

Aldergrove Housing Co-operative Ltd. Information – Membership Application

Read Before Applying

Across Canada, nearly 200,000 people live in about 65,000 non-profit co-operative housing units, owned by 1,500 housing co-ops. Co-operative housing provides an alternative to renting and individual ownership. Co-operatives are a form of housing incorporated under the Alberta *Co-operative's Act*, in which the members jointly own and manage the co-operative they live in. Housing co-operatives are associations of individuals who together provide themselves with quality affordable housing. Co- operatives are communities within larger communities.

Unlike private ownership, member do not need to assume individual responsibility for getting a mortgage. The co-operative obtains the mortgage financing necessary to develop and maintain the housing project. Each month the member makes a monthly housing charge payment which covers the household's portion of the mortgage payment, taxes, insurance, and maintenance and administration costs. Since the members are co-owners, the monthly housing charges are set to cover the co-op's actual costs. There are no hidden costs or profits included in the housing charge. Charges rise only as operating costs increase.

The structure of a co-operative provides the members with additional benefits not offered by other forms of multiple ownership. Each co-operative member has only one vote. This ensures the co-operative is a democratic organization. Only residents can become members and maintain their membership in the co- operative. This protects the members against absentee ownership. The co-operative selects the new members of the co-operative, as the members decide to whom the shares of a departing member will be sold. This enables the members to determine who will be part of their community.

Co-operative housing provides a unique opportunity for people to build a community and to share and assists each other in ways beyond their housing needs. Co-operative housing ensures an equal voice among residents in the decisions affecting their housing. Members on a voluntary basis are responsible for the co-operative's overall management.

Membership in a housing co-operative is open to anyone who can use the services offered by the co- operative. The member must be willing to take the responsibility to participate in the management and operations of the co-operative. To become a member of a housing co-operative, households must purchase one share per member in the association. When a member leaves the co-operative, the shares are sold back to the co-operative. There are no income qualifications for any individual or family at this co- operative. Co- operatives attempt to maintain a broad social and income mix.

Co-operatives may have financial assistance to help income households. Aldergrove Housing Co- operative Ltd.'s (AHC Ltd's) assistance comes from the federal / provincial governments, through Canadian Mortgage and Housing Corporation (CHMC) and / or other federal and provincial government agencies. Assistance, when available, is provided by a formula to ensure residents pay no more 30% of their gross income, based on the subsidy availability. At present, in AHC Ltd, the minimum housing charge is \$310.00 per month. In co-ops, low, moderate- and middle-income earners live together in the same community.

Aldergrove Housing Co- operative Ltd. is a young and vital co-op. Its design is very contemporary. You will find a nice mix of people living in our co-op: there are couples, families with youth and older children, single parent families, and single people. All who live here enjoy the friendly atmosphere of co- op living.

Aldergrove Housing Co- operative Ltd. members know each other. They develop close bonds by working together to maintain their housing. This leads to a safe environment for children and for adults who might otherwise fear for their safety. It can also mean help hand when a personal crisis strikes.

Co-op members have the the right to remain in their homes for as long as they choose, providing they respect their membership responsibilities and obligations. These responsibilities and obligations are found in the co-op's Occupancy Agreement, Bylaws and Policy Manual, which have been developed and approved by a majority of the members.

Aldergrove Housing Co- operative Ltd. is laid out in a square. The single rows of housing units all surround the parking lot. Each unit has a front door with a concrete porch. There is a patio door in the back leading to a deck and yard. The playground within the co-op was designed with small children in mind.

Inside the units you will find a home with lots of room to move around. Built with five or six levels (depending on the number of bedrooms), the unique floor plan provides for maximum use of space. The neighborhood is quiet with minimal traffic. There are several stores within walking distance, as well as schools and daycare centers.

Aldergrove Housing Co- operative Ltd. has a total of 34 units. There are 12 two-bedroom units, 20 three-bedroom units, and 2 four-bedroom units. Each unit has a minimum of one parking stall and 32 have two stalls. These things, and many others make AHC Ltd a great home.

Work in the Co-operative

Because a housing co-operative is collectively owned and controlled by its members, the right of members to determine how the co-op will be run brings with it the responsibility to participate actively in the co-op. This includes:

- Involvement in decision-making at member, committee and potentially board meetings;
- Participating in management by serving on a committee or the board;
- Carrying out specific tasks or duties either as part of a committee or individually; and
- Playing an active role in improving the community spirit and quality of life in the co-op.

Participation in the co-op is compulsory; each member must either belong to a committee, be responsible for a certain task, or serve on the board.

Participation means that each member attends all scheduled members' meetings and committee meetings, to vote as a shareholder on important administrative matters or receive work assignments. Minimum participation requirements are four hours per month for meetings and four hours per month for work assignments, for the co-op as a whole.

We encourage you to join the committee that best meets your interests and abilities, provided that the needs of the co-operative are being met.

Each member has the following choices of committees in which to join, and a description is listed below:

Maintenance Committee

The maintenance committee concerns itself with long-range considerations, such as exterior wear and tear on the buildings, as well as preventative maintenance in both the interiors and exteriors. They handle emergencies, do small repairs to units and arrange for estimates for contracting work if required. They make periodic inspections of all units and inform members of any items that need attention,

In conjunction with the membership committee, they also organize work parties for events such as the Spring Cleanup and unit painting. They assist with move-out and move-in inspections and handle the annual inspections.

Finance Committee

The finance committee concerns itself with the bookkeeping and all other financial aspects such as budgeting, capital expenditures, collection of housing charges, cash disbursements, move-ins, move-outs, investments and the subsidy program.

Membership Committee

The membership committee is responsible for seeing that all the units are occupied; they market the co-op and advertise vacant units; and interview potential members. They are also responsible for organizing social events and providing a contact person for new members.

Policy Committee

The policy committee interprets, reviews and discusses current co-op Policies, Bylaws and clauses of the Occupancy Agreement, at the request of the Board of Directors, due to changes in legislation, or as result of concerns brought to it by the general co-op members. The committee can recommend amendments or actively develop new wording for the creation of new Bylaw clauses, Occupancy Agreement sections or Policies, which assist in the efficient operation of the co-op.

Board of Directors

The board is responsible for the overall operation of the co-op and receives input from the other committees or provides the other committees direction. Directors / officers (President, Vice-President, Treasurer and Secretary) are elected positions decided by the members at the annual general meeting or at any general meeting. Members are voted in at the meetings and are open to any members in good-standing.

What is Co-op Living – A Summary

To provide an environment that; as result of members' input, participation and co-operation; is caring, attractive and affordable. Housing co-operatives provide not-for-profit housing for their members. The members do not own equity in their housing. If they move, their home is returned to the co-op, to be offered to another individual or family who needs an affordable home. As a co-op member you have security of tenure. This means that you can live in your home for as long as you wish if you follow the rules of the co-op and pay your housing charge (rent). As a co-op member, you have a say in decisions that affect your home. You and your neighbors own your homes co-operatively. Members form a community that works together to manage the co-op. These diverse and vibrant communities are the unique strength of the co-op housing movement. Co-op housing also offers security. Co-ops are controlled by their members who have a vote in decisions about their housing. There is not an outside landlord.

In a housing co-op members' have a right to:

- Vote on the annual budget, which sets the monthly housing charges and affects the quality of your housing – for example, how much the co-op will spend on property upkeep;
- Elect a board of directors made up of people who live in your co-op;
- Run for the board of directors yourself;
- Receive audited financial statements that shows you how the co-op spent your money;
- Pay only a limited portion of your income for your housing, if you meet eligibility rules and monies are available; and
- Live there for as long as you like, if you follow the bylaws agreed upon by the co-op membership.

Thank you for applying from all the members of the AHC Ltd!

Consent Form – Membership Application

Under the *Personal Information Protection Act* (PIPA) legislation, which came into effect on January 1, 2004, we are required to ask you for consent for the information we requested on this application form. Please fill in your name, sign and date the statement below for each of the adults applying for membership.

I / We, _____ give Aldergrove Housing Co-operative Ltd. (AHC Ltd) my / our consent to collect the information requested on this membership application form and to use it for the following purposes:

- To determine my eligibility for membership in AHC Ltd;
- To verify my credit history;
- To determine whether or not I need a subsidy application form;
- To allocate the appropriate unit for my needs; and
- To identify my contribution to AHC Ltd.

In addition, I understand that AHC Ltd may be required to disclose the information on this form to outside agencies such as the Canadian Mortgage and Housing Corporation (CHMC) (as required through our legal agreements with CHMC) or to our bookkeeper, accountant, or other staff in accordance with standard management practices.

Along with the staff mentioned above, I understand that AHC Ltd will apply reasonable safeguards to protect my personal information and that only members of the Membership Committee, Financial Committee, and the Board of Directors will have access to this application. The Consent Form – Membership Application, Membership Form – Membership Application and Personal Monthly Budget Form – Membership Application, will be destroyed once I have fulfilled all the requirements of membership in AHC Ltd.

If you want more information regarding AHC Ltd's policies, bylaws and procedures regarding PIPA, please contact AHC Ltd's PIPA Officer in writing at:

PIPA Officer c/o
Aldergrove Housing Co-operative Ltd.
8427 – 184 Street
Edmonton, Alberta
T5T 4K7

or via email at:
pipaofficer@aldergrovecop.com

or by leaving a phone message at:
780-487-0302

Signature of Applicant

Date

Signature of Applicant

Date

Signature of Witness

Date

Membership Form – Membership Application

Contact Information:

Name of Applicants: _____

Phone: _____ (h) _____ (w) _____ (c)

Fax: _____ Email: _____

Current Address: _____

Postal Code: _____

Finance and Reference Information:

Credit Check:

1st Applicant's Name: _____ SIN*: _____ Birth Date: _____

2nd Applicants Name: _____ SIN*: _____ Birth Date: _____

(* - optional, but ensures that will be able to locate your credit history; additional charges may apply if AHC Ltd cannot find your credit history / information)

Rental Reference:

Landlord Name: _____ Phone: _____

May we contact your current landlord for a reference: Yes / No

If not, why not: _____

Employer Information:

1st Applicant's Employer: _____

Contact: _____ Phone: _____

2nd Applicant's Employer: _____

Contact: _____ Phone: _____

Financial:

Total Household Income: _____

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Pets*:

Number of Pets: _____ Type of Pets _____

Are your pet's immunizations up to date: Yes / No

(* - please refer to, or ask for, AHC Ltd's pet policy for details about the restrictions on pets)

Unit Allocation Information:

Number of Adults to live in the unit: _____

Dependents:

Names:

_____ Age: _____

_____ Age: _____

_____ Age: _____

_____ Age: _____

Orientation:

I / We have attended the NACHA Information Session: Yes / No

If yes, please attach a copy of the receipt to this application.

I / We have attended the AHC Ltd Information Session: Yes / No

Date: _____

Your Contribution to AHC Ltd:

Why have you applied to AHC Ltd?

Please describe your previous volunteer experience.

Please list the skills you can contribute to AHC Ltd.

What committee might you be interested in joining and why?

How many hours per month do you expect to be able to contribute to AHC Ltd: _____

I / We, _____ declare
that the information provided on this form is accurate and current. I / We, also give AHC Ltd permission
to verify all information contained in this form.

Signature of Applicant

Date

Signature of Applicant

Date