

St. Georges Housing Co-operative Inc.

Information Booklet

for

Membership Applicants

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ABOUT ST. GEORGES CO-OP

About Us

With Canada's Capital and the district of Sandy Hill as our backdrop, St. Georges is located in the heart of downtown Ottawa, steps from an abundance of green space and parks, neighbourhood amenities, excellent schools (including Francojeunesse across the street and Lisgar some blocks away), boutique shops, the Rideau Canal, the Transitway, the Byward Market and the University of Ottawa, making us perfectly situated for all of our residents' needs.

Spanning the city block of Henderson Avenue, St. Georges is a not profit mixed income co-op comprising 69 red brick townhouse style units and apartments and five wheelchair accessible units. St. Georges also has indoor and outdoor parking and a meeting room for members' use. The aesthetic beauty of St. Georges is defined by the tall and statuesque maple trees that line our street.

St. Georges also has a rich history. We officially opened on October 17, 1992, and were the first bilingual co-op established in North America. We take pride in our bilingual and inclusive culture.

As a mixed income co-op, St. Georges fosters, promotes and maintains a respectful and diverse community. Our residents include families (including many single parent families), new immigrants, people living with disabilities, seniors, students and young professionals. Many of our residents have raised their children here, and founding members of the Co-op are still living in St. Georges today. We believe that our diversity makes us stronger.

We are pleased to be the closest co-op to the University of Ottawa, which is located just around the corner from our quiet one way street. Many of our residents are students of the University, whether they be parents completing a degree as they raise their families, kids who have grown up in the Co-op, or new students who recently moved to the area. Some of our residents also work for the University.

Our Mission

St. Georges is a non-profit housing co-op that fosters, promotes, and maintains a respectful, diverse and inclusive bilingual and mixed income community, in accordance with our core values.

Our Core Values

Together we govern according to the principles and values of the co-operative model:

- Respect, Inclusion and Diversity
- Bilingualism
- Safety and Security
- Fiscal Responsibility
- Self Government, with Active and Democratic Participation
- Environmental Sustainability

Our Vision

St. Georges will continue to be a bilingual, respectful, diverse, inclusive and thriving mixed income co-op with members that actively participate and are deeply invested in our community.

Our Organization

St. Georges is a democratically run non-profit co-op, run by all members of our community. Our members actively participate in our community through their service in our Committees and on the Board of Directors. We democratically elect our members to serve on the Board of Directors, and decisions impacting our community are made by our members at our General Members' Meetings. We diligently manage our fiscal responsibilities and strive to advance our community's goals to ensure the high quality management of St. Georges.

THE CO-OPERATIVE HOUSING ALTERNATIVE

What is Co-operative Housing?

A housing co-operative is a group of people who join to provide their own housing through joint ownership, where all members participate to run the co-op together. Democratic management is the lifeblood of a healthy co-op. The people who live within the co-op collectively own and operate the co-op and are voting members. Co-op living is unique to all other forms of housing because it represents a community living within a community.

How Does a Co-op 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. All members attend members' meetings, where they participate in and vote on major decisions. Members are also required to contribute four (4) hours a month to help run the co-op, normally through participation in a committee or on the Board of Directors. Each member is also eligible to run for election to the board of directors. Staff or other professionals are hired to handle other day-to-day operations of the co-op, but final decisions and responsibilities rest with the members.

What is the Co-operative Housing Association of Eastern Ontario (CHASEO)?

CHASEO is fully accredited by the Co-operative Housing Federation of Canada. CHASEO supports co-ops in the region and works to acquire land, secure funding from federal or provincial governments, and oversee construction of co-operatives in the region. CHASEO also provides members with information, education and resources in co-op management.

What is the Co-operative Housing Federation of Canada (CHF Canada)?

CHF Canada is the Canadian association of non-profit housing co-operatives. Eight out of ten housing co-operatives outside of Quebec are members of CHF Canada; Quebec housing co-ops are affiliated indirectly, through membership in regional federations that hold membership in CHF Canada. CHF has a membership of more than 900 housing co-operatives, and several resource groups and federations across Canada. CHF provides members with information, education and resources in co-op management, and promotes the continued development of co-op housing.

OBJECTIVES OF CO-OPERATIVE HOUSING

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.

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 and Maintain Quality Housing

Within budget limits, the co-op seeks to provide the highest quality housing possible -- both in initial construction and through continued maintenance. Capital reserves are established 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.

RESPONSIBILITIES OF ST. GEORGES CO-OP MEMBERS

All St. Georges Co-op members are expected to:

- follow all St. Georges rules and bylaws
- actively participate in the Co-op by volunteering 4 hours each month, usually by participating on committees or on the board of directors
- mandatory attendance at the General Meetings (held 1-2 times a year)
- pay rent on time, and meet all other financial obligations to the co-op promptly
- keep your unit maintained and in good condition
- report any property related emergencies or maintenance needs to the co-op promptly by submitting a work order as they occur
- commit to being a good neighbour by respecting the rights of others
- live independently in the co-op, using support services available in the community, if required

MEMBER SELECTION CRITERIA

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:

- commitment to co-op principles and a willingness to contribute four (4) hours per month in helping to run the co-op, normally through participation in a committee or on the Board of Directors
- financial responsibility
- 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
- indication of long-term commitment to the co-op
- commitment to being a good resident who will maintain the unit and other co-op property in good condition
- commitment to being a good neighbour who will live co-operatively and will respect the rights of others
- indication of a positive attitude to living in a community with people from a variety of social, economic and cultural backgrounds
- ability to live independently in the co-op, using support services available in the community, if required

THE MEMBERSHIP PROCESS

Step 1: Attend an Information Session

The information sessions are designed to allow all those who are interested to find out more about co-operative housing.

Step 2: Apply for Membership

After attending an information meeting, you may submit a membership application to the co-op (either online, in-person or by mail). 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). If submitting your application in person or by mail, our address is as follows:

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

Step 3: Attend a Membership Interview

The Member Selection Committee will interview all applicants 16 years old and over of each household and will provide a recommendation to the Board of Directors as to whether the co-op should accept or reject your application for membership.

The interview is an opportunity for the Co-op to assess whether you would be a good fit for our community. At the interview, a team of 2-3 members from the Member Selection Committee will assess your understanding of co-op living and principles. We will also assess whether you would be an active contributor/participant in the community (e.g. through your participation in the Board or Committees). You will also be kindly asked a series of simple questions so that we can get to know you better. Your answers to our questions will be recorded for the Board's review. You are also welcome to ask any questions as well. Our interviews are friendly and welcoming.

Following the interview, the Member Selection Committee will meet to discuss the interview and put forward a recommendation to the Board as to whether the co-op should accept or reject your application for membership. This decision will be based on whether or not you were determined by the committee to meet the criteria set out in the Member Selection and Unit Allocation By-law.

Step 4: Wait to Hear Back on Whether Your Application Was Accepted

It usually takes 1-3 months to process an application, from submitting your application to having

an interview to receiving approval that you have been placed on the waiting list. Upon approval or denial of your application by the Board of Directors, you will be informed by email or mail as to whether or not you have been placed on our waiting list.

Step 5: If Accepted to Become a Member, Wait for a Unit to Become Available

If approved for membership, your name will be placed on our Co-op waiting list.

Your place on the waiting list will be determined by the date your completed application is received by the office.

Step 6: Occupancy!

When a unit becomes available, we will consult our waiting list and contact people by order of application date. Once we come to your name on our list, you will be contacted to view the unit.

You will have roughly 48 hours to decide whether or not to take the unit. You will have two chances to turn down an offer before your name is removed from our waiting list.

The following will be required to secure the unit selected:

- First month's housing charge (non-refundable): cost depends on unit selected (see Fees and Deposits section below for pricing)
- Life-time membership fee: \$10 (non-refundable)
- Damage deposit: \$1,000 (refundable, so long as there is no damage to the unit upon moving out)

MANDATORY COMMITTEE PARTICIPATION

All St. Georges Co-op members are required to contribute four (4) hours of their time to the Co-op per month, usually by participating in a committee or on the Board of Directors.

The Board is elected by the membership and some Committees and Officers are elected, while others are not. The Board and the Committees each have an elected Chairperson.

The following is a brief description of the committees and the Board of Directors:

Board of Directors

- up to seven co-op members that are elected for two-year terms
- oversee all aspects of the co-op to ensure accountability of how the co-op is run, including the budget, finances, projects, maintenance and committee work
- manage and direct the business of the co-op in accordance with its by-laws
- ensure efficient operations and delegation of responsibilities to committees and staff
- hire and supervise staff, enter into contracts for the co-op
- Board members must be available to participate in board meetings of at least two hours per month

Bylaw Committee

- review and update the co-op's bylaws to ensure the sound governance of the co-op
- provide bylaw updates and recommendations to the board

Custodial Committee

- keep the elevators, lobby, entrance ways and laundry room clean
- includes cleaning, organizing and mopping the elevators, entrance ways and laundry room, as needed

Finance Committee

- assist the treasurer and accountant in the financial management of the co-op
- review financial documents as required
- help to prepare the annual budget

I Love My Co-op Committee

- plan the co-op's social events
- plan the annual neighbourhood block party in September
- nominate the *Monthly Community Service Award* winner to the board

- manage the Children's Library

Landscaping Committee

- create and maintain the co-op's communal green areas and gardens at the front and back of the co-op

Member Involvement Committee

- assign members to the various committees
- keep track of members' participation
- conduct annual survey of members' current participation and interests to ensure that all members are fulfilling their mandatory four (4) hour participation requirements and that committees have enough members
- help to ensure the participation of members, providing recommendations to the Board.

Member Selection Committee

- propose policies and procedures for accepting and housing new members
- hold information sessions for interested applicants
- review applications
- interview and screen new applicants for co-op membership, and provide recommendations to the board concerning membership applications
- help co-ordinate move-ins/move-outs

Office/Translation Committee

- assist the Co-op Housing Manager with translating co-op documents from French to English and vice versa, to help the co-op maintain its bilingualism
- help with general office work, including: photocopying, stapling and distributing documents to co-op members' mailboxes)

Property Management Committee

- review maintenance audits
- provide direction on key planning for future repairs and property improvements to the Co-op, and provide recommendations to the board
- carry out inspections of co-op property and individual units
- review the Maintenance Manager's weekly maintenance reports

Sustainability Committee

- select, draft and prepare the co-op's application for the annual CHF Greener Co-op Microgrant, supporting eco and greening projects across the co-op
- support recycling efforts and initiatives of the City of Ottawa (providing updates and tips to the members on the City's recycling program)
- hold sustainability information sessions

- schedule hazardous waste collection disposal days
- submit recommendations to the Board on eco and greening initiatives that could help St. Georges to reduce its carbon footprint

Website and Social Media Committee

- maintain the Co-op's website and social media accounts (e.g. Facebook), working closely with Cooperative Webs

Other Required Activities

- snow shovelling of your walkway
- maintaining your unit
- cleaning the co-op grounds

FEES AND DEPOSITS

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

What	How Much	When
Application Fee	\$30 per application	with application
First month housing charge	housing charge (e.g. one bedroom; see list below)	prior to occupancy
Co-op membership fee (lifetime)	\$10 per adult	prior to occupancy
Damage deposit	\$1,000 per unit	prior to occupancy

Monthly Housing Charges List

One bed: \$722*
One bed (utilities included): \$793*
One bed plus (includes extra half-bedroom): \$803*
Two bed: \$841*
Two bed (utilities included): \$917*
Three bed: \$1,040*
Three bed (utilities included): \$1,127*
Four bed: \$1,225*
Four bed (utilities included): \$1,319*

Laundry

Washer: \$1 per load
Dryer: \$2 per load

Parking

Inside (members only): \$40
Outside (members): \$30
Outside (non-members): \$50

**includes \$6 administration fee*

FAQ

Is co-operative living for me?

Are you the type of person who likes to get actively involved in helping your community to thrive? Do you like working with others to accomplish a shared goal? If so, then you will find a co-operative community rewarding. The experience of a co-operative depends on the active participation of its membership and is enriched by everyone's participation and commitment.

What are my obligations as a St. Georges Co-op Member?

All Co-op members are expected to:

- follow the St. Georges rules and bylaws
- actively participate in the Co-op by volunteering 4 hours each month, usually by participating on the Board or on Committees
- mandatory attendance at the General Meetings (held 1-2 times a year)
- pay rent on time
- keep your unit maintained
- report any needed repairs to the Office by submitting a work order as they occur

Where did the name St. Georges come from?

St. Georges Housing Co-op is named after the municipal ward in which we are located.

Where is St. Georges located?

St. Georges is located in the heart of downtown Ottawa, steps from an abundance of green space and parks, neighbourhood amenities, excellent schools (including Francojeunesse across the street and Lisgar some blocks away), boutique shops, the Rideau Canal, the Transitway, the Byward Market and the University of Ottawa, making us perfectly situated for all of our residents' needs. We are 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.

How many apartments/units are in St. Georges?

Our Co-op spans the city block of Henderson Avenue, with 69 red brick townhouse style units and apartments and five wheelchair accessible 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 apartments/units like?

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

How are the apartments/units heated?

The units are either heated electrically or use forced air heating, depending on the unit. Some units include heating costs in the rent, and others do not, depending on the type of unit.

What appliances are provided?

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

Do you have 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. Our machines are energy efficient. Some of the townhouse style apartments also include laundry hookups.

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. Our secure underground parking also offers an area for bike parking, with a bike repair station. Our indoor and outdoor parking includes 24 hour video surveillance.

What are the monthly housing charges and other fees (e.g. laundry, parking, etc)?

<i>Monthly Housing Charge</i>
One bed: \$722*
One bed (utilities included): \$793*
One bed plus (includes extra half-bedroom): \$803*
Two bed: \$841*
Two bed (utilities included): \$917*
Three bed: \$1,040*
Three bed (utilities included): \$1,127*
Four bed: \$1,225*

Four bed (utilities included): \$1,319*
<i>Laundry</i>
Washer: \$1 per load Dryer: \$2 per load
<i>Parking</i>
Inside (members only): \$40 Outside (members): \$30 Outside (non-members): \$50

**includes \$6 administration fee*

For details on additional fees and fines, check out our Fees and Fines Bylaw on our website.

Is there storage available?

Storage rooms are included in all units/apartments. There is also a storage area in the basement of the apartment building with a limited number of lockers, available to members for a fee.

Do you have a common room and other common areas?

In addition to the laundry room, there are several common facilities including a common room/meeting room and a co-op office with room for board and committee meetings.

Do you have an outdoor area?

Outdoors, the co-op has landscaped areas around the buildings. We have beautiful front and back yards with gardens and greenery. We also have beautiful maple trees that line our street.

What is the mandatory number of hours that members must contribute to help the co-op run?

It is mandatory that all co-op members actively participate by volunteering four (4) hours each month to helping the co-op run, normally by participating on committees or on the board.

Are your units set up for accessibility?

Yes, accessibility is important to us. Our Co-op offers five wheelchair accessible townhouse-style apartments along Henderson Avenue. Our apartment building at 10 Henderson Avenue also includes an elevator to ensure accessibility at all levels of the building, to the common room and laundry room, and to all units.

What kind of security system do you have?

We have a fob system for entrance into the apartment building at 10 Henderson Avenue. We also have 24 hour video surveillance.

How do you deal with disputes?

For dispute matters, if you do not feel comfortable confronting the individual(s), members can complete a complaint form and/or approach the Co-op office and/or the Ombudsperson.

How do I notify the co-op of repairs needed in my unit?

One of your responsibilities as a co-op member is to keep your unit maintained. You will need to report any property emergencies and repairs to the co-op by filling out a work order form. You can access the work order form on our website, or in our office.

Do you have a recycling program?

Yes, our Sustainability Committee informs the members about what is acceptable, as defined by the City of Ottawa, in the blue, black and green bins. The committee also works on advancing eco and greening initiatives to ensure that our co-op is environmentally friendly.

How do I apply to become a member of the St. Georges Co-op?

Fill out and submit our application form on our website.

How long will it take to process my application?

It usually takes 1-3 months to process an application, from submitting your application to having an interview to receiving approval that you have been placed on the waiting list.

What can I expect at the interview?

The interview is an opportunity for the Co-op to assess whether you would be a good fit for our community. At the interview, a team of 2-3 members from the Membership Committee will assess your understanding of co-op living and principles. We will also assess whether you would be an active contributor/participant in the community (e.g. through your participation in the Board or Committees). You will also be kindly asked a series of simple questions so that we can get to know you better. Your answers to our questions will be recorded for the Board's review. You are also welcome to ask any questions as well. Our interviews are friendly and welcoming.

How will I learn about the results of my application?

Upon approval or denial of your application by the Board of Directors, you will be informed by mail or email as to whether or not you have been placed on our waiting list.

When will I be offered a unit, if my application is successful?

If approved for membership, your name will be placed on our Co-op waiting list. When a unit becomes available, we will consult our waiting list and contact people by order of application date. Once we come to your name on our list, you will be contacted.

You will have roughly 48 hours to decide whether or not to take the unit. You will have two chances to turn down an offer before your name is removed from our waiting list.

The following will be required to secure the unit selected:

- First month's housing charge (non-refundable): cost depends on unit selected (see Fees and Deposits section above for pricing)
- Life-time membership fee: \$10 (non-refundable)
- Damage deposit: \$1,000 (refundable, so long as there is no damage to the unit upon moving out)