

# MAIN-GERRARD COMMUNITY DEVELOPMENT CO-OPERATIVE, INC

204 Main St. Toronto , Ontario M4E 3V4  
(416) 691-1100 • fax (416) 691-9119 E-mail : mgmembership@bellnet.ca

## Application For Housing

Attached is an application for membership at the Main-Gerrard Housing Co-op. Inc.

Please note that subsidy will can only be offered if the co-op has subsidy available. If you require subsidy we will contact you about the current status of that waiting list.

You may still choose to be placed on our Market Housing Charge waiting list. You may need to pay the Market Housing Charge for a period of up to one year before becoming eligible for subsidy.

Thank you for your interest.

***CO-OP HOUSING WORKS!***

## **INFORMATION SHEET**

Main-Gerrard Co-op consists of a 52 unit, five story apartment building at 204 Main St. in the east end of the City of Toronto plus 51 units of renovated housing on Enderby Rd., which is one block west of Main St.

Main-Gerrard Co-op is close to T.T.C. bus and streetcar service. It is directly south from the Main St. subway station and the Danforth Go Train stop.

The Co-op is close to shopping, schools, a public library and Community Centre 55. Ted Reeve Arena is right across the street.

### **What is Co-op Housing?**

Co-op housing is a way for people to work together and provide housing for themselves.

More and more people are using co-op housing as a way to get a secure home at a price they can afford in a safe community.

### **How Does a Housing Co-op Work?**

Housing co-ops are independent and self-directing.

The members of the co-op live in the apartments owned by the co-op. The members have meetings at which they vote on decisions about how the co-op will be run. Each member has one vote. Every year, one of these meetings is held to elect a board of directors to manage the co-op.

Members pay a membership fee to belong to the co-op. They also pay regular monthly housing and parking charges and a member deposit. The member deposit at Main-Gerrard equals one month's housing charge. It can be paid in instalments.

The monthly housing charge covers all the regular operating costs such as: mortgage, property taxes, utilities, repairs and salaries. The monthly charge also includes money set aside to make future repairs.

Co-ops depend on their members to make the co-op successful. Members are expected to attend member's meetings and help make decisions. Members can also be on the board of directors or any other committees or groups of members that get together to do something special - for example, plant a garden or organize a children's party.

Problems in the community are dealt with by members pitching in and helping to sort things out. The co-op hires staff and the services of professionals as needed but important decisions and final responsibility rest with the members.

### **Will I Ever Own My Own Unit?**

Members do not own their own apartment.

The co-op owns all the apartments. Members have the right to stay in the co-op as long as they want to. Main-Gerrard has rules about the size of unit you can live in that depends on your family size. Members may be expected to move several times while living in the co-op. Members can be evicted for breaking the co-op's rules - for example, not paying monthly housing charges or disturbing other members with excessive noise.

### **What Happens If I Leave the Co-op?**

Members can move out at any time as long as they give the co-op two **full** months notice in writing.

Since members do not own their apartment, they cannot sell or rent it to anyone else when they move out.

### **Isn't Living in a Housing Co-op the Same as Renting?**

No! Living in a co-op has several advantages over renting from a landlord.

- > The monthly housing charge increases to cover the operating costs and mortgage payments. No money goes towards profit for a landlord.
- > Co-ops give members an equal voice in decisions about their co-op.
- > Co-ops give people a chance to build a community where they can help each other in many ways.

### **How Do I Move Into Main-Gerrard Co-operative?**

To move into the co-op you must fill in an application form. You need to supply proof of income with the application. You need to carefully review the Commitment to Active Participation and the Consent Statement for the collection and use of credit and rental history information. You need to return the application with the your signature(s) and copies of proof of income to the co-op by mail or fax.

Co-op staff will do a credit and landlord check. If these checks area satisfactory, an interview appointment will be made will be made with volunteers from our Members Selection Committee. The Board of Directors finalizes all membership in the co-op.

Your name will then be added to our waiting list based on the date we received the completed application.

When units come available staff calls people on the waiting list, starting at the top, to view these units. If you accept a unit, you sign an occupancy agreement, pay the co-op one month's housing charge, a member deposit equivalent to one month's housing charge and one time membership fee of \$10.00. You then become a member of the co-op and can move into a unit.

# INCOME DEFINITIONS

## What is "Income"?

There are three types of income:

- < income related to employment;
- < income related to investments;
- < and income for support.

## What is included in each type of income?

<b>Income from employment.</b>	<b>Income from Investments</b>	<b>Income for support</b>
<ul style="list-style-type: none"> <li><input type="checkbox"/> Salary or wages</li> <li><input type="checkbox"/> Bonuses or incentive pay</li> <li><input type="checkbox"/> Gratuities or tips</li> <li><input type="checkbox"/> Overtime pay (if done regularly)</li> <li><input type="checkbox"/> Commissions</li> <li><input type="checkbox"/> Employment Insurance Benefits</li> <li><input type="checkbox"/> Workers Compensation (short and long term)</li> <li><input type="checkbox"/> Work incentive programs</li> <li><input type="checkbox"/> Training allowances</li> <li><input type="checkbox"/> Net income of a business or other self-employment activity</li> <li><input type="checkbox"/> Regular payments from accident, disability, or illness insurance</li> <li><input type="checkbox"/> Annuities (life, fixed term, or converted RRSPs).</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Interest income from assets and investments (bank, credit union, and trust company accounts; capital gains; term deposits; bonds or debentures).</li> <li><input type="checkbox"/> Dividend income from stocks or shares</li> <li><input type="checkbox"/> Interest portion from any mortgage or loan</li> <li><input type="checkbox"/> Value of assets that don't produce income (such as precious metals, gems, and art; financial holdings)</li> <li><input type="checkbox"/> Real estate income (such as rental income)</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Ontario Works</li> <li><input type="checkbox"/> Ontario Disability Support Plan (ODSP)</li> <li><input type="checkbox"/> Family Benefits Allowance</li> <li><input type="checkbox"/> General Welfare Assistance</li> <li><input type="checkbox"/> GAINS-D (excluding the special needs minimum allowance)</li> <li><input type="checkbox"/> Student grants (not student loans)</li> <li><input type="checkbox"/> Pensions</li> <li><input type="checkbox"/> Support payments</li> </ul>

## **PROOF OF INCOME CHECKLIST**

### ***If you are employed you must submit:***

- < *Three consecutive pay stubs (must include employer's name and address and pay periods covered)*  
*or*
- < *A letter from your employer (on company letterhead, currently signed) stating gross annual or monthly income and any overtime pay or bonuses.*

### ***If you are self-employed:***

- < *An audited financial statement for the most current fiscal year including:  
<amount of withdrawals for personal salary and  
<retained earnings or net income of the business*

### ***If you are receiving social assistance (e.g. GWA, FBA, Ontario Works)***

- < *Proof from the social agency such as copies of three consecutive benefit statements and a copy of your drug benefit card.*  
*or*
- < *The "Social Assistance Verification Form" (available from your social worker).*

### ***If you have assets:***

- < *Copies of passbooks and other documents if you have more than \$1,000.00 in the bank or have other investments;*  
*or*
- < *A letter from your bank, credit union, or trust company stating the total assets you have.*

### ***If you are receiving pension or annuity income:***

- < *A copy of a cheque stub which shows the before-tax (gross) amount of your income and how often you receive it.*

### ***If you are receiving Employment Insurance:***

- < *A copy of a benefit statement showing gross weekly payment.*

### ***If you are receiving support payments:***

- < *Copies of cancelled cheques (showing support received).*  
*or*
- < *A letter from you lawyer or a signed affidavit stating how much you receive and how often you receive it.*



# RENTAL APPLICATION ADDENDUM

## CONSENT STATEMENT

### Schedule A

#### PROSPECTIVE MEMBER / APPLICANT MANDATORY CONSENT

#### USE OF INFORMATION

The word **Information** means your personal information (except health information). It includes information provided to us by you, including through services you use, your manner of monthly rent payment and complete rental history with us, and information obtained from others with your consent.

#### Collection and Use of Credit and Rental History Information:

You may obtain Information about me from outside parties, including through a tenant check or credit report conducted by **Rent Check Credit Bureau**, and verify Information with them. I **authorize those parties to give you the Information about me. You may use application Information about me for your own use and you may disclose Information about me to a credit bureau, and to persons with whom I have or propose to have financial or residential rental dealings, or if you believe disclosure is required by law, to help establish my credit history and rental history and to support the credit approval process. I verify that all statements on this application are true and I authorize verification of all references given.**

You may review your options for refusing or withdrawing this consent, by calling John Dobrowolski at Rent Check Credit Bureau at **1-800-661-7312 ext. 222**.

### **IMPORTANT**

**If you are aware of any credit problems that may affect your application, please attach a letter to provide any information that may help the Co-operative to get an accurate picture of your credit history.**

## Commitment to Active Participation

After we receive your completed application form the Co-op will review the information provided and conduct a credit check. Income verification will be reviewed carefully. Following this you will be contacted to set a date and time for an interview. Two members of the Co-op's Membership Committee will interview you. The purpose of this interview is to get an impression of you as a potential member and for you to understand Co-op living.

The interviewers will consider your willingness to participate and your potential as a good neighbour. Usually they will recommend acceptance as a future member. If one or both interviewers have any doubts about: your understanding of what a housing co-operative is; your willingness to be an active member; or your consideration for other members you may be invited to a second interview or may not be recommended for membership.

Living in a residential co-operative can be fun, interesting and rewarding. There is certainly a sense of security not felt in a rental unit. There is the added advantage of feeling part of a community. This does, however, require a commitment of some of your time and energy. This may not be an ideal situation for everyone. This would be a good time for you to give serious thought to the commitment you are in the process of making. While most people have the right to live in a Co-op, it is equally important to know that with that right you will also have responsibilities. You should note that housing co-operatives do not fall under the Landlord and Tenant Act, rather they are governed by the Co-operative Corporations Act.

Please consider the following carefully before signing the following statement. You should be aware that this is not a legal document but rather a declaration of your understanding, commitment and intent.

1. I understand the need for every Co-op member to be a fully participating member in both the running of the Co-op and the building of community spirit.
2. I am aware that attendance at all General Membership Meetings is mandatory. If occasionally I am unable to attend, I will advise the office in advance that on this particular occasion I will be unable to attend. This is referred to as "giving regrets".
3. I am aware that attending General Members Meetings is not sufficient to keep the Co-op functioning effectively. Participation in committee work and/or work parties will be necessary. Also, that to become involved in these areas I may:
  - contact the staff for advice and suggestions
  - respond to notices posted on the notice boards
  - be contacted by other members
  - initiate my own participation.
4. I understand that failure to follow the Co-op by-laws will result in the loss of member privileges, for example: loss of the privilege of relocating to another unit, etc.

# Application Form

**Please print clearly and include the full names of all household members. List as "Applicants" everyone in the household who is 16 or older. For more than 2 applicants, please attach a separate sheet.**

## APPLICANT 1

<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Miss		Last Name			First Name(s)		
Date of Birth			Gender:		Social Insurance Number (optional)		
Month	Day	Year	<input type="checkbox"/> Male <input type="checkbox"/> Female				
Are you a:							
<input type="checkbox"/> Canadian Citizen <input type="checkbox"/> Landed Immigrant <input type="checkbox"/> Refugee <input type="checkbox"/> Other Status							
<b>ADDRESS:</b>							
Street					Province		Postal Code
Town/Municipality							
Home Telephone # (      )				Work Telephone # (      )			

## APPLICANT 2

<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Miss		Last Name			First Name(s)		
Date of Birth			Gender:		Social Insurance Number		
Month	Day	Year	<input type="checkbox"/> Male <input type="checkbox"/> Female				
Are you a:							
<input type="checkbox"/> Canadian Citizen <input type="checkbox"/> Landed Immigrant <input type="checkbox"/> Refugee <input type="checkbox"/> Other Status							
<b>ADDRESS:</b>							
Street					Province		Postal Code
Town/Municipality							
Home Telephone # (      )				Work Telephone # (      )			

## 6. OTHER MEMBERS OF HOUSEHOLD

Last Name	First Name	Date of Birth			Gender		Relationship to Applicant
		Month	Day	Year	Male	Female	

How much notice do you need to give at your present address?

**Do you require a subsidy?**       Yes       No

Please carefully review the information about availability of subsidy provided with the application

**HOUSEHOLD NEEDS:** (Size unit you need, indicate 1<sup>st</sup> & 2<sup>nd</sup> preference)

<input type="checkbox"/> Bachelor	<input type="checkbox"/> 1 Bedroom	<input type="checkbox"/> 2 Bedroom
<input type="checkbox"/> 3 Bedroom	<input type="checkbox"/> 4 Bedroom	<input type="checkbox"/> Parking Space

## GENERAL INFORMATION

How did you hear about the Co-op? \_\_\_\_\_

Why do you want to move into the Co-op? \_\_\_\_\_

Any other comments concerning your application to the Co-op? \_\_\_\_\_

Have you any volunteer experience that would help in volunteering for the Co-op? \_\_\_\_\_

If anyone in your household has any special needs or health problems that affect their housing needs, please specify:

***Pets are allowed in the Co-op but they must be registered.*** Do you own any pets?

No       Yes (If yes, please indicate type of pet(s), dog, fish, cat, bird, etc.)

**MONTHLY COST OF PRESENT HOUSING**

<b>APPLICANT 1</b>		<b>APPLICANT 2</b>	
	Per Month		Per Month
Rent or mortgage	\$ _____	Rent or mortgage	\$ _____
Utilities (if not included)	\$ _____	Utilities (if not included)	\$ _____

**LANDLORD AND RESIDENTIAL HISTORY**

How many years have you and your family lived at your current address?

Landlord's Name:	Address:	Telephone Number: (      )
------------------	----------	-------------------------------

May we use your present landlord as a reference?       Yes       No – If not, please explain why:

If less than 2 years at current address, please state previous address

Applicant 1 <input checked="" type="checkbox"/>	Applicant 2 <input checked="" type="checkbox"/>	Address	From	To	Reason for Leaving

**INCOME INFORMATION**

<b>APPLICANT 1</b>		<b>APPLICANT 2</b>	
Occupation:		Occupation:	
Employer:		Employer:	
Gross annual income from <b>all</b> employment:	\$ _____	Gross annual income from <b>all</b> employment:	\$ _____
Income from <b>all</b> other sources:	\$ _____	Income from <b>all</b> other sources:	\$ _____

**TOTAL GROSS ANNUAL HOUSEHOLD INCOME: \$ \_\_\_\_\_**

Signature(s)

**By signing below I/We agree to the following:**

**Membership**

I/We understand that only members of Main-Gerrard Community Development Co-operative Inc. may live in the Co-op and I/we hereby apply for membership in the Co-operative.

I/We understand that in order to move into Main-Gerrard Community Development Co-operative Inc., I/we must be interviewed and accepted for membership in the Co-op.

**Participation**

I/We understand that Main-Gerrard Community Development Co-operative Inc. has been formed to provide non-profit housing to its members and that the Co-op relies on the participation of its members to operate successfully. I/We have read and understood the document *Commitment to Active Participation*.

**Application Information**

I/We the undersigned, declare that all the information in the *Market Housing Application Form* is correct to the best of my/our knowledge and belief and no required information has been concealed and/or omitted.

**Credit Check and Income Verification**

I/We authorize the Co-op staff to verify any or all of the information contained in this application.

I/We have read and agree to the terms and conditions of the *Collection and Use of Credit, Rent Payment and Rental History Agreement*.

Applicant 1 \_\_\_\_\_ Date \_\_\_\_\_

Applicant 2 \_\_\_\_\_ Date \_\_\_\_\_

Applicant 3 \_\_\_\_\_ Date \_\_\_\_\_