your \$1000.00 back plus 3% per year in interest.

When HUD was no longer overseeing the management of any cooperative, things changed. One of the changes was the fact that many people who lived in their unit for decades and decided to move, wanted some type of reimbursement for improvements. The so-called equity check was not used as a downpayment held by the cooperative in an investment account. When a member decided to move out, the buyer was asked to write out two checks. One check was issued for the improvements and given directly to the owner by the buyer. The new buyer wrote a second check to the cooperative for the current so called “equity”. Village Square Consumer Housing Cooperative treated this second check as a security deposit that was sent to the original owner if there were no damages or unpaid carrying charges. No reserve account was maintained. Different cooperatives treated this downpayment money or equity check differently.

Things have changed again. In practice, units are selling on the open market for whatever the market will bear. It has little to do with improvements. In effect the so called “equity” check has been treated as a security deposit. Now it is also the source of funds by which the cooperative gets reimbursed for the costs associated with the transfer of the unit from one household to another. This deduction satisfies the government requirement to put aside a reserve account based upon the transfer of units. See next section on Tax Advantages.

Village Square Consumer Housing Cooperative’s current bylaws allow the cooperative to subtract the cost of transferring a unit. This cost is now defined as a 1% fee based upon the total sale price of the unit. This fee is deducted from the so called “equity” check. The remaining amount is sent to the seller within 30 days from the date the new buyer has moved in. The transfer of property doesn’t take place until the

seller makes the necessary changes to the unit so that it is satisfactory to the new buyer. What is occurring today is similar to a traditional real estate transaction. Before the unit is sold the property is inspected. Issues must be remedied before the new buyer pays their money and moves in.

**Tax Advantages:**

Housing cooperatives generally pay the same real estate taxes levied on other homes and apartments. The Cooperative Member has the same tax benefits as an individual homeowner. The member may deduct from their taxable income their share of the cooperative's interest payments and real estate taxes. At the end of the year, a document is available in the office which provides information on this tax deduction.

The cooperative is considered a non-profit institution and therefore we don't pay state or federal taxes. This benefit means we cannot operate like a for profit business.

**Getting Familiar with Village Square Consumer Housing Cooperative Member Responsibilities:**

The cooperative has a website ([villagesquarecommunity.com](http://villagesquarecommunity.com)). On this website are the corporate documents. Please take a look at the Member Handbook. Reading this document will give you a better idea if our community rules are a good fit for you and your loved ones.

VILLAGE SQUARE CONSUMER HOUSING COOPERATIVE  
45510 KENSINGTON ST. UTICA MI. 48317 OFFICE PHONE: (586) 739 - 7570  
EMAIL: villagesquareofficeemail@gmail.com

## **Would you like to live here? Here's how:**

**COMPLETE THE APPLICATION PAPERWORK – ALL ADULTS 18 AND OLDER MUST COMPLETE AN APPLICATION.**

**PLEASE BRING IN THE ORIGINALS OF THE FOLLOWING; THE OFFICE WILL MAKE THE COPIES**

- **ORIGINAL VALID PHOTO ID** for entire household
- **ORIGINAL SOCIAL SECURITY CARDS** for entire household
- **ORIGINAL BIRTH CERTIFICATES** for entire household
- **Proof of Income** – (i.e. 6 MOST RECENT Pay Stubs, Social Security, FIA...)
- **Proof of Assets** – (i.e. Bank Statements: Six (6) Months Checking & One (1) Month Savings, Retirement...)
- **Have Positive Rental History**
- **Have Positive Background screening references** – (credit, criminal check)
- **Submit a fifty dollar (\$50.00) Money order** per adult over the age of 18 years old

**UNLESS WE HAVE ALL OF THE INFORMATION ABOVE, WE WILL BE UNABLE TO PROCESS YOUR APPLICATION.**

Thank you,  
Village Square Consumer Housing Cooperative

**Application for Membership**  
**Village Square Consumer Housing Cooperative**

**Applicant Information**

Full Name: \_\_\_\_\_

Social Security No.: \_\_\_\_\_

Driver's License No/Government photo ID Card: \_\_\_\_\_

Birth date: \_\_\_\_\_

Email Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

**Co-Applicant Information**

Full Name: \_\_\_\_\_

Social Security No.: \_\_\_\_\_

Driver's License No/Government photo ID Card: \_\_\_\_\_

Birth date: \_\_\_\_\_

Email Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

**Current Address**

Own/Rent? \_\_\_\_\_ Date Moved In: \_\_\_\_\_

Landlord/Mortgage Co. Name and Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Landlord/Mortgage Co. Phone: \_\_\_\_\_

Landlord/Mortgage Co. Fax: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

**Current Address**

Own/Rent? \_\_\_\_\_ Date Moved In: \_\_\_\_\_

Landlord/Mortgage Co. Name and Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Landlord/Mortgage Co. Phone: \_\_\_\_\_

Landlord/Mortgage Co. Fax: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

**Previous Address**

Own/Rent? \_\_\_\_\_ Date Moved In: \_\_\_\_\_

Landlord/Mortgage Co. Name and Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Landlord/Mortgage Co. Phone: \_\_\_\_\_

Landlord/Mortgage Co. Fax: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

**Previous Address**

Own/Rent? \_\_\_\_\_ Date Moved In: \_\_\_\_\_

Landlord/Mortgage Co. Name and Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Landlord/Mortgage Co. Phone: \_\_\_\_\_

Landlord/Mortgage Co. Fax: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

**Applicant Employment Information**

**Co-Applicant Employment Information**

Present Employer: \_\_\_\_\_

Present Employer: \_\_\_\_\_

Address: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Position: \_\_\_\_\_

Position: \_\_\_\_\_

Date you began this job: \_\_\_\_\_

Date you began this job: \_\_\_\_\_

Gross Monthly Income: \_\_\_\_\_

Gross Monthly Income: \_\_\_\_\_

Supervisor's Name: \_\_\_\_\_

Supervisor's Name: \_\_\_\_\_

Supervisor's Phone: \_\_\_\_\_

Supervisor's Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Email: \_\_\_\_\_

If less than 12 months for present employer:

Previous Employer: \_\_\_\_\_

Previous Employer: \_\_\_\_\_

Address: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Position: \_\_\_\_\_

Position: \_\_\_\_\_

Date you began this job: \_\_\_\_\_

Date you began this job: \_\_\_\_\_

Gross Monthly Income: \_\_\_\_\_

Gross Monthly Income: \_\_\_\_\_

Supervisor's Name: \_\_\_\_\_

Supervisor's Name: \_\_\_\_\_

Supervisor's Phone: \_\_\_\_\_

Supervisor's Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Email: \_\_\_\_\_

Use the following blank page if needed for additional information.

VILLAGE SQUARE CONSUMER HOUSING COOPERATIVE  
45510 KENSINGTON ST. UTICA MI. 48317 OFFICE PHONE: (586) 739 - 7570  
EMAIL: villagesquareofficeemail@gmail.com

Other Income Verification				
Do you or any family member have income from the sources listed below?				
Type	Yes / No	Name	Phone Number	Amount
Wages / Salary	Yes / No			\$
Wages / Salary	Yes / No			\$
Public Assistance	Yes / No			\$
Social Security	Yes / No			\$
Social Security	Yes / No			\$
Pension / Retirement	Yes / No			\$
Alimony / Child Support	Yes / No			\$
Other Income	Yes / No			\$
Other Income	Yes / No			\$

If you marked Yes to any of the Other Income Verification questions, please list the name address, phone number, and fax number for the business or organization where we can verify your income information.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Does your household have any other sources of income not listed above? Yes      No  
 If yes, please list:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Other Occupants					
Names of other occupants (all persons occupying premises must be listed, children, roommates, etc.)					
Name	Relationship	Birthdate	Sex	Social Security No.	Occupation

If divorced, will any children visit you at any time? \_\_\_\_\_

Will you or any other member have a pet? \_\_\_\_\_

Are you applying here to live with a current cooperative member? \_\_\_\_\_

Your Vehicles					
List all vehicles to be parked by you, your spouse, or any occupants (including cars, trucks, motorcycles, boats, etc.)					
Make of Vehicle	Model	Year	License Plate #	Color	State

**Asset Information**

Account Type	Account No.	Bank Name	Phone Number
<b>Checking</b>	Yes / No		
<b>Savings</b>	Yes / No		
<b>CD</b>	Yes / No		
<b>Other Account</b>	Yes / No		

Bank Addresses

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Have you disposed of any assets for less than Market Value in the past two years? Yes      No  
 If yes, what:

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**Rental History**

Have you or any occupant listed above ever:  
 Applied here in the past? Yes      No  
     If Yes, date of application:  
 Broken a rental agreement or lease? Yes      No  
 Been Evicted? Yes      No

**Emergency Contact**

Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City, State, Zip: \_\_\_\_\_  
 Home Phone: \_\_\_\_\_  
 Work/Cell Phone: \_\_\_\_\_  
 Relationship: \_\_\_\_\_  
 Email: \_\_\_\_\_

**Criminal History**

- 1) Has any person who will reside in the unit ever been convicted of or pleaded guilty or “no contest” to a felony or misdemeanor (whether resulting in conviction) for any crime?  
 Yes      No  
 If Yes, who? \_\_\_\_\_
- 2) Has any person who will reside in the unit ever been convicted of or pleaded guilty or “no contest” to a felony or misdemeanor (whether resulting in conviction) involving sexual misconduct?  
 Yes      No  
 If Yes, who? \_\_\_\_\_

**Use the following blank page if needed for additional information.**

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45510 KENSINGTON ST. UTICA MI. 48317 OFFICE PHONE: (586) 739 - 7570  
EMAIL: villagesquareofficeemail@gmail.com

**Debt-to-Income Ratio Calculator**

Use this worksheet to calculate your debt-to-income ratio. Fill in your monthly take home income and all your monthly debt payments. Then use the calculation key to determine your ratio.

Monthly Take-Home Income			
	You	Spouse	Total
Salary/Wages			
Social Security			
Military Pay			
Pension/Retirement Income			
Bank and Investment Interest			
Alimony			
Rental Income			
Unemployment			
Food Stamps			
Royalties			
Business Income			
Other			
Other			
<b>Total Income</b>			

Outstanding Monthly Debt Payments			
	You	Spouse	Total
Credit Card Pmts			
Student Loans			
Car Payments			
Recreation Vehicle/Boat Payments			
Bank/Credit Union/Loan Payments			
Med/Dental Bills			
Computer/Electronic Bill Payments			
Other Credit Loans or Accounts			
Other			
Other			
<b>Total Monthly Pmts</b>			

Calculation Key	
Monthly Debt Payment	
(divided by)	/
Monthly Income	
(equals)	=
Debt-to-Income-Ratio	

**How do you measure up for the creditors?**

Less than 10 %	Great Shape
10 – 20%	Good Credit Risk
20 – 35%	Questionable Risk
35% and higher	High Risk

**References**

**Please list at least two personal references that can be relatives.  
 If you know cooperative members in this cooperative, please list them here.**

Name	Address	Phone Number	Relationship

**Pets**

Pet Name	Type of Pet	Color	Age	Weight	Registration #

I am/We are interested in a (circle)    1       2       3       bedroom size unit.

How did you hear about us?

Have you chosen a townhome? If so, what address did you choose?

(Address and/or name of member)

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I certify that all information and answers to the above questions are true and accurate to the best of my knowledge. I understand that providing false information or making false statements may be grounds for denial of my application.

A non-refundable credit report fee of \$50.00 for each adult is submitted with this application in the form of a money order.

I/We authorize Village Square Consumer Housing Cooperative to verify the above information by all available means for application purposes of proving my eligibility for occupancy, this includes financial, credit standing, and criminal history, including the verification of credit and employment history through a reporting agency or otherwise. I/We further authorize the release of any information relevant to all verification by a person or entity.

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

**VERIFICATION OF ACCEPTABLE CREDIT HISTORY  
AND  
CRIMINAL BACKGROUND SEARCH**

The verification of criminal conviction history is required as part of the application process to determine resident eligibility. I understand my authorization is necessary to obtain the verification. I further understand that an acceptable criminal conviction history search is a necessary part of the resident selection criteria.

**I agree the cooperative can request and obtain a criminal conviction history.**

Applicant/Household Member Name

\_\_\_\_\_

First	Middle	Last
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Current Address: \_\_\_\_\_ Date Moved In: \_\_\_\_\_  
\_\_\_\_\_

Previous Address: \_\_\_\_\_ Date Moved In: \_\_\_\_\_  
\_\_\_\_\_

Social Security Number: \_\_\_\_\_ Birth Date: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Current Employer Name: \_\_\_\_\_

Current Employer Address: \_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Applicant/Household Member Signature

\_\_\_\_\_  
Date



**ACKNOWLEDGEMENT OF APPROVAL CRITERIA**

I acknowledge payment of the application fee in the amount of \$\_\_\_\_\_, which is **non-refundable**. I understand that the payment of the application fee does not guarantee approval of my application.

To be approved, **all** processing criteria must return with positive results, including:

- Household income
- Length of time at current employment
- Credit check
- Criminal background check
- Previous and/or present rental/ownership history

If any of the criterion are not met, my application will be rejected.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

VILLAGE SQUARE CONSUMER HOUSING COOPERATIVE  
45510 KENSINGTON ST. UTICA MI. 48317 OFFICE PHONE: (586) 739 - 7570  
EMAIL: villagesquareofficeemail@gmail.com

**APPLICANT QUESTIONNAIRE BOOKLET**  
**VILLAGE SQUARE CONSUMER HOUSING COOPERATIVE**  
**45510 KENSINGTON ST. UTICA, MI 48317**

**Date:** \_\_\_\_\_

**Applicant/Household Member Name:** \_\_\_\_\_

**Directions:** Each Applicant and Adult Household Member applying for residency in Village Square Consumer Housing Cooperative must read through this document for the purpose of becoming familiar with the rules and policies that apply to all members living in the complex. Each Applicant and Adult Household Member must obtain their own copy of this booklet and have the document notarized.

Village Square Consumer Housing Cooperative has a website. The address is [villagesquarecommunity.com](http://villagesquarecommunity.com). Please make your way to this website and find the menu item Documents > Corporate Documents. A current copy of the Member Handbook is posted in this area. If you are unable to access the internet, please contact the office at (586)739-7570 to obtain a copy of the Member Handbook. The interview questions below are drawn from the Member Handbook. It is vital that applicants understand what is expected before they make the decision to move forward with the application process.

**INTRODUCTORY QUESTIONS**

1. Have you been evicted from a rental property in the last five (5) years? Yes No  
If you were evicted, could you explain circumstances?

\_\_\_\_\_

\_\_\_\_\_

2. Does your application list all persons who will be living with you? Yes No
3. Are those listed on your application intending to live with you on a permanent basis? Yes No
4. You MUST notify the office of any additional persons moving in with you for longer than 30 days. Do you agree to notify the office and complete the additional paperwork in order to add members to your household? Yes No  
If your guest requires a bit more time over the 30-day period, do you agree to notify the office?  
Yes No
5. Do you agree to follow the policy that prohibits anyone from operating a business from a townhome?  
Yes No **Note:** This does not include remote/virtual work from a home office.

**CHILDREN**

If minor children are visiting or living in your unit, you are responsible for their care. This includes grandchildren, foster children or the children of friends who are visiting. Do you agree to follow the policy that requires adult supervision of children under your care? Yes No

Comments/Questions: \_\_\_\_\_

\_\_\_\_\_

6. Village Square Consumer Housing Cooperative has seven playgrounds. The parking lots and streets are not considered suitable play areas.  
Do you agree to make sure children/teens in your care are supervised at all times? Yes No
7. Do you agree that children/teens or visitors that cause broken windows, damaged vehicles, destruction of shrubs or trees or any other type of damage will become the responsibility of the involved member? Are you willing to accept responsibility for children or guests who damage property? Yes No

Comments/Questions:

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## COMMUNITY INVOLVEMENT

*In a cooperative, members work together to build the kind of community they want to live in.*

8. Village Square Consumer Housing Cooperative operates through a board of directors. The quality of life at Village Square Consumer Housing Cooperative depends upon your involvement in electing board members who not only understand their responsibility to the membership but have the necessary skills to run a large, multi-million-dollar corporation. The election of board members is held every June. Are you willing to attend this meeting as a well-informed member of the community and vote for qualified candidates?  
Yes No
9. Village Square Consumer Housing Cooperative has a number of committees. For example, Village Square Consumer Housing Cooperative has a grounds committee, activities committee, welcome committee, interview/orientation committee, newsletter committee, etc. Would you be willing to join a committee or take on a minor responsibility in helping with short-term tasks? Yes No
10. A good neighbor is defined by the co-op community as following policies that are outlined in the Member Handbook. These policies include limits on noise levels, curfews, controlling the barking of a dog, contributing to the exterior aesthetics of the property, cleanliness, limited parking and garbage policies among many more. Being a good neighbor is vital. Do you believe your household will feel that these rules are too restrictive? Yes No

## MAINTENANCE AND UPKEEP OF A HOME/UNIT

In our cooperative much of the labor to maintain the property is done by the members in order to keep our carrying charges reasonable and create a pleasant place to live for all.

11. Members have a responsibility to help keep the property well maintained and assure peaceful possession. Are you aware there are fines for failing to follow the guidelines for the upkeep of your unit and the exterior property of your home? Are you willing to pay fines and remedy the problem when brought to your attention?  
Yes No
12. The grass is cut and edged by maintenance. Member responsibilities are clearly stated in the member handbook regarding the grounds. Can you tell me something about what the member handbook states about your responsibility for the exterior area of a home?
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13. The Village Square Consumer Housing Cooperative has a legal obligation to protect employees and contractors that must perform maintenance or repairs in your home. Therefore, your obligation is to maintain an organized and barrier-free environment. Objects cannot be collected in such a way where there is a possibility that they may fall on someone. Objects cannot be stacked on top of heating vents or in front of cold air returns reducing air flow. The utility area must allow for a three (3) foot clear path from the bottom of the basement steps to the egress window (or entrance to the utility area of a one (1) bedroom unit) to the electrical panel and to the area around the furnace and hot water heater. Do you agree to keep your unit reasonably clean and barrier free? Yes No

## VEHICLES AND PARKING

Parking of vehicles is a concern because spaces are limited.

14. How many vehicles do you or other members listed on the application own? \_\_\_\_\_
15. The policy at Village Square Consumer Housing Cooperative allows one licensed driver to park one licensed and insured vehicle on the property. Are you willing to follow this policy? Yes No
16. Are you aware that all member vehicles must be registered with the office. Your vehicle must be licensed and insured. A parking sticker must be visible on the lower left driver side corner of your front windshield. Are you willing to follow this policy? Yes No
17. Are you aware that all visitors must park in spaces marked with a "V". They must not park in a numbered space. Are you willing to make sure your guests park in visitor's spaces? Yes No
18. Village Square Consumer Housing Cooperative has limited parking spaces. Each unit has one assigned space. Other spaces marked as a "V" are on a first come first service basis. Are you or other family members willing to hunt for a parking space if the "V" spaces near your unit are taken? Yes No
19. For those members who drive a large vehicle, including a vehicle used for business, that vehicle must fit within a parking space and not extend over the sidewalk. The policy is one licensed driver may only have one licensed insured vehicle on the property. Are you or other household members willing to follow this policy? Yes No

## PETS

20. Do you currently have any domestic pets? Yes No
21. Village Square Consumer Housing Cooperative has many rules that apply to pets. Which two rules do you feel are most important in that they will benefit the entire community?
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22. A registration form must be completed on all dogs, cats, rabbits, or other domestic animals. The animal's photo, vaccination records and license must be on record based upon current veterinary standards. Do you agree to follow this policy? Yes No
23. You must immediately clean up after your pet or the pet of a guest, even in the 16 x 20-foot patio area behind your unit, whether fenced or not. Do you agree to abide by this policy? Yes No
24. In the event that any animal is aggressive or attacks another animal or person no matter the size or breed, the victim must make a police report and a completed complaint form. Do you agree to abide by this policy? Yes No

25. Do you agree to make sure your pet or the pet of a guest is not allowed inside the perimeter of any area with playground equipment? Yes No
26. Any domestic pet, including cats, are not allowed outside a member's unit unattended. Do you agree with this policy? Yes No
27. Two domestic pets are allowed in Village Square Consumer Housing Cooperative. Exotic pets are not allowed. Do you agree with this policy? Yes No

**COOPERATIVE INTEREST**

28. What is the reason you have applied for membership in the cooperative?

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29. It is important that you understand you do not own property. You own a share of stock that allows you to collectively participate in the conditions under which the residents of Village Square Consumer Housing Cooperative live. If approved, are you willing to follow all the rules that are stated in the Member Handbook? Yes No

30. Please check the following statements that you agree to.
- a. You agree to pay your monthly carrying charges on time. \_\_\_\_\_
  - b. You agree to use your premises for residential purposes only. \_\_\_\_\_
  - c. You agree not to sublease your home. \_\_\_\_\_
  - d. You agree to keep your unit clean and barrier-free. \_\_\_\_\_
  - e. You agree to live by the rules stated in the Member Handbook and Occupancy Agreement.

**The applicant or applicants stated above hereby agree to abide by the rules, policies and consequences for a violation of these rules and policies while residing in Village Square Consumer Housing Cooperative. These rules and policies are not limited to this document. The rules and policies are included in the Member Handbook, Occupancy Agreement and By-laws posted on the co-op's website and also available at the office. Your signature below confirms your understanding of these responsibilities and your willingness to abide by these rules and policies.**

\_\_\_\_\_  
**Applicant/Household Member Signature**

\_\_\_\_\_  
**Date**

VILLAGE SQUARE CONSUMER HOUSING COOPERATIVE  
45510 KENSINGTON ST. UTICA MI. 48317 OFFICE PHONE: (586) 739 - 7570  
EMAIL: villagesquareofficeemail@gmail.com

**Notary Acknowledgement**  
**The State of Michigan County of Macomb**

Acknowledged before me in Macomb County, Michigan on this date of \_\_\_\_\_

By \_\_\_\_\_ (Name of Signatory).

By \_\_\_\_\_ (Name of Signatory).

Notary Printed Signature \_\_\_\_\_

Title:

My Commission Expires:

\_\_\_\_\_

Acting in the County of:

\_\_\_\_\_

