

# Coopérative d'habitation St. Georges Housing Co-operative

Information Booklet

for

Membership Applicants

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## **THE CO-OPERATIVE HOUSING ALTERNATIVE**

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### **WHAT IS CO-OPERATIVE HOUSING?**

A housing co-operative is a group of people who join to provide their own housing through joint ownership. People want to live in housing co-operatives for a variety of reasons: they may be unable or unwilling to buy their own homes; they may be tired of being faced with ever increasing rents; or they may be unhappy with the insecurity of the rental market. People from all income brackets come to housing co-ops. Co-ops provide a way to enjoy a secure, affordable home in a strong community environment.

### **HOW DOES A CO-OPERATIVE WORK?**

The residents of the housing co-op are members of the co-operative corporation that owns the housing. Unlike tenants in a traditional rental situation, each member has one vote in operating the co-op. Every year the members elect, from among themselves, a board of directors to manage the business and affairs of the co-op. Instead of rent, members pay a monthly housing charge to cover the cost of mortgage, taxes and all operating expenses. There is no landlord, and housing charges rise only as costs increase.

### **WHAT DOES MEMBERSHIP MEAN?**

Membership means joint ownership and control of one's housing; it also means a unique combination of rights and responsibilities. A successful co-operative depends on an active, involved membership. From the first planning stages of the co-op, the members make crucial decisions on design, development and policy. Later, they take turns serving on committees such as Member Selection, Maintenance, Finance or Newsletter. Each member is also eligible to run for election to the board of directors. All members attend members' meetings, where they participate in major decisions. Staff or other professionals are hired to handle the day-to-day operations, but final decisions and responsibilities rest with the members.

### **IS GOVERNMENT ASSISTANCE AVAILABLE?**

Housing co-ops are financed under a variety of federal and provincial housing programs. Assistance is required to subsidize the cost of the mortgage. Assistance is also provided to some co-op families to reduce the housing charges for those who cannot afford the market rent. By using government funding responsibly, co-ops are able to build strong mixed-income communities.

### **HOW DO YOU BECOME A CO-OP MEMBER?**

First, people interested in the co-op are invited to attend an information session, complete an application form and come to an interview. If they are acceptable to the co-op as members, their names will be placed on our waiting list for an appropriate-size unit.

### **WHAT IS THE CO-OPERATIVE HOUSING ASSOCIATION OF EASTERN ONTARIO (CHASEO)?**

The Co-operative Housing Association of Eastern Ontario is both an association of housing co-ops and a resource group of consultants who give assistance in the development, construction and management of co-operatives. CHASEO is fully accredited by the Co-operative Housing Federation of Canada. It works with developing co-ops in the Municipality of Ottawa as well as in other parts of Eastern Ontario to acquire land, secure funding from federal or provincial governments, and oversee construction. As management consultants, they guide the members through all stages of organization, and provide continuing education programs for established co-ops. Services are provided in both official languages. In addition, CHASEO is a collective voice for local co-ops in lobbying federal, provincial and municipal politicians for continued government support.

### **WHAT IS THE CO-OPERATIVE HOUSING FEDERATION OF CANADA (CHF-C)?**

The Co-operative Housing Federation of Canada is the national association of non-profit housing co-operatives. Eight out of ten housing co-operatives outside of Quebec are members of CHF-C (Quebec housing co-ops are affiliated indirectly, through membership in regional federations that hold membership in CHF-C). CHF-C has a membership of over 895 housing co-operatives, and several resource groups and federations across Canada. It provides members with information, education and resources in co-op management and promotes the continued development of co-op housing.

### **WHO CAN YOU CONTACT FOR MORE INFORMATION?**

For more information about Coopérative d'habitation St. Georges Housing Co-operative, please contact the office by phone at (613) 565-0105 or by email at [coordinatorst.georges@rogers.com](mailto:coordinatorst.georges@rogers.com).

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## **OBJECTIVES OF CO-OPERATIVE HOUSING**

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The co-operative housing sector is dedicated to achieving the following objectives:

### **To Provide Housing on a Non-Profit Basis**

Co-operative housing is designed to be affordable. Unlike rents in the private market, co-op housing charges rise only with increases in operating costs. Because the housing is jointly owned by member-residents, there is no incentive to make a profit from housing charges. Also, government assistance ensures that housing charges are at market rates. However, because of this assistance, the government has a fair degree of control over a co-op's budget; the government can take back any savings realized through reduced future assistance to the co-op.

### **To Guarantee Security of Tenure**

As a member of a housing co-op, you have the right to permanent residency as long as you respect the obligations of membership. Co-operative ownership eliminates the insecurity of the rental market by putting ownership and management control in the hands of resident members.

### **To Foster Democratic Control By Members**

There is no landlord in a housing co-op. Each member has one vote. They make decisions on important matters such as the election of the board of directors, and the rules and regulations members are expected to follow.

### **To Build Housing of Quality**

Within the budget limits approved by the government, the co-op seeks to provide the highest quality housing possible -- both in initial construction and through continued maintenance. Capital reserves are established (as a condition of government assistance) to pay for the replacement of worn-out building parts and appliances.

### **To Build Communities**

Housing co-ops can build a sense of community that is all too often missing in the rental market. Members share common goals in the management of their co-operative corporation. A sense of community arises from working together to meet those goals. Members of housing co-ops enjoy a unique opportunity to share and assist each other in ways beyond their housing needs.

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## **RESPONSIBILITIES OF MEMBERS**

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**In order for any housing co-op to function properly, its members must assume a number of responsibilities. Normally, clear standards setting out what is expected from each member are provided in the co-op's by-laws and policies. Obligations of each member can be summarized under these four headings:**

### **Finances**

In order for the co-operative to remain financially viable, members must pay monthly housing charges on time, supply proof of income as quickly as possible when requested, and meet all other financial obligations to the co-op promptly.

### **Maintenance**

Members must maintain their units in good condition and assist the co-op in carrying out annual maintenance inspections. Property-related emergencies must be reported to the co-op promptly. This will help the co-op avoid costly maintenance that can lead to unnecessary housing charge increases for everyone.

### **Participation**

Participation in co-op activities and decision-making is the key to member control of co-op affairs. Members must attend general meetings, take a turn on one of the co-op's many committees, and participate in other ways to make the co-op work properly.

### **Co-operation**

A housing co-op is not just a collection of houses -- it is also a community. Members must be committed to being good neighbours by respecting the rights of others. The only rules that exist are those that members agree to make for themselves. It is every member's responsibility to be aware of the co-op's by-laws and policies, and to obey them.

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## MEMBER SELECTION CRITERIA

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**Below are the general criteria for member selection. For precise information on member selection criteria, please refer to St. Georges' By-law #2, Member Selection and Unit Allocation.**

In determining whether someone is suitable for membership, the co-op will not discriminate by reason of race, national or ethnic origin, colour, religion, age, sex, marital status, political affiliation or activity, sexual orientation, family relationship, disability, conviction for which pardon has been granted or any other reason which would be a violation of fundamental human rights.

Acceptability of applicants for membership in the co-op will be assessed according to the following criteria:

- a) commitment to co-op principles and a willingness to participate in co-op decision-making and activities: for example, attending members' meetings, serving on committees, or on the board or in other positions, or taking on miscellaneous volunteer tasks;
- b) financial responsibility;
- c) appropriate household income and size: that is, the household can afford the housing charge, or housing charge assistance is available and the household size can be accommodated according to the co-op's occupancy standards;
- d) indication of long-term commitment to the co-op;
- e) commitment to being a good resident who will maintain the unit and other co-op property in good condition;
- f) commitment to being a good neighbour who will live co-operatively and will respect the rights of others;
- g) indication of a positive attitude to living in a community with people from a variety of social, economic and cultural backgrounds; and,
- h) ability to live independently in the co-op, using support services available in the community, if required.

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## THE MEMBERSHIP PROCESS

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There are several steps leading to your acceptance as a member of a St. Georges Housing Co-operative:

### Attendance at an Information Meeting

The information meetings are designed to allow all those who are interested to find out more about co-operative housing. **Only those attending information meetings will receive membership application forms.**

### Applying for Membership

After attending an information meeting, you may hand in a membership application to the co-op. Each applicant 16 years old and over must submit a separate application and fee(s). Applications must be accompanied by a signed *Personal Information Protection Statement* form, proper proof of income, an application for subsidy if required and the correct application fee(s). Please mail or deliver the completed applications to:

Coopérative d'habitation St. Georges Housing Co-operative  
10 Henderson Avenue  
Ottawa, Ontario, K1N 7P1

### Membership Interviews

The Member Selection Committee will interview all applicants 16 years old and over of each household. Teams of committee members will interview applicants. When possible, the whole committee meets to discuss whether or not the interviewed applicants meet the criteria set out in the Member Selection and Unit Allocation By-law and to decide whether to recommend that the board of directors accept or reject their applications for membership. When not possible, the board of directors will accept the recommendation of the interviewers. Letters will be sent to applicants informing them of the board's decision regarding their application for membership.

### Selection of Units

When a suitable unit is available (i.e. size of household and income category), applicants who have been interviewed and accepted for membership will be invited to view it. An initial deposit toward the first month's housing charge will be required to secure the unit selected. This payment will normally be non-refundable. Applicants not allocated a unit will be placed on a waiting list according to income category and size of household. The place on the waiting list will be determined by the date a completed application is received at the office; for those applicants who require subsidy, the place on the waiting list will be determined by The Registry's centralized waiting list.

### Final Step - Occupancy!

You will be told when a unit is available for occupancy. When you are offered a unit, you will have 48 hours to decide. A non-refundable life-time membership fee is required upon acceptance.

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## COMMITTEE DESCRIPTIONS

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### BOARD OF DIRECTORS

- o up to seven co-op members that are elected for two-year terms
- o manages and directs the business of the co-op in accordance with its by-laws
- o ensures efficient operations and delegation of responsibilities to committees and staff
- o hires and supervises staff, enters into contracts for the co-op

### MEMBERSHIP COMMITTEE (also called Member Selection)

- o proposes policies and procedures for accepting and housing new members
- o holds information sessions for interested applicants
- o reviews applications
- o interviews applicants
- o makes recommendations to the board concerning membership applications
- o helps co-ordinate move-ins/move-outs

### MAINTENANCE COMMITTEE

- o recommends overall co-op maintenance policies
- o develops a preventative maintenance program to be carried out by staff, volunteers and committee members
- o develops and proposes a policy that divides the responsibility for unit maintenance between co-op and members
- o carries out inspections of co-op property and individual units
- o provides input to the development of the maintenance budget
- o sets up emergency procedures

### FINANCE COMMITTEE

- o assists the treasurer and accountant in the financial management of the co-op
- o reviews financial documents as required
- o prepares the annual budget in consultation with the staff for approval by the board and the members



### **EDUCATION COMMITTEE**

- o organizes welcome and orientation of new members
- o produces and distributes a member handbook
- o organizes educational activities

### **MEMBER INVOLVEMENT COMMITTEE**

- o conducts annual survey of members' skills, interests and current participation
- o recruits volunteers for committees or work assignments
- o keeps track of member participation

### **NEWSLETTER OR COMMUNICATION COMMITTEE**

- o promotes communication within the co-op
- o produces a regular newsletter for members

### **SOCIAL COMMITTEE**

- o organizes social, recreational and cultural activities

### **OFFICE HELP COMMITTEE**

- o assists with office procedures

### **OTHER VOLUNTEER ACTIVITIES**

- o landscaping/gardening
- o repairs (carpentry, electrical, plumbing)
- o snow shovelling
- o cleaning
- o painting
- o child care
- o translation

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## QUESTIONS AND ANSWERS

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This fact sheet will provide you with the answers to questions you probably want to ask about Coopérative d'habitation St. Georges Housing Co-operative. Please take your time and review the information in this package. If you have any additional questions, please feel free to raise them at the information session.

### **WHERE DID THE NAME ST. GEORGES ORIGINATE?**

Coopérative d'habitation St Georges Housing Co-operative is named after the municipal ward in which it is located.

### **WHERE IS THE CO-OP LOCATED?**

St Georges is located on a piece of land leased from the University of Ottawa on the west side of Henderson Avenue, between Laurier Avenue and Osgoode Street.

### **WHAT TYPE OF BUILDING IS IT?**

The co-op is a combination of renovated older houses, a low-rise apartment building and infill housing for a total of 69 units. There are 22 one-bedroom units, of which one is accessible for wheelchairs; 35 two-bedroom units, of which two are accessible; nine three-bedroom units, of which two are accessible; and three four-bedroom units.

### **WHAT ARE THE UNITS LIKE?**

The units vary considerably depending if they are new construction or newly renovated. Please refer to the unit layout diagrams in the office for more details on the design features of each unit.

### **HOW ARE THE UNITS HEATED?**

The new units are electrically heated. The cost of heat and electricity are not included in the monthly housing charge for the new units. The renovated units have hot water or forced air heating. The cost of heat and electricity are included in the monthly housing charge for some of the renovated units.

### **WHAT APPLIANCES ARE PROVIDED?**

Each unit is equipped with a stove and refrigerator. There is no extra charge for these appliances.

### **WHAT ABOUT LAUNDRY FACILITIES?**

There is a common laundry room in the apartment building with coin-operated machines for use by all members at a reasonable cost.

### **WHAT ARE THE MONTHLY HOUSING CHARGES?**

About two-thirds of member households pay a housing charge geared to their income. Households that would otherwise be paying more than 25% of their gross income on housing charges are eligible for a subsidy. They pay approximately 30% of their gross monthly income minus an allowance for utilities.

### **IS PARKING PROVIDED?**

There are parking spaces for half of the units. There are 28 heated underground parking spaces and an additional number of spaces outside. There is no visitors' parking.

### **WHAT ARE THE STORAGE FACILITIES?**

Storage rooms are included in all units. There is also a storage area in the basement of the apartment building with a limited number of lockers.

### **WHAT ARE THE COMMON AREAS?**

In addition to the laundry room, there are several common facilities including a meeting room and a co-op office with room for board and committee meetings. Outdoors, the co-op has landscaped areas around the buildings.

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## SCHEDULE OF FEES AND DEPOSITS

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The following is a summary of fees and deposits payable during the application and selection process leading up to occupancy of Coopérative d'habitation St. Georges Housing Co-operative:

<b>WHAT</b>	<b>HOW MUCH</b>	<b>WHEN</b>
Application Fee	\$15 per application	with application
Unit deposit (installment on first month housing charge)	\$100 per unit	upon unit selection
First month housing charge	housing charge less unit deposit	prior to occupancy
Member loan deposit	current housing charge (to be updated annually)	prior to occupancy (or other terms to be arranged)
Membership fee (life-time)	\$10 per adult	prior to occupancy