



# **Information Packet**

**Updated June 18, 2026**

## Plan Your Future: Living Options for Boomers



For the past 70+ years, baby boomers have been redefining life passages. As teens, parents, and professionals, these men and women pushed boundaries, challenged status quo, and reached for all the stars.

No surprise, that as boomers reach retirement age, they are looking for distinctive lifestyles and living. Some of the major findings include:

- About six in 10 plans to move out of their current house
- More than two-thirds who plan to move are willing to update or renovate their next home to fit their specific needs and wants.
- The most important factor in their next home is low maintenance features.

So, where will boomers, who are now between the ages of 57 and 75, be moving?

Since one of the key benefits of living in an independent living community, is its amenities and variety of activities, moving when you are younger and healthier allows you to fully appreciate all the benefits of retirement, for a longer period. Other benefits include opportunities to make new friends with people of all ages abound in communities, preventing isolation and loneliness.

We all know that moving and making major life changes can get more difficult with age, so adapting to a new place is likely to be easier when you are younger.

### **Michigan Shores Cooperative**

54-unit retirement Community for active, independent adults 55 +.  
on beautiful Lake Michigan in Frankfort, Michigan

[www.michiganshores.coop](http://www.michiganshores.coop)

Call (231) 352-7217, E-Mail: [admin@michiganshores.net](mailto:admin@michiganshores.net)



**Welcome to Michigan Shores Cooperative**  
Your New Home Awaits in a Scenic Lake Michigan Community

We are excited that you are considering **Michigan Shores Cooperative** for your next home. Established in 1991, our community is designed for active, independent adults aged 55 and older who are looking for a peaceful, maintenance-free lifestyle.

**A Beautiful, Tranquil Location** - Nestled on a majestic ridge overlooking Lake Michigan and surrounded by 19 acres of beautiful, wooded grounds, Michigan Shores offers you the opportunity to experience the natural beauty of Lake Michigan living.

**Housing Options to Fit Your Needs** - Choose from a variety of spacious one- and two-bedroom apartments, ranging from 676 sq. ft. to 1488 sq. ft. Each home is designed with your comfort and independence in mind.

**Key Features & Amenities:**

- **Inclusive Monthly Fees:** Simplified billing with all-inclusive monthly caring fees
- **Abundant Common Areas:** Relax and socialize in welcoming shared spaces
- **Secure Entrances:** Enjoy peace of mind with secure access points and attached garages
- **Maintenance-Free Living:** Forget about the hassle of home maintenance – we take care of it for you

**A Community for You** - At Michigan Shores, we are a **self-governed cooperative**, which means you have a voice in how the community operates. Take part in planning activities and enjoy the camaraderie that comes with being part of a close-knit group of neighbors.

**Pursue Your Passions** - With a maintenance-free lifestyle, you'll have the freedom to explore your hobbies, travel, or simply relax. Michigan Shores is more than just a place to live – it's a place to thrive.

**Ready to Join Us?** We would love to have you as a neighbor. Contact us today to learn more or schedule a tour:

**Phone:** 231-352-7217 or **Email:** [admin@michiganshores.net](mailto:admin@michiganshores.net)

***We look forward to welcoming you to the Michigan Shores family!***

## **Some common questions asked about Michigan Shores Cooperative**

### **Who can live in a senior housing cooperative?**

Each person, at the time of occupancy, must be at least 55 years of age, meet minimum qualifying income criteria, and be capable of maintaining and enjoying a vibrant and busy lifestyle. You do not need to be 55 to apply for a place on a waiting list. For couples, in some cases only one partner needs to be 55+.

### **What's the ideal age to move into a senior housing cooperative?**

The ideal age is anytime from 55 on, when you are ready for a more streamlined style of living and can take full advantage of the lifestyle and benefits that cooperatives offer. Cooperative members often say if they had realized how much they would enjoy the freedom, the amenities and the social life at their cooperatives, they would have made the change several years earlier.

### **How do senior housing cooperatives differ from other senior living options?**

Senior cooperative housing is for people 55+ who are able to maintain a busy, independent and active lifestyle. It is not assisted living. Commitment to community and involvement are THE major differences between cooperatives and other options for independent living. For a comparison of many of the features of cooperatives, condominiums, townhouses and apartments, visit our [housing comparisons](#) page.

### **Are there senior housing cooperatives in my area?**

The [directory of cooperatives](#) maintained by the Senior Cooperative Foundation (SCF) includes nearly 100 senior housing cooperatives in 2012, and the list is growing steadily as more people come to realize the benefits of cooperative living. The great majority of senior housing cooperatives are in the Upper

Midwest, particularly in Minnesota, but there are some in other areas of the country. If you are interested in getting a senior housing cooperative started in your region, please [contact SCF](#).

### **How will a cooperative preserve my financial resources?**

Cooperative living is affordable living in a not-for-profit community. Members act collectively to achieve goals, one of which is to reduce costs of everyday management, maintenance and repair. The monthly fee includes fund reserves to cover repairs, renovations and replacement – and that means you won't be surprised with large assessments. When it's time to sell, you only pay a small move out fee of \$500, plus any costs associated with returning the unit to the same condition as when you moved in.

### **Will I recover my purchase price when I move away?**

In limited equity appreciation cooperatives (the great majority of senior housing cooperatives), equity grows according to a predetermined formula each year you live there, so your home value is protected from much of the volatility in the housing market. In limited equity appreciation cooperatives, you will generally recover your share price and any growth in equity when you sell your share. There are also market rate cooperatives, where the resale value is subject to the normal ups and downs of the housing market.

### **What does the monthly fee cover?**

Typically, the fee includes a pro-rata share of the costs of maintaining the property, funds set aside for future replacements, real estate taxes and property insurance. These amounts are generally less than the same costs to maintain a single-family home or town home. The fee also generally includes principal and interest for the member's share of the monthly debt service on the master mortgage.

The monthly fee typically also includes a wide range of services, including water and sewer service, garbage and recycling removal, lawn care, snow removal, landscaping, property maintenance, fire protection/security system, and employees. The fee also includes use of shared spaces such as community room, library, workshop, exercise room and guestrooms (for a fee). In most cooperatives, the fee includes heat, basic cable TV and public wi-fi service.

### **Who sets the amount of the monthly fee?**

The board of directors, with the advice of the finance committee, sets the annual budget to meet expected operating expenses and appropriate fund reserves. The board and committees are made up of cooperative members, so the people setting the budget and monthly fee are people who will also be affected by the fee!

### **What assurance do I have that the fee won't go up dramatically?**

Typically, increases occur only when the costs of maintenance, insurance, taxes and management salaries go up. The master mortgage interest rate is locked in for the long term and is very unlikely ever to increase while you are a member. The fee includes payment into fund reserves to protect against sudden large increases in operational costs, so your costs remain relatively predictable and reasonable. Fees won't increase in a cooperative as they might in a rental or other for-profit housing, where rates represent whatever, the market will bear to maximize profits for the building owner. Over the last few years, the average increases have been between 3% and 5%.

### **I've heard that real estate taxes for a cooperative are often lower than taxes on other housing units of similar value. How can this be?**

Rising real estate taxes are usually caused, in a time of inflation, by rising valuation as a result of comparable sales in the neighborhood. Since it is cooperative shares, not an actual parcel

of real estate, that are transferred between departing members and new members, there is never any real estate sold or recorded that can trigger an increase in market value. Therefore, any increases in cooperative members' real estate taxes are usually a function of mill rates assessed, not market price increases.

### **Are there a lot of rules and restrictions on members' rights?**

Cooperatives, like any other organization, must have some rules to avoid chaotic situations. The major difference between a cooperative and other housing options is that the people making the rules also live at the cooperative and have to abide by them. Therefore, the rules adopted are not arbitrary or unnecessarily strict. They are designed to address real issues and protect all members' investment and quality of life. If a rule or policy no longer seems appropriate to a majority of the members, it can be changed through the democratic governance of the board of directors.

### **Will I be expected to serve on committees?**

Commitment to community and involvement are THE major differences between cooperatives and other housing types. Members come together to act collectively to achieve goals – one of which is to reduce the costs of everyday management, maintenance and repair, and another of which is to provide plenty of activities and opportunities for socializing. Although participation on committees is not mandatory, it is strongly encouraged. With multiple committees available, there is sure to be one that suits your unique expertise or interests and on which you would enjoy volunteering. It is also fun and rewarding.

### **We like to travel. Will our home be safe while we are away?**

Senior housing cooperatives are perfect for people who travel frequently or who spend part of the year somewhere else. The building is secure, and the manager will take care of your mail and plants and check to make sure all is well in your home while

you are away. (If you have pets, you will need to make arrangements for their care.) There is no need to worry about leaks or other mishaps occurring undetected in your absence. Just tell the manager you're going, lock your door and go.

### **How secure are senior cooperative buildings?**

Cooperatives are designed to be extremely secure environments for their members. The buildings are locked at all times, requiring a key or a buzz-in from the front door. The manager's offices are located near the front door.

### **I love gardening and working in my workshop. Can I still do these things at a cooperative?**

Absolutely! Cooperatives offer shared spaces and resources that aren't available in most condominiums or apartments. These often include well-equipped workshops, community flower beds, libraries, fitness centers, party rooms and guest rooms.

### **What appliances are provided? What about laundry facilities?**

The cooperative owns and maintains the standard appliances in each unit. These include a refrigerator, range, and in many cooperatives a microwave (not supplied by the cooperative, but often left by a previous member), dishwasher and/or garbage disposal unit. Laundry rooms are available for members, at no charge. There are 6 in the building, one on each wing, 2 on each floor.

### **Can I have pets?**

You can have one pet per unit.

### **Can my grandchildren (or others) stay with me?**

Many cooperative members have grandchildren, other family members or friends who come to visit them. They are welcome to stay with you for periods of time as long as you are staying in your unit. They cannot occupy your unit if you are out of town.

If you do not have space to accommodate your guests in your unit, we have two comfortable guest rooms that can be reserved for your visitors for less than the cost of a motel room.

**I like the amenities senior housing cooperatives offer, but I value my privacy. Will cooperative housing be a good fit for me?**

Members of a cooperative can be as social or as private as they wish, and most find that their home at the cooperative feels just as much like their private home as their previous living situation did. People and activities are nearby when you want them, but you are always free to enjoy your privacy and time alone when you want to. Cooperative buildings are generally well sound-proofed between the units, so noise from neighbors is seldom a problem, however it is apartment living and you will hear people talking and walking in the hallways, yard machines running in the warmer months, and occasionally music from your neighbor. We all try to be respectful of the apartment living arrangement.

**If my health declines, are care services available at the cooperative?**

Michigan Shores Cooperative does not provide assisted living or more advanced care. Members are free to make private arrangements for in-home services, just as they might if they were in a single-family home, as long as they are still able to participate in the life of the cooperative.

**If I need to move, will my membership be hard to sell?**

When someone needs to sell a cooperative membership, market forces affect the speed of sales. A cooperative membership stands alone as the least risky from this standpoint. Michigan Shores have a waiting list of people who can be called when a unit is available, and management works to keep an active waiting list through marketing, open houses and special events at the cooperative. And because selling a cooperative share is not considered a real estate transaction, the manager of the

cooperative is able to handle the sale documents without major costs to the seller, such as a real estate commission, that are typically associated with selling a home.

**If I need to move, is the monthly fee still due until my membership sells?**

Yes, the member still owns the membership share and is responsible for the monthly fee until it is sold. This is no different than owning a single-family home, condominium or townhome. In those cases, the owner has to continue paying taxes, property insurance, utilities and the mortgage payment (if any), and make sure the lawn is mowed and the snow is shoveled, until the home is sold.

# Membership

Being a member of a housing cooperative means joining a collective that owns and manages a housing property. Instead of owning individual units, members buy shares, which give them the right to occupy a specific unit in the building. Members contribute to the upkeep and operations of the cooperative by paying monthly dues, which cover costs such as repairs, utilities, and staff salaries.

Cooperatives are typically less expensive than traditional housing, as they are often non-profit organizations. Members have voting rights, allowing them to participate in decisions about the property, including rules, budgets, and improvements. This creates a more community-oriented living environment, where everyone shares responsibilities and has a say in how things are run. Housing cooperatives also provide more stability compared to renting, as members cannot be evicted without reason.

## **Member Rights**

When you join a co-op, you invest money and become both a resident and an owner. As a co-op owner, your focus is not just on sustainability but also on whether the cooperative is meeting the needs of its member-owners.

- Participate in important decision making such as amending the articles of incorporation and bylaws.
- Power to elect and remove directors.
- Review annual reports.
- Fair access to common areas of the property without restrictions
- Contribute a fair share of all co-op expenses.
- To be notified with time ahead of annual meetings.
- To make decisions on the future of the cooperative.

## **Member Responsibilities**

- To hold directors accountable and ensure they operate the cooperative in accordance with articles of incorporation and bylaws.
- To provide necessary capital, with each member contributing their fair share of capital as an owner of a cooperative.
- To stay informed about issues that affect the co-op.
- To pay financial charges in due time.
- To comply with co-op rules and board policies
- To attend membership meetings.
- To vote on issues presented to the membership for decision.
- To respect and care for all common areas.
- To act as an owner, not a tenant.
- Actively be involved in the co-op's committees and activities.



**FOR OFFICE USE ONLY**  
Sent Out By:

**APPLICATION**

**MICHIGAN SHORES COOPERATIVE**

Thank you for your interest in residing in Michigan Shores Cooperative. We look forward to processing your application. Please answer all questions on this application. Enter "None" or N/A for those questions which do not apply to you. **Applications will not be considered unless they are fully completed**

This application is for **one person**. **A separate application must be completed if a second person will occupy the apartment.** Speak to the Cooperative Manager at 231-352-7217 for waitlist status information. Do not hesitate to contact us with any questions about our application process, our Cooperative Manager is just a phone call away.

**APPLICANT INFORMATION**

NAME		
_____	_____	_____
Last Name	First Name	Middle Initial
CURRENT ADDRESS		TELEPHONE NUMBER AND AREA CODE
_____		( ) _____
Street Address	Apt. No.	E-mail:
_____	_____	_____
City	State	Zip Code

**HOUSEHOLD COMPOSITION**

1. Will anyone else live in the unit with you? If yes, please provide the following information and note that all adults must complete their own application:		<input type="checkbox"/> Yes <input type="checkbox"/> No
Other household member's full name	Relationship to you	
_____	_____	

	<input type="checkbox"/> Co-head/Spouse <input type="checkbox"/> Child <input type="checkbox"/> Other adult <input type="checkbox"/> Foster adult/child <input type="checkbox"/> Live-in aide ( <i>Live-in aides must be approved before move in</i> ) <input type="checkbox"/> None of the above
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**HOUSING INFORMATION**

2. Michigan Shores Co-op has come to be a healthier and safer environment to live in by becoming 100% smoke free. Smoking is not allowed within the individual apartments, the common areas, and within 25 feet of the building. This includes Electronic Cigarettes. Do you acknowledge that you are aware of this smoke free policy?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. The Controlled Substances Act prohibits all forms of marijuana use, therefore, the use of medical or recreational marijuana is illegal under federal law even if it is permitted under state law and is not allowed on the Michigan Shores property. Do you acknowledge that you are aware of this zero-tolerance marijuana use policy, and agree that you, your guests, and service providers hired by you will abide by this policy?	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Do you understand that failure to comply with the smoking and marijuana policies may result in termination of tenancy?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. The management and property staff do not provide, nor has the authority to provide, any personal care or personal supervision services. All care and supervision services must be provided by the resident or aides supervised by the resident or the resident's representative(s). Michigan Shores Cooperative does not provide assistance with personal activities or daily living. Are you able to meet all the obligations of tenancy with or without assistance from outside the building?	<input type="checkbox"/> Yes <input type="checkbox"/> No
6. Legally, do you need permission of another person (i.e. court appointed guardian) to make leasing or financial decisions? Durable Power of Attorney? If yes, please provide her/his contact information:  Name: _____ Phone number: (____) _____	<input type="checkbox"/> Yes <input type="checkbox"/> No

## PETS & ASSISTANCE/COMPANION ANIMALS

Please review the Pet Policy. The presence of any animal must be approved before the animal is allowed to be kept in the unit.

7. Do you plan to keep an animal in your apartment? Michigan Shores allows one pet per unit.		<input type="checkbox"/> Yes <input type="checkbox"/> No
8. If yes, please provide the following information:		
<b>ANIMAL TYPE</b> <i>(dog, cat, turtle, etc.)</i>	<b>BREED</b> <i>(if applicable)</i>	<b>WEIGHT</b>

### PARKING

9. This building offers one indoor parking space per member. Any additional vehicles will have to park outside the garage.	
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## APPLICANT SIGNATURE AND CERTIFICATION

I understand the information in this application will be used to determine eligibility for a unit and that this information will be checked. I understand that any false information may make me ineligible for a unit.

I certify that all information given in this application and in the attachments: application's information and the citizenship declaration are true, complete and accurate. I understand that if any of this information is false, misleading or incomplete, management may decline my application or, if move-in has occurred, terminate my Lease Agreement.

I understand that it is a criminal offense, to make willful statement or misrepresentation.

During the application process, if your address and/or phone number is to change, it is your responsibility to provide us with the new address and/or phone number.

This facility is committed to serving all eligible and qualified individuals regardless of disability. If you need a reasonable accommodation to reside or continue to reside in this facility and have an equal opportunity to participate in the project, you should bring that fact to the management's attention. The management will try to work with you to reach an accommodation in keeping with the fundamental nature of the project and within the budgetary and administrative limits of the facility.

Notification of Non-Discrimination Based on Disability: Michigan Shores Cooperative does not discriminate on the basis of disability status in the admission or access to, or treatment or employment in, its federally assisted programs and activities.

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE

## AUTHORIZATION TO RELEASE INFORMATION

I am applying for a Membership at Michigan Shores Cooperative. My signature below authorizes credit reporting agencies and/or landlord references and law enforcement agencies to release all pertinent information requested.

Applicant's Name (please print) \_\_\_\_\_

Applicant's Signature \_\_\_\_\_

Date of Birth \_\_\_\_\_

Applicant's Social Security Number \_\_\_\_\_

All Social Security Numbers Used by Applicant \_\_\_\_\_

If you have no social security number, you claim you are exempt because:

You are an ineligible non-citizen

You were 55 as of \_\_\_\_\_

Date \_\_\_\_\_



**PLEASE RETURN THIS APPLICATION TO:**

**Michigan Shores Cooperative  
Attn: Cooperative Manager  
641 Michigan Avenue  
Frankfort, Michigan 49635**



Application-MIShores



**RESERVATION AGREEMENT / WAIT LIST**  
**of**  
**MICHIGAN SHORES COOPERATIVE**  
**Frankfort, Michigan**

This Reservation Agreement ('Agreement') is made this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, between MICHIGAN SHORES COOPERATIVE (the "Corporation"), a Michigan non-profit Corporation and \_\_\_\_\_ ('Applicant' or 'Reservation Holder').

WHEREAS, Reservation Holder desires to reserve a residence unit in Michigan Shores Cooperative ("Unit") and reside there in the future when the unit becomes available; and

NOW THEREFORE, Reservation Holder and the Corporation agree as follows:

1. Reservation Holder will have priority for selection of a Unit, based on the date of this Agreement and the chronological order in which similar agreements are entered with other reservation holders.
2. In consideration for the rights and privileges as outlined in this Agreement, Reservation Holder agrees to pay a Reservation Fee of Five Hundred Dollars \$500.00, receipt of which is acknowledged by the Corporation upon its signing of this Agreement. The Reservation Fee is a non-interest-bearing administrative fee associated with this Reservation Agreement and will be credited toward the total Subscription Price due upon approval of Reservation Holder's application for membership.
3. Reservation Holder may terminate the Agreement for any reason prior to occupancy of the Unit by giving written notice to the Corporation. Upon such termination, the Corporation will refund the Reservation Fee within approximately sixty (60) days of such notification of termination.

4. The Corporation may terminate this Agreement if Reservation Holder does not meet the membership criteria set by the Corporation. Upon such termination, the Corporation shall notify Reservation Holder and the Corporation shall refund Reservation Holder the full amount of the Reservation Fee within approximately sixty (60) days of such notification of termination.
5. If the Reservation Holder dies before occupying Michigan Shores, this Agreement shall be deemed cancelled and the Corporation shall refund to the Reservation Holder's legally authorized representative the full amount of the Reservation Fee within sixty (60) days of notification of death.
6. Reservation Holder is responsible for notifying the Corporation of any changes in address, telephone number and/or email.
7. Members are required to be able to maintain their own apartments and take care of themselves, or provide the necessary assistance required to do so. Michigan Shores is not an assisted living facility and does not provide care giving services of any kind.
8. Michigan Shores Cooperative does not discriminate against any person(s) because of race, color, sex, sexual orientation or identity, religion, familial status, national origin or other protected classification except age. Business is conducted in accordance with the Federal Fair Housing Law.
9. Applicants acknowledge that the Corporation's building and attachments have been designated as a smoke free living environment. Members and members of household may not smoke anywhere in the apartment unit, including balconies, decks, and patios; and in common areas of the building, including, but not limited to community rooms, community restrooms, lobby, reception area, hallways, laundry rooms, stairways, office, kitchen, mechanical room, exercise room, storage rooms, elevator, and garages; or adjoining grounds within 25 feet of the entry of any building, nor shall the Member permit any guests or visitors under control of the Member to do so.
10. It is highly recommended that applicants be able to fulfill the income eligibility requirement as determined by the Board of Directors and the Corporate Manager. The general guideline utilized is that the Corporation's monthly carrying charges should not exceed 25% of the Applicant's gross income; however, this is only a guideline, not a requirement. This will allow for any inflation of the monthly carrying charges which are subject to annual increases. Credit/background checks may be performed as part of the application process.

11. The Board of Directors has the right to not approve an application if it feels an Applicant does not meet the required eligibility. The Member Applicants must be at least 55 years old to sign this Reservation Agreement.

**PLEASE MAKE CHECKS PAYABLE TO: MICHIGAN SHORES  
ESCROW ACCOUNT**

Returned deposit checks for NSF will cancel your right to this reservation.

In Witness Whereof, Michigan Shores Cooperative and Reservation Holder have executed this Agreement, and the Five Hundred Dollars (\$500.00) Reservation Fee has been paid as of the day and year first above written.

\_\_\_\_\_  
Reservation Holder

\_\_\_\_\_  
Reservation Holder

\_\_\_\_\_  
Current Address

\_\_\_\_\_  
City, State, Zip Code

( ) \_\_\_\_\_  
Telephone Number

E-Mail address: \_\_\_\_\_

**Michigan Shores Cooperative**

\_\_\_\_\_  
Cooperative Manager

\_\_\_\_\_  
Date



**Applicant Screening Policy**  
**Adopted: June 27, 2023**

Prospective members of the Michigan Shores Cooperative (MSC) must complete member application forms and undergo a qualifying process, which includes but is not limited to third-party credit, criminal, and eviction checks, plus current residence verifications. MSC pays all costs of investigation.

MSC will make reasonable efforts to obtain accurate information regarding prospective members. However, the 3rd party information provider(s) limits information accuracy. MSC IS NOT RESPONSIBLE FOR INACCURATE OR INCOMPLETE INFORMATION.

Prospective members agree to allow MSC to use discretion and judgment in securing a lease and enforcing the terms or conditions of said lease, and does not hold MSC responsible for making any rental payments or other costs and/or fees not paid by members.

MSC uses screening software to screen potential members. Their results are based on Credit Report with SSN Fraud and Vantage Score. The software doesn't provide a credit score, only a risk score. It uses Vantage Risk Score model, which is a 3 digit model from 300-850 that is very similar to a FICO score. It has been built by all 3 credit bureaus to determine credit worthiness in the multifamily space. It provides a better picture of credit and has more data and is more predictive.

All member candidates who do not meet these screening requirements shall be referred to MSC board of directors for review and final decision.

Prospective members agree to hold MSC harmless for any actions of the member. MSC is to retain applications and reports of all prospective members.

Signed: \_\_\_\_\_

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

Prospective member

## **This is your time to shine....**

Please submit a short biography about yourself, how you heard about Michigan Shores Cooperative, your connection to Frankfort. Very casual introduction of yourself, to allow the Interview Committee to learn a little bit about you. This should be done when you submit your reservation agreement and membership application forms.

The same biography will be shared with the board of directors when they review your membership application.

If approved, your biography is shared with the general membership to learn about their new neighbor.

You can email your biography to [Shirley@michiganshores.net](mailto:Shirley@michiganshores.net)

Updated June 18, 2026



## What Happens After You Join the Waitlist at Michigan Shores?

Thank you for joining our waitlist! Here's a step-by-step guide for purchasing a membership at Michigan Shores:

- **Step 1:** Receive an information packet (mailed or picked up).
- **Step 2:** Schedule and take a tour of the building – units are almost never available to see at this level. But we are happy to give you a tour of the common areas.
- **Step 3:** Complete and return the following:
  - Reservation Agreement
  - Membership Application Forms
  - Screening Policy Form
  - \$500 waitlist deposit (payable to Michigan Shores Cooperative).
  - Personal biography introducing yourself to the membership and the board of directors.
  - Schedule an in-person interview with the Interview Committee. The interview committee makes their recommendations to the board of directors, all memberships are approved by the board. Your approval is valid for 6 months, if you don't purchase within that six month period, you will have to re-interview. We recommend getting this process out of the way soon, if you plan on purchasing within a 12 month period.
- **Step 4:** Begin receiving email notices regarding available memberships.
- **Step 5:** Respond within **10 days** of receiving an email if you're interested in pursuing an available apartment.
  - If you're not interested in the apartment, no response is needed.
  - Turning down an apartment does not affect your waitlist seniority.
- **Step 6:** After 10 days, those who expressed interest will be reviewed, and the apartment will be offered to the person highest on the waitlist.

- The selected person has **2 days** to schedule an appointment at the Michigan Shores office.
- **Step 7:** At the office, sign all paperwork and submit full payment for the membership share plus the Capital Fee.
- **Step 8:** If approved, you are ready to move in!
  - You will receive:
    - Copies of your signed paperwork
    - A Welcome Hospitality Packet
    - A Mentor (to help you settle in)
    - Keys to your apartment
    - A membership certificate
    - One indoor garage parking space with opener
    - A storage room.

It's that simple!

If you have any questions or concerns, feel free to contact me at **231-352-7217** or email me at [shirley@michiganshores.net](mailto:shirley@michiganshores.net).

Sincerely,

**Shirley Robert**  
Cooperative Manager

Updated June 18<sup>th</sup>, 2026