

**OTTER CREEK CO-OPERATIVE HOMES INC.
GUIDE TO COMPLETING THE APPLICATION FORM**

GENERAL

Please sign and return the completed application form to the Co-op as soon as possible. Include written proof of income, date(s) of birth and complete social insurance number(s) for each applicant to ensure your application can be processed promptly.

Applications will be processed on a first-come, first served basis, based on the date which all of these items are received. Applications should be mailed or delivered to:

**Otter Creek Co-operative Homes Inc.
835 McQuay Boulevard, #30
Whitby, Ontario
L1P 1L6**

After all of the required documents (above) are received and your name moves to the top of the waiting list, you will be contacted by mail and/or telephone to attend an Orientation meeting, where you will be given information about the Co-op.

Everyone in your household aged 16 and over who intend to live in the Co-op MUST sign the application AND attend an Orientation. Your application will not be processed further until this requirement has been met.

After you attend the Orientation, a credit check and landlord check will be done. If it is satisfactory, you will be contacted for an interview. Two volunteers from the Co-op will interview your household. **All members of the household aged 16 years or older MUST be present at the interview.**

Following the interview, a decision will be made by the Board of Directors and you will be notified in writing as to whether you have been accepted or not. If you have been accepted for membership pending occupancy, you will be offered a unit when one becomes available.

HOUSEHOLD COMPOSITION

Each person, 16 years of age or older, who will be part of your household, will be an applicant (for example, you, your spouse and children over 16 who are not attending school on a full time basis). The reason for listing all applicants in your household is that all household members aged 16 and over must be interviewed as a condition of membership.

HOUSEHOLD INCOME AND REFERENCE INFORMATION

Complete this section for each member of your household who earns an income. Attach an additional sheet if there are more than two income earners. Note that you should indicate your gross income before taxes and other deductions. Taxable income if you are self-employed means your gross annual income minus allowable business expenses. Also, if you have more than one job, please ensure you list all of the information for each job. Attach an additional sheet if necessary. Total the earnings from all sources and specify the combined household income.

Acceptable proof of income must accompany each completed application. See the information provided in this package for a description of what is considered acceptable proof of income. **Incomplete applications will not be processed.**

The information requested concerning your social insurance number(s) and bank account number(s) is necessary to allow the Co-op to carry out a credit check. If questions arise concerning your credit history, you will be given an opportunity to discuss the problem prior to an interview. If your credit rating is not satisfactory, your application may be rejected on that basis and no interview will be done.

PROOF OF INCOME

The following is considered acceptable Proof of Income as required by the Ministry of Municipal Affairs and Housing guidelines:

1. EARNED INCOME

- a) **Regular Employment** - a letter from the employer stating company's name, address, telephone number, employee's name, pay period, total gross salary and number of hours worked **OR** eight (8) consecutive weekly paystubs or four (4) consecutive bi-weekly/semi-monthly paystubs.
- b) **Irregular Employment** - a letter from the employer stating company's name, address, telephone number, employee's name, pay amount for the past twelve (12) months **OR** certified copy of the most recent income tax return/assessment.
- c) **Overtime/Bonuses/Tips/Commissions** - certified copy of the most recent income tax return/assessment **OR** Revenue Canada Form #T2124 for the previous year.
- d) **Self-Employment** - audited financial statement (**must** indicate amount of withdrawals for personal salary and retained earnings or net income of business prepared by a professional accountant and **must** include a statement by the accountant declaring that the statement is accurate **OR** certified copy of the most recent income tax return/assessment **OR** Revenue Canada Form #T2032 for the previous year.

2. UNEARNED INCOME

- a) **EI Benefits** - cheque stubs for the most recent two (2) months.
- b) **Training Allowance** - itemized documentation from the granting organization.
- c) **Workers Compensation** - cheque stubs for the most recent one month period.
- d) **Social Assistance** - cheque stubs for the most recent one month period and a copy of the drug eligibility card.
- e) **Support Payments** - court order **OR** copies of cheques **OR** letter from lawyer **OR** signed statutory declaration.
- f) **Student Income** - copy of letter or information slip announcing the award (OSAP, scholarships and bursaries).
- g) **Pension Income** - copy of cheque stubs for most recent three (3) months **OR** a letter from bank stating amount of the deposit.
- h) **Annuities** - cheque stubs for the most recent three (3) months **OR** a letter from the banking stating the amount of the deposit.

3. INCOME PRODUCING ASSETS

- a) **Interest Income** - a letter from the financial institution or company stating the name and interest earned over the past twelve (12) months **OR** a copy of the pages of the passbook which shows the interest and then signed by the person **OR** cheque stubs **OR** T5 from income tax return.
- b) **Dividend Income** - cheque stubs **OR** copies of cheques **OR** letter from Broker verifying the dividends.
- c) **Mortgage Loan Income** - amortization or loan repayment schedule which shows the principal and interest portion of each payment.

4. NON-INCOME PRODUCING ASSETS

- a) **Financial Holdings** - copy of bank passbook **OR** document of the non-income producing holdings **OR** letter from the financial institute.
- b) **Real Estate** - written evaluation of property prepared by a real estate appraiser or broker.
- c) **Precious Metals/Gems & Art** - written evaluation of the property by a certified appraiser.
- d) **Transferred Assets** - proof that the asset was transferred **OR** receipts of the decrease in assets.

GENERAL INFORMATION FOR APPLICANTS

The Co-op has the following units:

32 x 2 bedroom townhouses	\$1,219.00 monthly
1 x 2 bedroom barrier free unit	1,219.00 monthly
47 x 3 bedroom townhouses	1,364.00 monthly (sgl garage)
	1,389.00 monthly (dbl. garage)
4 x 4 bedroom townhouses at	1,497.00 monthly

The monthly housing charges include water, housing charge insurance and one cable TV outlet. Utility costs (forced air gas & hydro) are the responsibility of the member. A fridge and stove is included and there is a laundry hook-up in the basement. There is a common laundry facility in the co-op Community Center.

Some units are allocated on a rent-geared-to-income basis. If you require subsidy, you must complete a housing application at the Region of Durham Housing Services to have your name added to the centralized waiting list. Housing Services can be reached at (905) 666-6222.

Pets are permitted in the Co-op on a restricted basis and require a **\$150.00 deposit per pet** (animals that are not cage restricted) prior to occupancy. The Pet Policy is as follows:

Only common domestic pets are permitted in the Co-op. No household may have more than two animals aged three months or older. (2 cats or 2 dogs or 1 of each);

No exotic or potentially dangerous pets are permitted in the Co-op.

REMEMBER!

- a) **Fill out the application completely, including information for all adult applicants and other members of your household, where appropriate. *Incomplete applications will not be accepted.***
- b) **Include ALL necessary income verification.**
- c) **Ensure that the application form is signed by all applicants (16 yrs and older).**
- d) **You will be invited to attend the next orientation and membership interview. Anyone who is 16 years of age or older is required to attend the orientation and interview.**

Thank you for your interest in Otter Creek Co-operative Homes. Please contact the Co-op office at (905) 666-8484 if you have any questions or concerns regarding your application. We look forward to meeting with you.

From

Place
Stamp
Here



Co-op office, Unit # 30
835 McQuay Boulevard
Whitby, Ontario
L1P 1L6



Co-op office, Unit # 30
835 McQuay Boulevard
Whitby, Ontario
L1P 1L6

To:



Landlord Reference

(to be completed & signed by current landlord & faxed
to 905 666-8710 or mailed to the address below)

_____ is applying for a townhouse unit at Otter
Creek Co-operative Homes Inc.

Address:	
Length of time at this address:	
Monthly rent:	
Are utilities included?	
Number of late payments in the last 12 months:	
Number of returned cheques in the last 12 months:	
Is the account currently showing arrears? If yes, state amount & for what period.	
Have there been any complaints against the tenants?	
Would you rent to these tenants again?	
Other comments:	
Name of landlord or representative:	
Contact:	Telephone #:
Date	Signature

All information contained in this document will be used for the sole purpose of determining eligibility for housing at Otter Creek Co-operative Homes Inc.

Instructions

- Please carefully read the attached *Guide to Completing The Application Form*.
1. Please print clearly and complete all sections of the Application. Indicate income for ALL adults in the household (16 years of age and older).
 2. Include Application fee (cheque or money order payable to Otter Creek Co-operative Homes Inc.)
This fee is non-refundable.
 3. Include the necessary Income Verification outlined in the *Guide to Completing The Application Form*.
 4. Ensure that the Application form is signed by ALL adults in the household.
 5. Fold, tape and return self-mailing Application with Fee and Income Verification enclosed.
- Please note: Income Verification and full application fee must be received before your application will be processed.

Applicant

Co-Applicant

FULL NAME _____ male
 ADDRESS _____ female
 unit no. _____ no. & name of street _____
 city _____ postal code _____ birth date _____
 (mo/day/yr)
 Business Phone _____ Home Phone _____ S.I.N. _____

FULL NAME _____ male
 ADDRESS _____ female
 unit no. _____ no. & name of street _____
 city _____ postal code _____ birth date _____
 (mo/day/yr)
 Relationship to applicant: _____
 Business Phone _____ Home Phone _____ S.I.N. _____

Current Tenure

Own Co-op Rent Share
 If you rent, indicate Landlord or Superintendent's name and phone _____
 _____ Length of stay at current address _____
 Current rent \$ _____ Utilities \$ _____
 Previous address _____ Length of stay _____
 Previous Landlord or Superintendent _____

Own Co-op Rent Share
 If you rent, indicate Landlord or Superintendent's name and phone _____
 _____ Length of stay at current address _____
 Current rent \$ _____ Utilities \$ _____
 Previous address _____ Length of stay _____
 Previous Landlord or Superintendent _____

Financial Information

Current Employment and Other Sources of Income
 Employer's Name _____
 Address _____
 Applicant's position _____ Years of service _____
 Contact person _____
 Position _____ Phone _____
 Gross monthly income \$ _____
 Net monthly income \$ _____
 Other income \$ _____
 Previous employer if employed with above less than 3 years
 Name _____
 Address _____
Bank and Financial Information
 Bank _____
 Address _____ Phone _____
 Account number: Chequing _____ Savings _____

Current Employment and Other Sources of Income
 Employer's Name _____
 Address _____
 Applicant's position _____ Years of service _____
 Contact person _____
 Position _____ Phone _____
 Gross monthly income \$ _____
 Net monthly income \$ _____
 Other income \$ _____
 Previous employer if employed with above less than 3 years
 Name _____
 Address _____
Bank and Financial Information
 Bank _____
 Address _____ Phone _____
 Account number: Chequing _____ Savings _____

List all OTHER members of Household (Adults and Children). Only the people named on this form may occupy the unit.
Others who wish to occupy the unit, but are not listed here must apply and be accepted as members before they move in.

Surname	Given name	Relation to Applicant	Birth Date	Gross Monthly Income

Membership Information

Offer Creek Co-operative Homes Inc. was formed to provide co-operative non-profit housing for its members. Membership involves contributing to the management and operation of the co-operative. A membership fee of \$5.00 per adult household member (16 years of age and older) will be required if approved for membership by the Co-op.

Please check committees you are interested in

Member Selection	<input type="checkbox"/>	Education	<input type="checkbox"/>
Maintenance	<input type="checkbox"/>	Landscaping	<input type="checkbox"/>
Newsletter	<input type="checkbox"/>	Social	<input type="checkbox"/>
Finance	<input type="checkbox"/>	Other	<input type="checkbox"/>

Have you ever lived in a co-op? Length of stay
yes no

List any special skills or expertise you have

Name of Co-op

Why do you want to live in a co-op?

How many hours per month are you able to dedicate to Co-op work per month?

Household Information

Do you have any special needs that affect your housing?
Please explain

The Co-op Pet Policy restricts the number and type of pets that are allowed. List all pets

When would you like to move in?

Parking Required: none 1 space 2 spaces

Unit desired: 2 -3 4 Bedroom Townhouse
(circle one) 2 Bedroom Accessible Townhouse

What community activities are you or have you been involved in?

Second Choice

Why do you want to move?

In case of emergency, contact:

Name _____ Phone _____

Name _____ Phone _____

All information on this form will be kept strictly confidential.
I declare the above information is correct.
I agree that the information may be used for a credit check.

All information on this form will be kept strictly confidential.
I declare the above information is correct.
I agree that the information may be used for a credit check.

Signature _____ Date _____

Signature _____ Date _____

FOR OFFICE USE ONLY

Date Application Received

Application No.

Fee Received

Income Verification Done

Credit Check Done

Total Household Income \$

Category

Membership Committee Recommendation

yes no

Date

Unit Type Allocated

Board Decision

yes no

Date



Family Living in Whitby

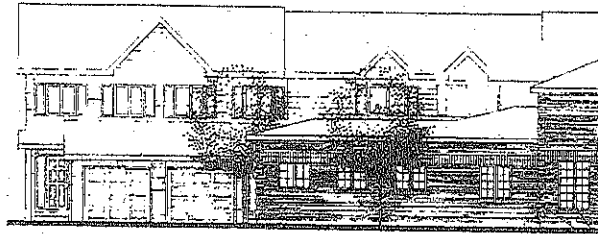
Otter Creek Co-operative Homes Inc. is a non-profit housing corporation initiated by the efforts of several local residents who recognized the need for community-sponsored affordable housing. Otter Creek Co-op was developed under the Ontario Ministry of Housing non-profit housing program and is owned and managed by its members.

Co-op Housing Development Services

Chris Smith & Associates
Non-Profit Developments Inc.
Dharam Malik & Associates Inc.
Hillside Village Limited/Victoria
Wood Development Corp. Inc.
December 1993

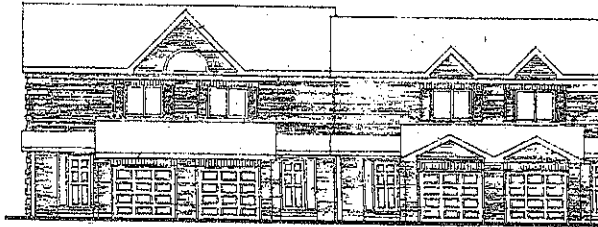
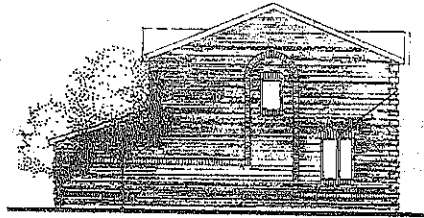
Design by
Construction by

Occupancy

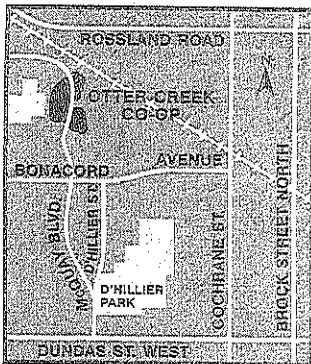


What is a Co-operative

A housing co-operative is a non-profit corporation governed by the Co-operative Corporations Act. The corporation owns the housing complex and the residents or "members" of the co-op collectively "own" the corporation. Members pay housing charges which are based on the co-op's operating costs. They also contribute their time to the management and day to day operation of the co-op. By participating in this way, a sense of community is developed and members control their housing environment. Each adult member has a vote in all matters of concern to the co-op, including the setting of housing charges. Because the housing is collectively owned and never resold, members have the security of knowing that they can live in the Co-op as long as they fulfill their obligations as members.



In the Community



Whitby, Ontario

Otter Creek Co-op is situated in a quiet, established residential neighbourhood in northwest Whitby overlooking the beautiful Lynde Creek. The site is within walking distance to parks and a school. And since the co-op is on a bus route, members have access to urban amenities while living within minutes of the countryside.

Application/Selection Procedure

Application Fee is \$15.00 per Applicant.

1. You complete and return the self-mailing application with the application fee and income verification (the application fee is required to cover administrative costs and credit checks). Please do not send cash.
2. You attend an orientation session.
3. The office carries out a credit check.
4. You are interviewed by two people from the Member Selection Committee. The Committee reviews and makes a recommendation to the Board.
5. The Board of Directors makes a decision on the Committee's recommendation.
6. You are advised of the decision in writing.
7. If accepted, you select a unit and pay a deposit to hold the unit. A Lifetime Membership fee of \$5.00 is also payable at this time.

Benefits of Co-op Living

- Members have security of tenure as long as they fulfill their obligations to the co-op.
- Housing charges increase only in relation to the co-op's operating costs and must be approved by a vote of the members.
- Members have control of their living environment by being able to make decisions about finances, maintenance standards, landscaping, and other issues of shared concern.
- Members get to know their neighbours through participation and also through the co-op's social activities.
- Members have a voice in the management of their co-op by attending general meetings and serving on the Board of Directors or committees. The Ontario Co-operative Corporations Act guarantees this right.

Obligations of Membership

The Co-op depends on the active participation of its members (each adult resident 16 years of age and older is required to be a member). Applicants who are approved for membership will:

1. Participate in the decision-making process by attending meetings and being on the Board or committees;
2. Share responsibility for the operation and administration of the co-op;
3. Pay the membership fee, member deposit and monthly housing charge;
4. Sign and abide by the terms of the Occupancy Agreement and By-laws;
5. Maintain the unit in good condition; and
6. Become educated in the principles and in the functioning of the co-op.

Features and Floor Plans

84 Townhouses on a spacious 8 acre site,
Two childrens' playgrounds

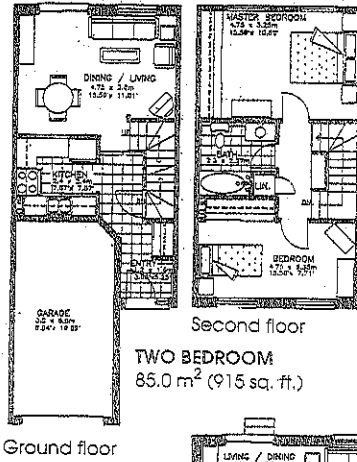
- 33 Two bedroom townhouses
(1 is Wheelchair Accessible)
- 47 Three bedroom townhouses
(2 different layouts to choose)
- 4 Four bedroom townhouses

Features

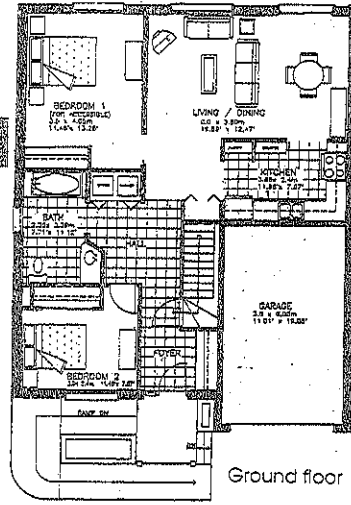
- Spacious layouts
- Attractive brick exterior with vinyl siding
- Garages and driveways with all units
- Full basements in all townhouses (except accessible unit)
- Outdoor decks or patios
- Wood privacy screens
- Laundry sinks and hook-ups in all units
- Gas-fired furnaces
- Fridge and stove in all units
- Additional two-piece washroom in three and four bedroom units
- Parquet flooring in living and dining areas, carpet in bedrooms

Co-op Centre

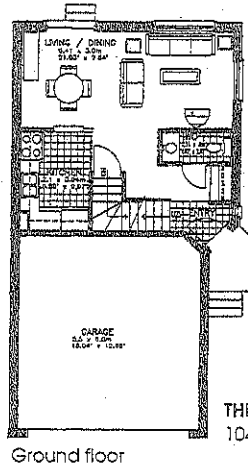
An attractive Co-op Centre building contains the Co-op offices, a large bright meeting room, kitchen, barrier-free washrooms, a spacious laundry room, and maintenance and storage facilities. The building is fully wheelchair accessible and air-conditioned.



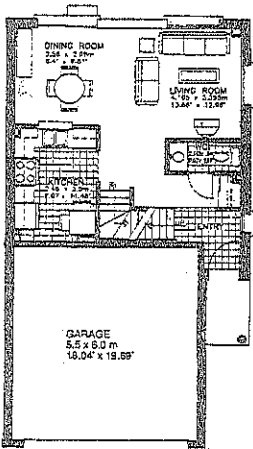
TWO BEDROOM
85.0 m² (915 sq. ft.)



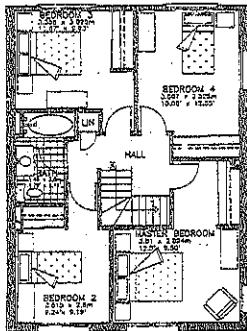
TWO BEDROOM
Wheelchair Accessible
102.4 m² (1102.3 sq. ft.)



THREE BEDROOM, DOUBLE CAR GARAGE
104.6 m² (1126 sq. ft.)

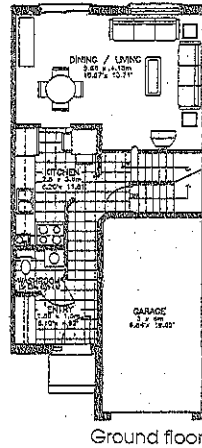


Ground floor

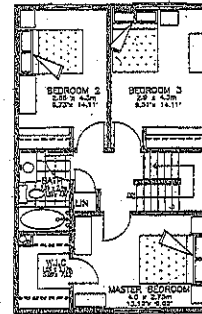


Second floor

FOUR BEDROOM, DOUBLE CAR GARAGE
120.26 m² (1295 sq. ft.)

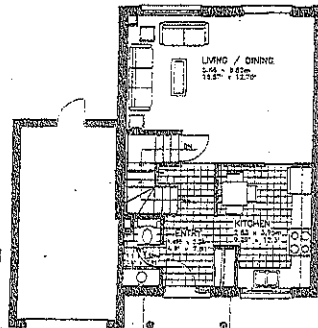


Ground floor

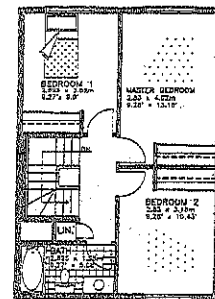


Second floor

Type "A" THREE BEDROOM
105.65 m² (1137 sq. ft.)



Ground floor



Second floor

Type "B" THREE BEDROOM
105.45 m² (1135 sq. ft.)