

CANTERBURY MEWS COOPERATIVE MEMBERSHIP SELECTION PLAN

I. FAIR HOUSING STATEMENT

Canterbury Mews 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 REQUIRMENTS

- 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. Photo I.D. (ex. Driver's license, Passport, State Issued Identification Card, etc)
 4. Any item listed in HUD Handbook 4350.3 REV-1, page 3-24, figure 3-4: Acceptable DHS Documents.
(**Attachment #1**)
- B. If the applicant has a social security number (or Tax I.D. #), proof of social security number is required according to HUD Handbook 4350.3 REV-1, Appendix 3 (**Attachment #2**)

III. INCOME LIMITS

- A. Maximum income limits per HUD guidelines for a **Section 236** Property. (**Attachment # 3**).
- B. Minimum income limits – each applicant must show monthly income greater than or equal to three times the basic monthly carrying charge amount. (**Attachment # 4**)

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 \$ 25 credit report fee for each person over the age of 18. Applications will not be accepted without the credit report fee.

B. APPLICATION INTAKE

1. Each application will be dated and 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. For additional information see the attached transfer policy (**Attachment # 5**).
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 up to 2 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 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 for membership will be placed in the denied 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 management 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 lease obligations and may not automatically deny tenancy to a particular group or category of otherwise eligible applicants. In determining whether the applicant will be selected various criteria, as listed below, along with any related explanations offered by the applicant concerning the facts involved, including changes in circumstances will be considered. Co-signers will not be allowed. 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. The Head and Co-Head of the household 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 two years.
3. Five 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 up to 2 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 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.

D. Criminal Activity

An applicant will be rejected if the following criminal activity has occurred in the last 5 years:

1. Any household containing a member(s) who was evicted in the last three years for housing for drug-related criminal activity.

2. 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 resident;
3. Any household member who is subject to a state sex offender lifetime registration requirement; and
4. 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;
5. Any history of drug related criminal activity even if the activity did not result in a conviction;
6. Any history of violent criminal activity even if the activity did not result in a 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.

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, (excluding weekends and designated federal holidays) respond in writing or request to meet with Management to discuss the letter. 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 after meeting with management, the applicant wants to appeal the decision to the Board of Directors they may request such an appeal in writing.

- 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 (excluding weekends and federal holidays) 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 the 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 Lists 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 the following manner:
- 1st Applicants who have been displaced by a government action or president declared disaster.
 - 2nd Employee Units, if necessary
 - 3rd Transfers
 - 4th Completed and approved applications in order of the date 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 re-checked. An additional fee of \$25 per person over the age of 18 will again be required. Once all of the information is received the application will again be reviewed 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 removed from the waiting list. If the applicant does not respond in the allotted time the applicants name will be removed from the list and the application will be kept on file for the date of last known contact.
- 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 HUD, 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

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. Attached is a copy of the current Rules and Regulations for your review (**Attachment # 6**).

CANTERBURY MEWS COOPERATIVE

MINIMUM INCOME LIMITS

EFFECTIVE 1/1/2004

	Monthly Carrying Charges	Monthly Minimum Income	Annual Minimum Income
One Bedroom	\$ 391	\$ 1,173	\$ 14,076
Two Bedroom	416	1,248	14,976
Three Bedroom	429	1,287	15,444

Attachment # 4