

Lang Cove Housing Cooperative – Membership Application Information

Thank you for your interest in Lang Cove Housing Cooperative. **Lang Cove is a self-governing non-profit housing co-op**, established in 1988, under the British Columbia Co-op Act. **We are a diverse family-oriented community** consisting of 50 housing units, which are mainly stacked townhouses. We are located close to the ocean on Grenville Ave near Esquimalt & Admirals Road in Victoria, BC. Set on 5 acres, we have shared green space, a fenced children's playground, beautiful gardens, and a common room that we use for meetings, which members can also book for private functions.

We have 6 one-bedroom units, 16 two-bedrooms, 21 three-bedrooms and 7 four-bedrooms. Unfortunately, we only have two handicapped equipped units (1 one-bedroom and 1 two-bedroom), which become available very infrequently and the vast majority of our other units are not wheelchair accessible.

Lang Cove is both a business and a community, and for that reason ideal applicants for membership are enthusiastic, community-oriented families, committed to contributing a *minimum* of 2 hours/month of volunteer time to the cooperative. Our Board of Directors, committees and individual members see to the day-to-day and long-term operations of the cooperative, consequently **participation one of the requirements of membership.** **We are only interested in applicants with a commitment to serving their community.**

To be considered for membership a completed application, proof of income, and a family interview are required. You must also pass a credit and rental history check before an offer can be made. Proof of liability insurance is required before move-in, as is proof of spay/neuter and up-to-date vaccinations if you have a pet.

If accepted for membership, you will be required to pay a share purchase of \$2,000, which acts much like a damage deposit, but also gives you voting rights at membership meetings. The share may either be paid in full or paid in installments over a maximum of 18 months, but unless there are extenuating circumstances, you will be required to make a minimum initial payment on your share equivalent to at least one-half month of your housing charge.

Currently, 35 of our 50 units are designated as 'market' units, with housing charges sitting at about 85% of rents for similar accommodation in the local private rental market. This is why everyone is expected to contribute a minimum amount of time each month; it is only by doing work ourselves (instead of hiring employees or management firms to do it for us) that we can offer such affordable housing. **Families applying for market units must also meet our minimum income requirements to be considered for membership (see table on next page).** We have no income ceiling.

The remaining 15 units are subsidized through BC Housing based on a family's eligibility for provincial rent supplement assistance. Subsidized families must meet our membership criteria, but not our minimum income requirements. Subsidized members pay approximately 30% of their gross income for housing charges and if their income increases to meet our minimum in the future, they become 'market' units and the subsidy is transferred to another. Subsidized members also buy shares and have the same rights and obligations as market members, although they are subject to BC Housing policies, which include annual income testing.

If your family needs a subsidy, you must first apply through BC Housing, and then provide Lang Cove with your registration code when you submit your application. http://www.bchousing.org/Options/Subsidized_Housing
Subsidies are not always available so you may be on our waitlist for a long time, but you also remain on the BC Housing list and maybe offered housing elsewhere. **It is also important to understand that we cannot guarantee that subsidies will be available over the long-term** (i.e., after our mortgage is paid off in 2019).

Please keep in mind that Co-operative housing is a lifestyle choice and it's not for everyone - you are applying to join a community and there are expectations around that. You may choose to help run the business side of the co-op, do minor maintenance and repairs, maintain gardens, plan social and educational events, and/or get involved in other community building activities which suit your talents, but **it is essential that all households participate in some aspect of community life.** For more information on housing cooperatives please see: <http://www.chf.bc.ca/about-co-op-housing> .

When we have a vacancy, we review applications on file and contact suitable applicants to interview based upon their eligibility at that time. Appropriate financial documentation will be required. Refer to the back of this letter for proof of income requirements.

Note: Your application will only remain on file for six months unless you contact us to renew. Call 250-380-1228 to renew if there have been no changes in circumstances. If there have been any changes to your employment, income, family size, address or contact info, please email LangCove700@gmail.com for a new application.

PLEASE REMOVE THIS COVER PAGE AND KEEP FOR YOUR RECORDS

PROOF OF INCOME REQUIREMENTS

- 1) If you are regularly employed, submit one of the following:
 - 3 consecutive pay stubs (T4 slips or income tax returns are not acceptable documentation); or
 - Confirmation letter from your employer stating your gross wages and expected number of hours bi-weekly, or your annual salary
- 2) If you are self-employed:
 - A financial statement from a chartered accountant indicating net income from your business, and total withdrawals from your business as personal salary in the last year; or
 - A statutory declaration, sworn by a notary public of your earnings in the past twelve (12) months. A copy of your last tax return must accompany this declaration.
- 3) If you receive a pension, submit either:
 - A confirmation letter; or
 - Copies of monthly pension cheques or the slips sent to you with your cheques.
- 4) If you are seasonally employed:
 - Submit your last income tax return and T4 slips, as well as documentation from your current employer (or copies of your EI cards) and an estimate of your earnings for the next twelve (12) months.
- 5) If you are receiving income assistance:
 - Submit a letter from your caseworker or social agency indicating the size of your family and the amount of shelter allowance benefits for which you are eligible. A photocopy of a benefits cheque is not sufficient documentation by itself.
- 6) If you are currently unemployed:
 - Submit copies of your EI warrant stubs or printout of web report.

HOUSING CHARGE & SHARE PURCHASE INFORMATION

Type of Unit	Share Purchase	Housing Charge	Minimum GROSS Annual Household Income
One bedroom bungalow	\$2,000.00	\$719.00	\$27,920/yr (\$2,327/mth)
Two bedroom bungalow or garden suite	\$2,000.00	\$906.00	\$35,000/yr (\$2,917/mth)
Three bedroom townhouse	\$2,000.00	\$1,018.00	\$39,280/yr (\$3,273/mth)
Four bedroom townhouse	\$2,000.00	\$1,115.00	\$42,960/ yr (\$3,580/mth)

Subject to change - current as of September 1, 2016

Date Application Submitted: _____ Renewal Date (6 months later): _____

PLEASE REMOVE THIS COVER PAGE AND KEEP FOR YOUR RECORDS



Lang Cove Housing Cooperative

51 – 700 Grenville Avenue, Victoria, BC V9A 7J7

Email: LangCove700@gmail.com

Office Phone: 250-380-1228 (messages only)

Website: langcove.ca (coming soon)

MEMBERSHIP APPLICATION FORM

Lang Cove is a 50 unit, member-operated, family-oriented, housing cooperative located close to the ocean on Grenville Ave (near Esquimalt & Admirals Road) that offers:

- * 1 & 2 bedroom attached bungalows
- * 2, 3 & 4 bedroom townhouses
- * Common room for private functions
- * Fenced playground area
- * One cat or dog per family is welcome with proof of spay/neuter and up-to-date vaccinations
- * Two parking spaces per family
- * In-suite hookups for dishwasher, washer & dryer
- * Coin-operated laundry available
- * Close to amenities (bus, schools, shopping, parks, recreation)

COMMITMENT TO PARTICIPATION IS NECESSARY FOR ACCEPTANCE INTO LANG COVE CO-OP

** Please fill out carefully, as incomplete applications will not be considered **

APPLICANT - Person to whom the membership share will be issued, must be over 18 years of age

Name: _____ Work phone: _____

Email: _____ Personal phone: _____

Current address: _____

CO-APPLICANT - Must be over 18 years of age

Name: _____ Work phone: _____

Email: _____ Personal phone: _____

Current address: _____

Relationship to applicant: _____

ALL OTHER ADULTS WHO WILL BE LIVING IN THE UNIT - over 18 years of age

Name: _____ Relationship to applicant: _____

Name: _____ Relationship to applicant: _____

ALL CHILDREN WHO WILL BE LIVING IN THE UNIT - under 18 years of age

1) Name: _____ Birth date: _____ day/month/year Gender M F

2) Name: _____ Birth date: _____ day/month/year Gender M F

3) Name: _____ Birth date: _____ day/month/year Gender M F

4) Name: _____ Birth date: _____ day/month/year Gender M F

DO ANY OF THESE CHILDREN LIVE WITH YOU LESS THAN 50% OF THE TIME? YES NO

DO YOU REQUIRE A WHEELCHAIR ACCESSIBLE UNIT OR A LEVEL ENTRANCE? YES NO

HOW MANY BEDROOMS DO YOU REQUIRE? (No more than one per person) 1 2 3 4

Please note: Occupancy standards may vary for BC Housing applicants requiring subsidy – spouses are expected to share a bedroom and we can not offer you a unit where you would be considered 'over-housed' as per BC Housing policies.

Revised October 26, 2016

STATUS IN CANADA

Are you Canadian citizens? YES NO

Are you permanent residents of Canada? YES NO If yes, how many years? _____

What language(s) do you speak? _____

Would you be willing to act as an interpreter? YES NO Not applicable

HAVE YOU EVER LIVED IN A HOUSING COOPERATIVE BEFORE? YES NO

If YES, which one(s) and where? _____

HAVE YOU APPLIED AT OTHER HOUSING CO-OPS? YES NO

If YES, which ones? _____

YOUR CURRENT RESIDENCE

Do you: Rent Own Live in another Housing Co-op Other

If other, please explain: _____

Why do you wish to relocate to Lang Cove? _____

Current family size (total # of adults and children): _____ Current number of bedrooms? _____

Current monthly rent/housing charge/mortgage payment: \$ _____ /month

If utilities are not included, what is your average monthly utility bill? \$ _____ /month

Other related costs (e.g., parking, oil heat, etc): Type: _____ \$ _____ /month

TOTAL \$ _____ /month

PETS – Our current pet policy allows for no more than ONE four-legged pet per household, and exotic pets (e.g., parrots or large reptiles) are not permitted. However, if your family is considered an ‘excellent fit’ for our community, you will not be required to reduce the number of family pets at move-in (unless it is considered excessive), but you are not permitted to acquire replacements beyond the one allowed. ALL dogs must be on-leash at all times on co-op property and owners are responsible for removing pet waste. Proof of spay/neuter and up-to-date vaccinations for all cats and dogs must be provided before move-in.

LIST ALL PETS YOU CURRENTLY OWN AND INDICATE IF THEY HAVE BEEN SPAYED/NEUTERED.

1) Type and breed: _____
Spayed/Neutered? YES NO

2) Type and breed: _____
Spayed/Neutered? YES NO

3) Type and breed: _____
Spayed/Neutered? YES NO

4) Type and breed: _____
Spayed/Neutered? YES NO

APPLICANT'S CURRENT & PREVIOUS RESIDENCES AND LANDLORDS FOR THE PAST FIVE YEARS

Address	Landlord's Name	Phone Number	Dates
<i>Current</i>			To
			To
			To
			To

CO-APPLICANT'S CURRENT & PREVIOUS RESIDENCES AND LANDLORDS FOR THE PAST FIVE YEARS

Address	Landlord's Name	Phone Number	Dates
<i>Current</i>			To
			To
			To
			To

Have you OR the co-applicant ever been evicted or requested to leave a previous residence? YES NO

If yes, explain: _____

APPLICANT'S EMPLOYMENT HISTORY IN CANADA FOR THE PAST FIVE YEARS

Employer Name & Address	Position	Supervisor	Phone Number	Dates
<i>Current or most recent</i>				To
				To
				To
				To

If there are any gaps in your employment history, please describe the circumstances/situation:

CO-APPLICANT'S EMPLOYMENT HISTORY IN CANADA FOR THE PAST FIVE YEARS

Employer Name & Address	Position	Supervisor	Phone Number	Dates
<i>Current or most recent</i>				To
				To
				To
				To

If there are any gaps in the co-applicants employment history, please describe the circumstances/situation:

TELL US A LITTLE ABOUT YOURSELF

What skills do you and your family bring to Lang Cove and how could those skills be used improve our community?

What is your understanding of a housing cooperative and why do you want to relocate to one?

Do you have volunteer experience? YES NO

If yes, what volunteer activities have you and the co-applicant been involved in and with which organizations?

LIST OF REFERENCES - Please do NOT include current or past members of Lang Cove

Reference	Full Name	Relationship	Organization	Contact #(s)
Personal <i>E.g., Friend or Co-worker</i>				
Professional <i>E.g., Supervisor or Co-worker</i>				
Volunteer <i>E.g., Director or Coordinator</i>				

Please note: Letters of reference or thanks from volunteer organizations are acceptable proof of volunteer experience.

Revised October 26, 2016

OUR COMMITTEES and what they do. *Please consider your skills and interests, and then NUMBER the ones that interest you, in order of preference. Co-applicant may do the same (perhaps using initials/names by the numbers).*

- ___ **Board of Directors:** The Board is an elected body that oversees the operations of the co-op, ensuring our long-term viability, and that our legal obligations are met. They report to government and other agencies, consult with and make decisions on behalf of shareholders (the members) and ensure that the general membership is aware of their actions. Service on the Board of Directors is especially well suited to those with executive, professional or management experience and strong organizational and communications skills. Executive positions include: Chairperson, Vice-chairperson, Corporate Secretary, and Treasurer. Other positions include: Recording Secretary and Board Liaisons to the various committees listed below.
- ___ **Membership, Education and Participation (MEP):** This committee recruits and interviews potential new members, maintains internal and external waitlists, and keeps current members up to date on co-op policies and member rights and responsibilities. MEP encourages members to participate as volunteers to help promote a sense of ownership and community. MEP also schedules educational workshops, information sessions and member recognition events. MEP and Maintenance work together to coordinate move-ins, move-outs, and internal transfers. This committee is suited to those with an interest and/or background in human resources, education, community building and/or policy analysis and development.
- ___ **Maintenance:** The Maintenance committee coordinates repairs and capital planning with our members and contractors. This group aims to make sure our buildings are safe and well maintained. Maintenance coordinates with MEP during move-ins and move-outs, and is the group primarily responsible for unit inspections. This committee is well suited to people handy with tools and/or with trade certifications, but also needs people with strong organizational and/or research skills, and/or purchasing experience.
- ___ **Finance:** This committee works with the Board of Directors and our bookkeeper to look after the Co-op's finances. They ensure that the co-op property and all members are properly insured. Finance is suited to people with an eye for detail and interest and/or experience in accounting, banking or bookkeeping.
- ___ **Gardening:** These members coordinate work parties, assist in maintaining the grounds and gardens to keep our co-op looking beautiful, and oversee grounds keeping contracts. This committee is suited to those with professional horticulture and landscaping experience, as well as those with a love for gardening.
- ___ **Newsletter:** Our newsletter is currently distributed via email and is produced by a committee dedicated to providing members with reliable, factual, and interesting information. If you have word-processing or newsletter layout experience and strong communications and/or research skills, this may be the committee for you. When our website goes live, we will also need people with web content-writing and maintenance expertise.
- ___ **Safety and Block Watch:** This group is responsible for identifying hazards and maintaining a safe and secure environment within the co-op, including disaster preparedness. They also keep an eye out for crime and child safety. This committee is well suited to people with an interest and/or background in environmental health and safety, disaster planning or law enforcement.
- ___ **Social:** This committee organizes and hosts many fun events for members, including barbeques, pot lucks, games nights, seasonal celebrations and special events. They are also responsible for booking the common room for personal member parties. This committee is suited to those with an interest in and/or experience with events planning, food preparation and community building. Food Safe certification is a plus!
- ___ **Sustainability:** This committee is just getting started, and our goal is to meet the needs of the present membership while considering the long-term social, economic and environmental impact of our own decisions, as well as decisions made for us by local, regional, provincial and federal governments.
- ___ **Ad Hoc committees:** From time to time we will strike Ad Hoc committees to complete certain tasks or deal with particular issues such as capital planning, policy revisions, special events or other short-term activities.

MOTOR VEHICLE INFORMATION – Each unit has two designated parking spaces. If you have more than two vehicles they CANNOT be parked in visitor parking, it is your responsibility to make other arrangements.

Vehicle 1: Car Truck Other
Make: _____ Model: _____

Vehicle 2: Car Truck Other
Make: _____ Model: _____

Vehicle 3: Car Truck Other
Make: _____ Model: _____

PERSONAL INFORMATION PROTECTION STATEMENT

I AGREE that Lang Cove Housing Cooperative may keep the following information about me:

1. Financial information to set initial housing charges based on household income. All financial information for members paying market rate housing charges will be destroyed after one year of occupancy in the cooperative.
2. Eligibility information to qualify for the supplementary Home Owner Grant.
3. Cooperative census information, including a record of all residents in each unit for security purposes.
4. Date of birth of applicants for the purpose of conducting a credit check and whether I/we meet the age requirements for membership.

I AGREE that this personal information may be made available to people in the following positions: cooperative bookkeeper and auditor, the Agency for Cooperative Housing (CMHC), BC Housing, or the Township of Esquimalt, and the co-op lawyer. Also, designated committee members who have official duties for:

1. Applications for membership.
2. Subsidized income review and setting housing charges.
3. Collecting signatures for the Home Owner Grant.
4. Collecting co-op census information.
5. Credit checks and landlord and other reference checks.
6. Maintaining secure filing and storage of personal information, both hard copy and computer.
7. Board of Directors only if it is in connection with Board’s official duties.
8. Credit agency for credit check only when you first apply for membership.

I UNDERSTAND that Lang Cove Housing Cooperative will use the information to:

1. Contact me about this application.
2. Determine my eligibility for housing and membership in the Cooperative.
3. Establish the size of unit for my household.
4. Conduct a credit check before accepting my application.
5. Comply with the Cooperative’s agreement or program rules with CMHC.

I UNDERSTAND that the co-op will destroy personal information that it no longer needs:

1. One year after a decision was made on my application for credit checks and seven years for financial information on members.

I UNDERSTAND that the co-op will destroy personal information that is not material to the application:

1. Immediately upon receipt

ALL members of the household 18 years of age and older must read, understand and sign this statement.

I have read, understood, and agree with the contents of this statement and have retained a copy for my records.

Signed: _____ Date: _____

Signed: _____ Date: _____

Signed: _____ Date: _____

Signed: _____ Date: _____

FINANCIAL INFORMATION (Note: Information on pages 7 & 8 is not provided to Interviewers)

Income: Include ALL income for EVERY person who will reside in the unit

	ALL Source(s) of Income	GROSS Monthly Amount
Applicant		\$
Co-Applicant		\$
Others Adults (list by name)		\$
Children (list by name)		\$

HOUSING CHARGE & SHARE PURCHASE INFORMATION - Subject to change - current as of September 1, 2016

Type of Unit	Share Purchase	Housing Charge	Min. Gross Yearly Household Income
One bedroom bungalow	\$2,000.00	\$719.00	\$27,920/yr (\$2,327/mth)
Two bedroom unit	\$2,000.00	\$906.00	\$35,000/yr (\$2,917/mth)
Three bedroom townhouse	\$2,000.00	\$1,018.00	\$39,280/yr (\$3,273/mth)
Four bedroom townhouse	\$2,000.00	\$1,115.00	\$42,960/ yr (\$3,580/mth)

Note: Two pieces of ID (e.g., driver's license/BC ID card & most recent utility bill statement) and income verification for the past 3 months (pay stubs or other acceptable proof) are required at time of interview.

APPLICANT DECLARATION (check one):

MARKET APPLICANT - I have reviewed the above information and confirm that I understand the required share purchase, and that the current household income for my family meets or exceeds the minimum annual income level required to qualify for housing in Lang Cove Housing Cooperative. I am prepared to bring my family and all of the required supporting documents if I am called for an interview.

SUBSIDY APPLICANT - I have reviewed the above information and confirm that I understand the required share purchase, and that the current household income for my family does NOT meet the minimum annual income level to qualify for market housing in Lang Cove Housing Cooperative. I have applied to BC Housing either in person or at the BC Housing Registry website http://www.bchousing.org/Options/Subsidized_Housing/Apply and have been approved for a subsidy. I am also prepared to bring my family and all of the required supporting documents if I am called for an interview.

My BCH registration code number is: _____

Applicant's signature: _____ Date: _____

Co-Applicant's signature: _____ Date: _____

LANG COVE HOUSING COOPERATIVE MEMBERSHIP APPLICATION AGREEMENT

I HEREBY APPLY for membership in Lang Cove Housing Cooperative and understand that submission of this application is NOT to be interpreted as an offer of housing or as acceptance as a member of the Cooperative.

IF I AM ACCEPTED FOR MEMBERSHIP:

I HEREBY ACKNOWLEDGE that I will be required to purchase a share in the Cooperative in an amount and according to a payment schedule established by the Cooperative, which may change from time to time.

I HEREBY AGREE to execute an occupancy agreement and a subscription to shares in a form and for an amount acceptable to the Cooperative. I also acknowledge that if I fail to comply with a request or requirement of the Cooperative with respect to my intended occupancy in it, the Cooperative may return any money tendered by me, and terminate my membership in the Cooperative.

I HEREBY AGREE to observe and be bound by the conditions of the Occupancy Agreement, Rules and Policies of the Cooperative, and understand at my residency is not governed by Residential Tenancy Act.

I UNDERSTAND that I must provide proof of insurance (\$1,000,000 liability + \$5000 water escape) before move-in.

I UNDERSTAND that I can apply for an internal transfer after living in the Cooperative for one full year, that my written request must be on file for a minimum of 60 days to be considered, and that I may not apply for another internal transfer until two full years after the last. I also understand that internal moves are not always offered on a first-come, first-served basis and those families who are over-housed or under-housed may take priority.

I UNDERSTAND that the Cooperative makes no guarantees as to the affordability of accommodation provided to members, nor does it ensure the long-term availability of any subsidies, rent supplements or relief from or reduction of housing charges that I may be eligible for under current policies and government programs.

I HEREBY AGREE to give 60 days notice of my intention to withdraw from the Cooperative.

I UNDERSTAND that I cannot use my share purchase for housing charges and that the share purchase will not be refunded to me until my housing charges are paid in full.

I UNDERSTAND that knowingly making a false statement in this Membership Application will be grounds for denying the application, or if accepted for membership, grounds for terminating my membership at the time the false statement becomes known to the Cooperative.

I UNDERSTAND that in the process of reviewing this application designates of the Cooperative may complete additional checks to assess my household’s ability to uphold the obligations of membership. This may include contacting current and past landlords and employers, other references I have provided and/or reviewing information available from public sources such as Court Services Online, police websites and search engines.

I HEREBY AUTHORIZE the Cooperative to obtain such reports and other information as may be deemed necessary to determine my suitability for membership and in connection with the establishment and maintenance of a credit account or for any other direct business requirement BEFORE any offer of membership will be made.

_____ Date of birth: _____
APPLICANT’S FULL LEGAL NAME (please print) *Day/Month/Year*

_____ Dated: _____
Applicant’s legal signature

_____ Date of birth: _____
CO-APPLICANT’S FULL LEGAL NAME (please print) *Day/Month/Year*

_____ Dated: _____
Co-applicant’s legal signature

APPLICATIONS WILL REMAIN ON FILE FOR SIX MONTHS - PLEASE REMEMBER TO RENEW
Please return the attached credit check application form with your housing application. Thank you.