



Aurora
Village
Co-op

For Co-op Use Only

Application No.: _____
 Application Fee: \$ _____
 Application Rec'd.: _____
 Date of Info. Meeting: _____
 Date of Interview: _____
 Interviewed By: _____
 Interview results: _____
 Membership Decision: _____
 Board Decision: _____
 Proof of Income: _____
 Credit Check Done: _____
 Landlord Check Done: _____

We realize this Application Form asks for a great deal of information. If clarification is needed about any of the questions asked, please contact our Office at 905-841-7125. The personal information given is strictly for Co-operative use in evaluating your request for membership, and will be shared with the Membership Committee. All information is kept confidential.

Our Application Form is in compliance with the *Personal Information Protection and Electronic Documents (P.I.P.I.D.) Act*.

All persons 18 years of age and over must apply for membership and be included at the interview.

PLEASE NOTE:

Your application will be returned if it is not fully completed and accompanied by all requested documentation. The following **must** accompany the completed application and is required for each applicant named in the application:

- (a) **\$20.00 application fee for each applicant over 18 years of age who would be living in the Unit.**
- (b) **Income verification:** this may be either a letter from your employer, stating gross annual salary; OR three (3) recent, consecutive pay stubs.
- (c) **Relevant documentation regarding each applicant's status in Canada.**

APPLICANT #1:

Name: _____
 (First) (Middle) (Last)
 Address: _____
 City: _____
 Province: _____
 Postal Code: _____
 Telephone: (H): _____
 (W): _____

APPLICANT #2:

Name: _____
 (First) (Middle) (Last)
 Address: _____
 City: _____
 Province: _____
 Postal Code: _____
 Telephone: (H): _____
 (W): _____

SECTION I: INFORMATION RE STATUS IN CANADA

APPLICANT #1:

Specify: () Canadian Citizen
() Landed Sponsored Immigrant
() Refugee
() Other

APPLICANT #2:

Specify: () Canadian Citizen
() Landed Sponsored Immigrant
() Refugee
() Other

(Please attach copies of all relevant documentation, for each applicant, regarding your status in Canada).

SECTION 2: INFORMATION RE DEPENDENTS

Do any of the applicants have children who will be moving into the Unit? Yes: _____ No: _____

If "yes", how many? _____

Please list their name(s) and date(s) of birth below.

NAME: _____

DATE OF BIRTH: _____ / _____ / _____
(Day) (Month) (Year)

NAME: _____

DATE OF BIRTH: _____ / _____ / _____
(Day) (Month) (Year)

NAME: _____

DATE OF BIRTH: _____ / _____ / _____
(Day) (Month) (Year)

PLEASE NOTE:

A credit check is done on each applicant immediately upon receipt of the following; your completed application, application fee(s), and requested documentation. A major portion of your application fee is applied toward the cost of having the credit check done, with the balance of the fee covering administrative costs incurred in processing your application. The application fee is therefore non-refundable, except where the Co-operative rejects an application. In that instance, 75% (\$15.00) would be returned to each applicant.

SECTION 3: REFERENCE INFORMATION

The information requested in the following sub-sections 1, 2, and 3, is required in order to conduct Credit and Landlord checks. At the Membership interview, each applicant will have the opportunity to discuss any unfavourable information that may be uncovered.

1. GENERAL INFORMATION:

APPLICANT #1:

Name: _____
(First) (Middle) (Last)

Date of Birth: _____
(Day) (Month) (Year)

S.I.N.: _____
(Your S.I.N. is required in order to facilitate a credit check. It will be removed from the application when credit check is received)

Address: _____

APPLICANT #2:

Name: _____
(First) (Middle) (Last)

Date of Birth: _____
(Day) (Month) (Year)

S.I.N.: _____

Address: _____

2. EMPLOYMENT HISTORY:

- + If there are more than two people receiving income, list additional income information on a separate page.
- + Please attach to this application, appropriate proof of income for all applicants.
- + Proof of income may be a letter from your employer, stating GROSS Annual salary, OR 3 recent, consecutive pay stubs.

APPLICANT #1:

APPLICANT #2:

Occupation: _____

Occupation: _____

Employer: _____

Employer: _____

Address: _____

Address: _____

Telephone: _____

Telephone: _____

Years with Employer: _____

Years with Employer: _____

If less than two years, state previous employer.

PLEASE NOTE: AURORA VILLAGE CO-OPERATIVE HAS A "NO PET" POLICY

3. ACCOMMODATION HISTORY:

APPLICANT #1:

APPLICANT #2:

Present Address: _____

Present Address: _____

Length of Time: _____

Length of Time: _____

Own Present Dwelling? _____

Own Present Dwelling? _____

Present Landlord: _____

Present Landlord: _____

Address: _____

Address: _____

Telephone: _____

Telephone: _____

How much do you spend for housing each month (rent or mortgage, plus utilities)? This is to determine affordability:

APPLICANT #1: \$ _____

APPLICANT #2: \$ _____

3. **ACCOMMODATION HISTORY (cont'd.)**

APPLICANT #1:

APPLICANT #2:

May we use your present Landlord as a reference?

Yes: _____ No: _____ Yes: _____ No: _____

If "no", please explain: _____

Have you previously applied to Aurora Village Co-operative? _____

What was the outcome of your application? _____

Have you ever lived in a Co-op before? _____ If "yes", why did you leave? _____

Would you have any objection to our contacting the other Co-operative? _____

SECTION 4: HOUSING PREFERENCE

Size and type of accommodation requested – specify first and second choice:

Apartment: One Bedroom _____ Two Bedroom _____ Three Bedroom _____

Garden Home: Two Bedroom _____ Three Bedroom _____ Four Bedroom _____

Townhouse: Three Bedroom _____ Four Bedroom _____

Do you require a parking space? _____ If "yes", how many? _____

Does any member of your household have a disability that you feel might affect your housing needs (e.g. wheelchair accessibility)? _____ Please specify: _____

List any member who would need assistance out of their Unit in case of an emergency: _____

Please list name of disability: _____

Please list the name and telephone number of a person to contact in case of an emergency: _____

SECTION 5: PARTICIPATION

All members of your household 18 years of age or older must apply for Membership in Aurora Village Co-operative. All Co-operative Members are required to contribute some time to the running of the Co-operative, as per the Participation Incentive Programme (or P.I.P., as it is commonly called).

Do you understand how a Co-operative operates? _____

SECTION 5 PARTICIPATION (cont'd.)

Briefly explain your understanding of the participation requirements of Aurora Village Co-operative: _____

Why do you want to move into a Co-operative? _____

Committees and Task Forces presently operating within Aurora Village Co-operative are listed below. Specify the area(s) of interest for each applicant. Please number in order of preference.

	<u>APPLICANT #1</u>	<u>APPLICANT #2</u>
Board of Directors *	_____	_____
Membership *	_____	_____
Finance	_____	_____
Maintenance	_____	_____
Inspection	_____	_____
Welcoming	_____	_____
Family Activities	_____	_____
Landscape	_____	_____
Newsletter	_____	_____
Neighbourhood Watch	_____	_____

The above asterisked (*) Committees require a 6 month waiting period before you may apply to either Committee.

Please list any skills or interests which would add to your contribution to the Co-operative: _____

Are you presently a member of a volunteer organization, such as a community group, religious organization, service club, etc.? Please indicate below:

I/We understand that only Members of Aurora Village Co-operative may occupy a housing Unit and I/We hereby apply for Membership in the Co-operative.

I/We understand that Aurora Village Co-operative is formed for the purpose of providing housing at cost to its' Members and that membership includes the responsibility to participate in the Co-operative.

I/We understand that accommodation in Aurora Village Co-operative depends on being accepted for membership in the Co-operative, and that I/We will be interviewed for membership.

I/We understand that occupancy of a Unit in Aurora Village Co-operative will depend on my/our entering into an "Occupancy Agreement" with the Co-operative and that, upon acceptance of a Unit, we will be required to pay a Maintenance Guarantee of *one-half of one month's Housing Charge*.

This Maintenance Guarantee will be refunded without interest if, upon move-out, the Unit is found to be up to Co-op standard.

Immediately prior to occupancy of a Unit, I/We understand that I/We will be required to sign the Occupancy Agreement, and pay the First and Last Month's Housing Charge.

I/We declare that all information in the application is correct, and hereby authorize Aurora Village Co-operative to verify any or all of the information contained herein, and to perform a credit check at the discretion of the Co-operative.

I/We understand that misrepresentation of information may invalidate this application.

I/We understand that it is my/our responsibility to provide Aurora Village Co-operative with changes of address and/or telephone numbers as soon as possible. Failure to do so will result in this application being withdrawn.

SIGNATURE: _____
(Applicant #1)

SIGNATURE: _____
(Applicant #2)

SIGNATURE: _____
(Signature(s) of any other adult applicants)

DATE: _____

DATE: _____

PLEASE DETACH AND KEEP THIS SECTION FOR YOUR INFORMATION

THE FOLLOWING PAGES CONTAIN INFORMATION ABOUT CO-OPS, IN GENERAL, AND AURORA VILLAGE CO-OPERATIVE, IN PARTICULAR, WHICH YOU WILL NEED TO KNOW FOR YOUR INTERVIEW WITH US.

PLEASE TAKE THE TIME TO READ THIS SECTION FULLY, SO THAT YOU ARE FAMILIAR WITH THESE QUESTIONS AND ANSWERS, SHOULD THEY COME UP DURING YOUR INTERVIEW.

QUESTIONS AND ANSWERS FOR APPLICANT(S) INTERVIEW

1. *What is a Housing Co-operative?*

A Housing Co-operative is a non-profit corporation incorporated under the Co-operative Corporations Act of Ontario. It has a Charter. It is a legal entity, controlled by its' members, who are its' residents. The Board of Directors is elected by the members. The Manager conducts the day-to-day business of the Corporation, which is to operate the housing development in a manner that satisfies all levels of Government, as well as the requirements of its' Charter By-laws, Agreements, and Rules and Regulations. Housing Co-operatives are part of the greater Co-operative movement. They uphold its' principles.

2. *What are the principles of the Co-operative movement?*

The International Co-operative principles are: *open and voluntary membership*, without discrimination, for all who can use the service and will accept the responsibilities; *democratic control*, meaning one member – one vote, and decisions made by voting majority; *limited interest on shares* – some types of Co-operatives have shares; however, Aurora Village Co-operative does not. *Return of surplus to members* in a way that does not benefit any one member over others.

3. *How do Co-operatives work?*

Each resident member has one vote in the affairs of the Co-operative and a majority vote determines Co-operative policies. Every year, the members elect, from among themselves, a Board of Directors to manage the affairs of the Corporation.

The members work together through Committees. The Committees report to the Board and help the Board carry out much of the work of the Co-op.

A Co-operative may create as many Committees as is needed. Most are "Standing" Committees, established on a permanent basis to deal with ongoing tasks. It is also necessary, from time to time, to appoint "Ad Hoc" Committees, which are established for specific short-term purposes and are disbanded when their goal is accomplished. The Co-operative also hires staff to handle some of the day-to-day work (i.e. Manager, Administrative Assistant/Bookkeeper, Maintenance worker, Cleaner).

4. *How is Aurora Village Co-operative financed?*

Housing Co-operatives are financed through a mortgage from an approved lender, that covers 100% of the capital cost. In the case of Aurora Village Co-operative, it is CMHC. The mortgage is insured by Canada Mortgage and Housing Corporation. In addition to guaranteeing the mortgage, CMHC also provides the Co-operative with a monthly grant which reduces the interest rate and provides the subsidy pool. The condition of the CMHC grant is that at least 15% of the Units be filled on a rent-geared-to-income basis by Co-operative members who require assistance. The difference between the 25% paid by the member and the Housing Charges established for their Units is drawn from the “subsidy pool”.

5. *Will I ever own my Unit?*

Members do not, individually, own their Units. Ownership in a non-profit Co-operative is collective and rests with the entire membership. The members, individually, lease their Units from the group as a whole, at a charge which covers only the cost of operation.

6. *What are the advantages of Co-operative ownership over renting?*

Some of the advantages are:

- (a) Co-operative housing provides security of tenure, as long as the obligations stated in the Occupancy Agreement, By-laws, and House Rules, are met by the member.
- (b) Co-operative Housing Charges rise annually, with increases in operating costs and inflation. This annual Housing Charge increase becomes effective November 1st. of each year.
- (c) Members help to keep costs down through participation on various Committees.
- (d) There is a sense of “community” in a Co-operative, which one does not usually experience in rental accommodation.
- (e) Co-operative living ensures an equal voice, among resident members, in the decisions affecting their housing. Co-operatives come under the Co-operative Corporation Act, and do not fall under the Landlord Tenant Act. There is no “absentee” landlord.

7. *Are Co-operatives for everyone?*

Living in a Co-operative presents unique opportunities for members: control over one’s housing situation, according to the rules of democracy; participation in a supportive community; and mutual security. However, responsibilities are attached to these advantages. The decision to live in a Co-operative should be given considerable forethought.

8. *How can I contribute to Aurora Village Co-operative if I am accepted as a Member?*

In a Co-operative, each member must assume some responsibility or the Co-operative does not work. Members may choose what they wish to do, according to their own interests and skills, but each member must contribute some time to Co-operative work. It is the responsibility of the member to attend General Members’ Meetings; pay their Housing Charge on time every month; and make sure that one’s own Unit is maintained properly. These are all necessary aspects of Co-operative living.

9. *What happens if I don't do anything?*

Members will be encouraged to get involved. A few weeks after you have moved into the Co-operative, someone from our Welcoming Committee will pay you a visit. The Welcoming Committee will explain how to get involved and will help facilitate this in any way they can. An extreme solution to non-participation is eviction.

10. *Decorating Units:*

Improving your Unit is developing pride in ownership. The Maintenance Committee must approve all structural changes, i.e. erecting or removing a wall, installation of a shed in your yard, etc. The Co-operative has building codes to abide by. There will be no altering and/or adding to the wiring without Maintenance approval. Painting may be done, as per the colour chart in the Office. Dry strippable wall paper may be used but must be removed prior to moving out.

11. *Appliances:*

Refrigerator and stove are supplied. There is an additional charge of \$10.00 per month if you have a freezer in your Unit. The charge for room air conditioners is \$70.00 per air conditioner for the season.

12. *Facilities available:*

- * Security surveillance system located in building Lobby and Underground Parking Garage. Those members living in Garden Homes or Apartments may view the areas covered by the security cameras by accessing Cable Channel 62 on their TV.
- * There is an on-site Laundry Room, located on the main floor of the apartment building.
- * There are two Meeting Rooms located on the second floor of the apartment building. Committee meetings are held in both rooms. The larger of the two rooms is used for our General Members' Meetings. It may also be rented out to members for their own small, private functions.
- * Kitchen and Washroom located on second floor, for use, if needed, by a member renting the Large Meeting Room for a private function.
- * There is a playground, located in the large Courtyard, for the use of the members' children.

13. *Size of Unit per family:*

The maximum number of people per bedroom will be two. Those members paying Market Value Housing Charge are allowed one extra bedroom than the number of occupants per Unit.

14. *Pet Policy:*

Aurora Village Co-operative has a NO PET policy that prevents members from housing, or having as visitors, Any dogs, cats, or exotic animals. Hamsters, birds, fish, etc. are permitted.

15. *What happens after the interview?*

The Interview Team will discuss your application with the Membership Committee. This Committee will subsequently make their recommendation to the Board of Directors. The Board makes the final decision on all applicants. If your application for Membership is rejected, you have the right of Appeal. All appeals are made, in writing, directly to the Board of Directors.

16. *Following acceptance of a Unit:*

The following will be required: a deposit of one-half month's Housing Charge, in the form of either a cheque or money order, to hold the Unit.

SOME INFORMATION ABOUT OUR PARTICIPATION INCENTIVE PROGRAMME

Usually referred to as the "P.I.P." Programme.

This programme was begun to encourage the members of Aurora Village Co-operative to work to keep our operating costs down. This, in turn, helps to keep our Housing Charges down.

The P.I.P. programme is built on a system of "Meeting" and "Work" Credits that each Unit earns during each Audit Period. The Audit Periods are: Jan/Feb./Mar.: Apr./May/June: July/Aug./Sept.: Oct./Nov./Dec. At the end of each Audit Period, there is an audit of credits for every Unit. At the present time, the minimum is 3 credits in a 3-month audit period, for each member in the Unit 18 years of age and over.

Each Committee has a P.I.P. Recording Secretary, who keeps track of the credits earned by every member of a particular Committee. It is your responsibility to make sure that you have earned enough credits and that these credits have been reported to the P.I.P. Recording Secretary for your Committee.

There is a monetary penalty for each missing credit in an Audit Period. If missing Credits are persistent, the member is requested to attend a meeting with the Board of Directors, at which time the member will be asked their reason(s) for their lack of P.I.P. Credits. If the problem persists, the process could eventually lead to eviction.

AURORA VILLAGE CO-OPERATIVE
APRIL, 2006