

Gateway Housing Co-operative Inc.
390 Champlain Street
North Bay, ON P1B 9L3
705-474-2158
gatewaycoop@gmail.com

INFORMATION FOR THE APPLICANT(S)

To be considered for membership at GATEWAY HOUSING CO-OPERATIVE INC. applicants must complete the prescribed application form with the full information as indicated, pay an application fee of \$2.00 per household and participate in a membership interview. Acceptance of the application will be by resolution of the Board. An applicant may appeal a rejection for membership by advising the Board in writing within fourteen days following the notification of rejection.

In judging the acceptability of applicants for membership, the Co-op will not discriminate by reason of race, national or ethnic origin, colour, religion, age, sex, marital status, political affinity or activity, sexual orientation, family relationship, physical handicap or any other reason which is in violation of fundamental human rights.

Acceptability of applicants for membership will be judged by the following criteria:

1. Commitment to Co-op principles and willingness to participate in Co-op activities and decision making (e.g. members' meetings, committees, Board, or other positions or tasks).
2. Demonstrated financial responsibility (e.g. past record of paying rent on time, no history of NSF cheques etc.).
3. Indication of permanency or long-term commitment to the Co-op.
4. Likely to be a good resident and a good neighbour who will maintain his/her home in good condition and will respect the rights and privacy of others.
5. Household size and income meet the requirements of the Co-op (e.g. can afford housing charge or supplement is available and household size can be accommodated within the occupancy guidelines).
6. No indication of prejudicial attitudes, which is a violation of fundamental human rights.

For the purposes of determining household size and unit size eligibility, all persons judged by the Committee to be permanent: members of the household may be included. Someone is considered a permanent member of a household even if they are only periodically resident in the unit (e.g. a child under joint custody of separated parents or a spouse whose job required living away from home for extended periods).

The following occupancy guidelines will be followed when allocating units:

1. A maximum of two people per bedroom may occupy a unit. There must be a minimum of one person per two-bedroom unit, and two people per three-bedroom unit, unless otherwise stipulated in the subsidy agreement.

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2. In the allocation of units modified to accommodate the disabled, preference will be given to applicants who require units on one level, and who can live independently with or without support services provided in the community.
3. If a non-member moves in to share a unit with a resident Co-op member, the member must notify the office. The non-member must apply for membership or long-term guest status within three months. The new member may not apply to relocate within the Co-op for one year after becoming a member.

Once an applicant has been approved for membership and a unit has been assigned the member will be expected to:

1. Participate in the decision-making process by attending members' meetings.
2. Share responsibility for operation and administration of the Co-op by taking a turn on the Board of Directors, Committees or special projects.
3. Participate to a minimum of 2 hours per member per month.
4. Work to minimize the Co-op's cost through Community Participation.
5. Become educated in the principles and functions of the Co-op.
6. Pay the housing charge, membership fee, and member loan as and when required.
7. Sign and abide by the terms of the Occupancy Agreement.
8. Treat the unit assigned with the care and attention due a family home.

Upon approval of the Board and signing of the Occupancy Agreement, the member is entitled to the quiet enjoyment of the unit assigned to them if the member continues to uphold the terms of the bylaws, agreements, policies and regulations set by the Co-op. Members are entitled to vote on business for which a vote of the membership is required. There will be no voting by proxy. A member's rights of occupancy may be terminated by decision of the Board of Directors providing that such action is taken properly under the terms of the Occupancy Agreement and the Co-operative Corporations Act.

Retain this portion of the application for your records and return completed portion to:

GATEWAY HOUSING CO-OPERATIVE INC.
41-390 CHAMPLAIN STREET
NORTH BAY, ONTARIO
P1B 9L3

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Date Received

Office Unit Only

A. GENERAL INFORMATION

APPLICANT

Name _____
 Address _____

Postal Code _____

Phone: _____ Hm/cell
 _____ Wk

Date of Birth _____
 mm/dd/yyyy

CO-APPLICANT (if applicable)

Name _____
 Address _____

Postal Code _____

Phone: _____ Hm/cell
 _____ Wk

Date of Birth _____
 mm/dd/yyyy

Any member of the household over the age of 18 is considered and applicant and must attend the interview. If the household is accepted all those over the age of 18 will become members and must follow the requirements of membership.

1. Name, address & phone number of present Landlord: _____

2. Name, address & phone number of past landlords: _____

3. May we contact your present Landlord? Yes ___ No ___ If no, why? _____

4. Three personal references (name, phone numbers): _____

5. List all other persons in household:

Last Name	First Name	sex	Date of Birth (mm/dd/yyyy)	Relationship

6. Do you anticipate any change in the number of your household: Yes ___ No ___
 If so, what? _____
7. Size of unit requested: 2 bedrooms: ___ 3 bedrooms: ___
8. Do you or any member of your household require a unit able to accommodate a wheelchair or other aid? Yes ___ No ___ If yes, please specify the need: _____

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9. Do you or any member of your household require a unit without stairs: Yes ___ No ___
10. In what type of accommodation do you presently live? Apt ___ Triplex ___
Duplex ___ Townhouse ___ Semi-detached ___ Single house ___ Rooming House ___
Shelter ___ How many bedrooms: _____
11. How much notice are you required to give before vacating your present accommodations?
12. Do you have pets: Yes ___ No ___ What kind: _____ Number: _____
Gateway only allows two (2) non-caged pets (i.e. cats/dogs) per unit and they must not exceed 50 pounds.
13. Parking: List all vehicles belonging to household (this includes cars, trucks, motorbikes, trailers etc.)

Type	Make/model	Colour	Licence number

14. Please list any skills you could contribute to the co-op: (co-ops are based on the principals of participation) _____

15. Have you any experience in any type of co-operative organization? Please explain:

B. DECLARATION

I/We, are applying for membership in GATEWAY HOUSING CO-OPERATIVE INC.
I/We understand that this application does not guarantee us a unit in GATEWAY HOUSING CO-OPERATIVE INC.
I/We have read and understand the information attached to this application form and agree to the conditions stated.
I/We declare that the information given on this application is correct and understand that it may be used for an investigation to establish credit worthiness. (i.e. a credit check)
I/We enclose a non-refundable application fee of \$2.00 for this household.

Signature of Applicant: _____ Date _____
Signature of Co-applicant: _____ Date _____
Application Fee Enclosed \$ _____

USE THIS SPACE FOR ADDITIONAL INFORMATION

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C. Financial Information

(All information will be kept strictly confidential except where required by the funding agency)

What are your present monthly accommodation costs?

Rent/Mortgage \$_____ Hydro \$_____ Heat \$_____ Water \$_____ Taxes \$_____

Have you left owing arrears in any past accommodations: Yes ___ No ___ Please explain:

Have you ever been in receipt of a Rent Supplement: Yes: ___ No ___

Applicant: Name _____ S.I.N. (optional) _____

Present Employer: _____

Employer's Address: _____

How Long _____ Business Phone _____

Occupation(title) _____ Gross Monthly Salary \$ _____

Previous Employer _____ How Long _____

Previous Employer's Address: _____

Are you a Canadian Citizen Yes ___ No ___

Gross monthly income from other sources (i.e. family benefits, support, interest income, pensions etc.) \$ _____

Are there circumstances which you feel could adversely affect your credit rating, and which you would like to explain? _____

Co-Applicant: Name: _____ S.I.N. (optional) _____

Present Employer: _____

Employer's Address: _____

How Long _____ Business Phone _____

Occupation(title) _____ Gross Monthly Salary \$ _____

Are you a Canadian Citizen Yes ___ No ___

Gross monthly income from other sources (i.e. family benefits, Support, Interest Income, pensions etc.) \$ _____

Are there circumstances which you feel could adversely affect your credit rating, and which you would like to explain? _____

Please list any assets and other incomes sources: i.e.: property owned, investments etc:

PLEASE REMEMBER TO ENCLOSE YOUR APPLICATION FEE
Additional Information

You may need to provide proof of income as listed.

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Personal Information Statement

I/We agree that Gateway Housing Co-operative Inc. may keep the following information about me:

Contact information	Household size & composition	Household income
Place of employment	Previous housing situation	Age & Gender
Housing Charge payment history	Medical information	
Any incidence of property damage	Complaints filed by other concerning the household	
Next of kin & emergency contact		

S.I.N. (Optional) yes () no ()

I/we agree that pertinent information may be made available to people in the following positions as per Gateway Housing Co-operative's policies and by-laws, on a need to know basis.

Office Staff	Board of Directors	Membership Interview Committee
Auditors	Government Agencies	Collection Agencies

I/we understand that Gateway Housing Co-operative Inc. will use the information to:

1. contact me/us about this application
2. determine my/our eligibility for housing and membership in the co-operative
3. decide if I/we qualify for subsidy
4. decide on any request for an internal move
5. calculating security of tenure assistance
6. deal with arrears and collections
7. to maintain the co-operative's corporate status and funding

I/we understand that the co-operative will destroy personal information that it no longer needs.

I/we have read and received a copy of this statement.

Applicant/Member

Date

Applicant/Member

Date

Applicant/Member

Date

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Questions and Answers for Applicants

Here is a list of commonly asked questions concerning Housing Co-operatives.

1) What is a housing co-operative?

A housing co-operative is a non-profit organization and a registered corporation. They have been formed by groups of people who felt the need for safe affordable housing in their area. Those who live in a co-operative are members of the co-op and democratically elect a Board of Directors from among themselves to oversee the management of the organization.

2) Who owns the Co-operative? Who is the landlord?

As an incorporated company the housing co-op is the owner and landlord of the development. Each resident member has by right of vote a say in how the corporation is run as long as it is within the regulations of the Co-operative Corporations Act, and the co-op by-laws and policies. There is no financial equity in the property and members cannot buy and sell their units, but they are guaranteed exclusive use of their units as long as they wish providing, they work within the rules.

3) What makes a co-op different from other rental housing?

One of the main differences is that residents have a say in what goes on in a co-op through an elected (resident) Board and through committee and members meetings. Members also have a say in what housing charge increases should be by approving the budget each year at a General Members Meeting. Keeping in mind that a co-op is a “break-even” operation and needs to cover their expenses.

Co-ops are also more community oriented than other rental housing units. This is shown in some co-ops by the social or sports activities or by liaison with other co-ops or just by working together to build a better and safer environment for all the members.

4) Do members have to sign a lease or agreement?

In a co-op there is no “lease” in the ordinary understanding of the word. There is however a “Housing Agreement” or “occupancy By-law” that sets out the obligations of the co-op to the member and of the member to the co-op. You are not tied to a specific period (like a lease) except in the requirement to give a specified notice before move-out. In Gateway that notice is two full months landing on the last day of the month.

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5) What other charges are there above the occupancy charge (rent)?

- a) Member deposits: payable before move-in by all members. The member deposit (sometimes called member loan) for Gateway is \$700.00. This cannot be used as the last months housing charge (rent) and is returned after move-out if there is no money owed to the co-operative.
- b) Membership Fee: Immediately prior to occupancy applicants will sign their occupancy agreements and pay the co-op a lifetime membership fee of \$5.00 per adult member of the household.

6) Who does the maintenance?

You will be expected to do small maintenance jobs yourself, help with keeping the common areas clean and safe (shoveling snow, cutting and raking lawns etc.). Large jobs are contracted out i.e. snow plowing.

7) May we finish our basements, paint, hang wallpaper etc.?

You may do all these things with permission. Your unit is your home while you live there. Please keep in mind that you must follow the policies of the co-op and work within the structural safety of the building, and the city by-laws as far as inspections are concerned. For example, you cannot move walls, and any new wiring must be inspected or done by a qualified electrician.

8) What about pets?

Only un caged two (2) pets (i.e. cats/dogs) in any one housing unit. No dog shall at any time exceed sixty pounds. All pets must be spade or neutered and have all shots up to date. Gateway has a pet policy listing other rules for pets.

9) What about insurance coverage?

The co-op carries insurance on common co-op property including all buildings, but this does not cover members individual property. All members must have their own contents and liability insurance and provide proof of this to the co-op on an annual basis. The Co-operators offers insurance packages at a reduced rate to co-op members.

10) Is there a set amount of time that I must participate at the co-op?

At Gateway members are expected to contribute a minimum of 2 hours per member per month to the Co-operative.

All members are required to attend any General Members Meetings Which are held and to attend the meetings of any committees which they have offered or been asked to serve on. It is also expected that each member will take care of their own unit and yard to the best of their ability.