

GLEN OAKS CO-OPERATIVE HOMES

MEMBERSHIP POLICY

1. Applications for membership and housing for Glen Oaks Co-operative Homes will be available at request by the coordinator, at the Co-op office.
2. When a completed application form is received, it will be date stamped, timed, an application number will be assigned and a receipt will be issued for the application fee received.

The application fee of \$10.00 per adult (16 years & older) and the proof of income must be received with the application form in order for the application to be processed.

3. Each household will be reviewed by two members of the New Member Committee, once the application has been processed. (Credit checks, landlord checks will be done prior to the information exchange meeting).
4. The committee members will make a recommendation on acceptance of the application to the New Member Committee, who will review all applications. This recommendation will come after consideration of the New Member Criteria which follows.
5. The New Member Committee will then make a recommendation to the Board of Directors. The Board of Directors have the final authority to approve new members.
6. Households applying for subsidized units must meet the requirements of the Ministry of Housing. The calculation procedure for subsidized housing charges is outlined in the F/P Non-profit Housing Program Administration Manual.
7. The applicants will be invited to view the unit when one becomes available. At that time, they will be asked to make a non-refundable deposit of \$100.00 in order to have the Co-op hold that unit for them. This deposit is credited to the last month's housing charge if the household moves in.
8. Immediately prior to moving in, when keys are available, the household will have to pay the first month's housing charge and a member's deposit.

At that time they will also have to sign an Occupancy By-Law #2, which spells out the rights and responsibilities of both the Co-op and the members. The subsidized applicants will also have to sign a Housing Charge Supplement Agreement with the Co-op.

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NEW MEMBER CRITERIA

The approved-for-membership applicants will not have voting privileges in the Co-operative until they have signed the required documents and pay their respective \$5.00 membership share.

1. Eligibility for Membership

Members requiring subsidization must meet the eligibility for rent supplement criteria established by the Ministry of Housing. Members must not have outstanding arrears with any other subsidized housing organization.

2. Income Requirements

There is no maximum on an applicant's income.

An applicant will not be considered for housing if he/she would be paying more than 30% of his/her household's gross income in shelter costs (i.e. housing and utility charges) unless the Co-operative can provide a subsidized unit for the household.

3. Financial Stability and Responsibility

An applicant should have a financial history which indicates that he/she will pay the monthly housing charge regularly and on time.

This history must be verified by a credit check. Reference checks with previous landlords/mortgage holders will be made.

Applicants should have been earning the income required for the unit requested for the immediately preceding year or they should have been paying a comparable rent (and utility bill) for at least the past year, without any arrears.

4. Understanding of and Interest in Co-operatives

Applicants should be willing to and able to participate in the Co-operative.

The committee members should discuss the following areas with the applicants at the information exchange meeting:

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a) Time to volunteer - the members household will be expected to participate a minimum of 4 hours per month and applicants must make a specific commitment, i.e. must indicate what committees, or type of work for the Co-op interests them.

b) Volunteer experience - do the applicants have any previous experience which would make it easy for them to join in Co-op activities?

Obviously, if they have lived and participated in another Co-operative, they would have a head start. (If they have, the committee should check with that Co-operative to insure that they were good members). If they have any other organized volunteer experience (for example: union, service club, professional association, religious organization, community or recreational association), they might have some understanding of meeting procedure, the need to follow rules and policies, etc..

Even though the applicant has not been actively involved in the past, they should not be penalized if they are willing and able to participate.

c) Compatible beliefs - do the applicants display any attitudes which are inconsistent with Co-operative living?

If they show any serious prejudice based on race, religion, national origin, political or social creed, they are rejecting one of the fundamental principles of the Co-operative movement and one of the conditions for financial assistance from the government. However, making judgments on an applicants' prejudices should be done carefully. If the committee members detect some signs of prejudice, they should try to get the applicants to reveal their beliefs more fully. Many bigots are amazingly candid! The committee members should attempt to get quotes from the applicants.

d) Understanding of what they have been told about Co-operatives - do the applicants show that they understand, in general terms, how a housing Co-operative works?

The applicants must attend an information exchange meeting, where they will be given some information on Co-ops, either spoken or written. During the meeting they will have the opportunity to ask any questions they may have. By the end of the meeting, they should have a reasonable understanding of how co-ops work.

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They might even have some ideas how they would like to participate. If they show through their questions or comments a lack of understanding, they may have no genuine interest or no ability to take part, or the committee may have failed to do its job properly. Appropriate time should be taken to ensure this area is fully discussed.

e) Compatible lifestyle - do the applicants indicate in any way that their attitudes and behaviour might make them difficult to live beside?

This is another difficult and sensitive area to judge. Applicants who don't like children, for example, will not fit into this Co-op. Similarly, people who like to move their stereo into the backyard and party every night through the summer might not be too welcome either. Generally, the committee members should be seeking anything that indicates respect for the rights, privacy and property of others.

f) Ability to maintain Co-op property - do the applicants have the ability and inclination to maintain the unit they want?

The committee members can check with the applicants' landlords. If the landlord check reveals any outstanding problems, it should be clarified.

g) Desire for stability - are the applicants looking for a home where they can establish roots?

It's possible that applicants may meet all other criteria, but may be looking for short-term accommodation. The Co-op should not accept anyone unwilling to make a one year commitment (not a binding, legal agreement but a general moral commitment). Ideally, you should be looking for people who want a permanent home, because each move-out/move-in costs the Co-operative time and money.

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5. Unit Size Restrictions (Subsidized Units)

	<u>Minimum</u>	<u>Maximum</u>
1 bedroom unit	1	2
2 bedroom units	2	4 (max. of 2 kids)
3 bedroom units	3	6 (max. of 4 kids)
4 bedroom units	4	8 (max. of 6 kids)

This can be altered only at the Board's discretion and on an individual basis.

6. Need

Members will be allowed to select units within the restrictions of the Co-op's agreement with the Ministry of Housing with regard to numbers of households in specific income categories (neediest, core need shallow, non-core shallow and market).

The committee may recommend approval of applicants who may not meet all of the criteria, but may have special needs or merit which may otherwise recommend them.

7. Reasons for rejections

There are three (3) reasons an applicant can be rejected in:

- 1) **Financial Reasons:** They have major credit problems, or have outstanding arrears with a past landlord. Should be looking for a history of problems. There may be an isolated problem which may not have been the applicant's fault (or a one time occurrence), therefore, they should not be solely judged on the incident alone. If an applicant is experiencing some financial difficulties, it is necessary to identify if they are taking some steps in rectifying their situation (at an amount that is affordable to them).
- 2) **Landlord Reasons:** They have a bad standing with a previous landlord(s). This should be discussed thoroughly to fairly hear both sides.

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- 3) Co-operative Reasons: They are not Co-operative minded and will hurt the stability of the entire Co-operative complex.

If an applicant is rejected for the third (3rd) reason:

- the committee members must give 3 exact instances (reasons) as to why they have reached this decision. (i.e. the person said this therefore we feel they will have a problem in this area)

- a reassessment is often recommended by 2 different committee members as soon as possible, prior to going to the Board meeting.

*The committee members must always remember that the Co-operative has an open membership. Co-operatives do no discriminate!