

# Muriel Collins Housing Co-operative

## Member and Housing Application

### CONFIDENTIAL

All information contained in this application will be kept confidential and available only to the office. Please print clearly and include full names of all household members. Please circle correct title (Mr. Mrs. Miss etc. List as "applicants" everyone who is 18 years or older. For more than two (2) adults, or an applicant with a different address, please specify details on a separate sheet of paper and attach.

#### 1. Household Information

<p><b>Applicant 1</b> Mr. Mrs. Miss. Ms.</p> <p>_____</p> <p>Name: _____</p> <p>Address: _____ Apt. # _____</p> <p>City: _____ Province: _____</p> <p>Postal Code: _____</p> <p>Telephone Numbers: (please include area codes)</p> <p>(H) ( ) _____</p> <p>(W) ( ) _____</p>	<p><b>Applicant 2</b> Mr. Mrs. Miss. Ms.</p> <p>_____</p> <p>Name: _____</p> <p>Address: _____ Apt. # _____</p> <p>City: _____ Province: _____</p> <p>Postal Code: _____</p> <p>Telephone Numbers: (please include area codes)</p> <p>(H) ( ) _____</p> <p>(W) ( ) _____</p>
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#### 2. Other Members of Household

Surname	Given Names	Son/Daughter/Other	Birthday mm/dd/yyyy)
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

#### For Office use Only

Type of Unit required: _____	Date Received: _____
Type of Subsidy needed: _____	Application Fee: _____
	Fee Received: _____

# Muriel Collins Housing Co-operative

## 3. General Information

How did you hear about Muriel Collins Housing Co-operative? Be specific.

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Have you lived in a housing co-op before or been involved in any other form of co-operative or credit union?

Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, please supply specifics: \_\_\_\_\_

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Do you have or have you ever had a criminal record?

Yes \_\_\_\_\_ No \_\_\_\_\_ If yes, give specifics: \_\_\_\_\_

Do you have any other comments concerning your application to the Co-op?

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## 4. Housing Requirements

Size of unit (number of bedrooms) you need or prefer:

1 \_\_\_\_\_ 2 \_\_\_\_\_ 3 \_\_\_\_\_

Do you need a wheel chair accessible unit? Yes \_\_\_\_\_ No \_\_\_\_\_

Do you need a parking space? (One only) Yes \_\_\_\_\_ No \_\_\_\_\_  
If you do not have a vehicle, no space will be assigned.

Do you have any pets? Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, how many? \_\_\_\_\_ and what kind(s)

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## 5. Geared-to-Income Assistance (Subsidy)

Do you wish to apply for geared-to-income assistance?

Yes \_\_\_\_\_ No \_\_\_\_\_

(If yes, please complete "Application for Rent-Geared-to-Income Assistance and Declaration of Income" – form attached.)

Are you a Canadian citizen, Permanent Resident/Landed Immigrant or Refugee Claimant?

Yes \_\_\_\_\_ No \_\_\_\_\_

# Muriel Collins Housing Co-operative

## 6. Income and Employment Information

<p><b>Appropriate proof of income must be submitted with this application</b>                  See attached sheet <b>Acceptable Forms of Proof of Income</b> for a description of acceptable proof of income.</p>																																					
<p><b>Applicant 1</b> Mr. Mrs. Miss. Ms.</p> <hr/> <p>Legal Name:</p> <hr/> <p>Birthdate: (mm/dd/yyyy)</p> <hr/> <p>Social Insurance Number</p> <hr/> <p>Occupation: (if none put NA)</p> <hr/> <p>Name of Employer:</p> <p>(    ) _____</p> <p>Work Telephone Number:</p> <hr/> <p>Length of time with present employer:</p> <p>_____</p> <p>If less that 1 year, please give previous employer:</p> <p>_____</p> <hr/>	<p><b>Applicant 2</b> Mr. Mrs. Miss. Ms.</p> <hr/> <p>Legal Name:</p> <hr/> <p>Birthdate: (mm/dd/yyyy)</p> <hr/> <p>Social Insurance Number</p> <hr/> <p>Occupation: (if none put NA)</p> <hr/> <p>Name of Employer:</p> <p>(    ) _____</p> <p>Work Telephone Number:</p> <hr/> <p>Length of time with present employer: _____</p> <p>If less that 1 year, please give previous employer:</p> <p>_____</p> <hr/>																																				
<p>Have you declared bankruptcy within the past seven (7) years?                  Yes _____ No _____ If Yes, please provide further information regarding your credit history.</p>																																					
<p><b>Gross Monthly Income from Other Sources</b></p> <table style="width: 100%; border-collapse: collapse;"> <tr><td>ODSP</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>OW</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>All Support Payments</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>OSAP Loans</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>Bursary &amp; Scholarships</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>Pensions</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>Interest/Dividends</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>Bonds/RRSP</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>Other Estates _____</td><td style="text-align: right;">\$ _____</td></tr> </table>	ODSP	\$ _____	OW	\$ _____	All Support Payments	\$ _____	OSAP Loans	\$ _____	Bursary & Scholarships	\$ _____	Pensions	\$ _____	Interest/Dividends	\$ _____	Bonds/RRSP	\$ _____	Other Estates _____	\$ _____	<p><b>Gross Monthly Income from Other Sources</b></p> <table style="width: 100%; border-collapse: collapse;"> <tr><td>ODSP</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>OW</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>All Support Payments</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>OSAP Loans</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>Bursary &amp; Scholarships</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>Pensions</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>Interest/Dividends</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>Bonds/RRSP</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>Other Estates _____</td><td style="text-align: right;">\$ _____</td></tr> </table>	ODSP	\$ _____	OW	\$ _____	All Support Payments	\$ _____	OSAP Loans	\$ _____	Bursary & Scholarships	\$ _____	Pensions	\$ _____	Interest/Dividends	\$ _____	Bonds/RRSP	\$ _____	Other Estates _____	\$ _____
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<p><b>Total Gross Household Income (Per Month): \$ _____<sup>1</sup></b></p>																																					

<sup>1</sup> For more than two people, please add information on a separate sheet of paper  
 Muriel Collins Co-op Application Form.odt

# Muriel Collins Housing Co-operative

## 7. Accommodation History

<p><b>Applicant 1</b> How long have you lived where you are now? _____</p> <p>Type of Housing (own, rent, co-op) _____</p> <p>Number of bedrooms you have now? _____</p> <p>Current Rent/Mortgage:       \$ _____ Utilities: (if extra)           \$ _____</p> <p>May we use your present landlord as a reference? Yes _____ No _____</p> <p>Name: _____</p> <p>Telephone #: (    ) _____</p> <p>If "no" – please explain _____ _____</p>	<p><b>Applicant 1</b> How long have you lived where you are now? _____</p> <p>Type of Housing (own, rent, co-op) _____</p> <p>Number of bedrooms you have now? _____</p> <p>Current Rent/Mortgage:       \$ _____ Utilities: (if extra)           \$ _____</p> <p>May we use your present landlord as a reference? Yes _____ No _____</p> <p>Name: _____</p> <p>Telephone #: (    ) _____</p> <p>If "no" – please explain _____ _____</p>
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Please list places of residency and landlord names for the last 10 years (prior to your current address).

<p>_____ Address</p> <p>_____ Name</p> <p>_____ Address</p> <p>_____ Name</p> <p>_____ Address</p> <p>_____ Name</p> <p>_____ Address</p> <p>_____ Name</p> <p>_____ Address</p>	<p>_____ Address</p> <p>_____ Name</p> <p>_____ Address</p> <p>_____ Name</p> <p>_____ Address</p> <p>_____ Name</p> <p>_____ Address</p> <p>_____ Name</p> <p>_____ Address</p>
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## 8. Participation

All Co-op members are expected to volunteer some time to help with the running of the Co-op. Please specify the area of interest for each adult applicant. Initial your choice if there are more than one adult application in your household.

Gardening \_\_\_\_\_ Membership \_\_\_\_\_ Finance \_\_\_\_\_ Maintenance \_\_\_\_\_  
Social \_\_\_\_\_ Emergency On-Call \_\_\_\_\_ Newsletter \_\_\_\_\_ Children's \_\_\_\_\_ 55+ \_\_\_\_\_

Please list any other things you would like to do, as a member to help out in the Co-op.

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## 9. Contact Person(s)

Please complete the following:

In case of emergencies, Please notify the following person(s):

Name of Person: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Telephone Numbers: Home: ( ) \_\_\_\_\_

Work: ( ) \_\_\_\_\_

Relationship to Applicant: \_\_\_\_\_

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Name of Person: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Telephone Numbers: Home: ( ) \_\_\_\_\_

Work: ( ) \_\_\_\_\_

Relationship to Applicant: \_\_\_\_\_

**10. Each Adult Applicant Must Include Two (2) Letters of Reference**

One character reference from a neighbour or friend **and** one letter indicating some sort of volunteer community participation over the past five (5) years. (See attached sheet for a description of acceptable reference letters).

**I/WE HEREBY** apply for membership in the Co-operative

**I/WE UNDERSTAND** that this application must be accompanied by the following:

- Two (2) letters of reference for each adult applicant (18 years or older).
- \$25.00 (Twentyfive Dollars) non-refundable application fee **per adult** to cover the cost of the credit check
- The cheque or money order be made payable to Muriel Collins Housing Co-operative. Cash is also acceptable
- Proof of income for each member of the household who receives an income.

**I/WE UNDERSTAND** that any children sixteen years of age and older, attending an educational institution, must supply a letter of proof of enrolment from the educational institution they are attending.

**I/WE UNDERSTAND** the Muriel Collins Housing Co-operative has been formed to provide housing at cost to its members and that the Co-op relies on the participation of members to operate successfully.

**I/WE DECLARE** that all the information in this application is correct. The undersigned consents to the obtaining of credit and/or personal information as may be required at any time in connection with the rental hereby applied for or any renewal or extension thereof and to the disclosure of any credit information concerning the undersigned to any credit reporting agency or to a person with whom the undersigned has or proposes to have financial relations.

Date: \_\_\_\_\_

Signature of Applicant: \_\_\_\_\_

Signature of Applicant: \_\_\_\_\_

# Muriel Collins Housing Co-operative

## Verification of Assets

It is the responsibility of the applicant to complete this form so that a credit history can be completed by a bank, trust company or credit union and to ensure that it is returned to Muriel Collins Housing Co-operative, 79 Richmond Street East, Toronto ON M5C 1N9

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Please print name:

I, \_\_\_\_\_, and

I, \_\_\_\_\_

Hereby authorize that the information requested below be given to Muriel Collins Housing Co-operative as required.

\_\_\_\_\_  
Applicant's signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

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### To Whom It May Concern

The Housing Charge (rent) charged to Muriel Collins Housing Co-operative members is based in part on their gross income. Please provide all available information as requested for the applicant(s) named above.

**All information will be treated as confidential.**

**Savings / Chequing Accounts:**

Account No.	Current Balance	Current Interest Rate (%)	Interest Earned in last 12 months
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Current Investment Amount	Current Interest Rate (%)	Interest Earned in Last 12 Months
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Registration No.(s)	Value of RRSP	Interest Rate	Valuation Date	Type of RRSP
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Number of NSF cheques in the last 12 months: \_\_\_\_\_

Date and amount of last NSF cheque: \_\_\_\_\_

Current amount of outstanding loan(s): \_\_\_\_\_

Monthly payments on outstanding loan(s): \_\_\_\_\_

**FINANCIAL INSTITUTION SEAL OR STAMP**

Name of Financial Institution: \_\_\_\_\_

Address: \_\_\_\_\_

Authorized Signature: \_\_\_\_\_

Position: \_\_\_\_\_ Date: \_\_\_\_\_

## Application for Rent-Geared-to-Income / Assistance and Declaration of Income

This application is only to be completed if you wish to apply for rent-geared-to-income or subsidy assistance

<b>Type of Income</b>	<b>Name:</b>		<b>Name:</b>	
<b>Employment</b>	<b>Monthly Income</b>		<b>Monthly Income</b>	
Full-time job	\$		\$	
Part-time job	\$		\$	
Extra job	\$		\$	
EI (unemployment insurance)	\$		\$	
Self employed	\$		\$	
<b>Social Assistance</b>				
Family Benefits – ODSP	\$		\$	
Gains Disability	\$		\$	
Welfare – OW	\$		\$	
No. of people on drug card				
<b>Pension</b>				
Old Age Security (OAS)	\$		\$	
Guaranteed Income Supplement	\$		\$	
Private Pension Plan (PPP)	\$		\$	
Canada Pension (CPP)	\$		\$	
Worker's Compensation (WSIB)	\$		\$	
Foreign Pension	\$		\$	
<b>Other Income</b>				
Alimony or Support	\$		\$	
Students Grants/Bursary/Scholarships	\$		\$	
<b>Bank Accounts</b>				
Chequing Acct. number: #	\$		\$	
Branch				
Chequing / Savings Acct. number: #	\$		\$	
Branch				
Savings Acct. number: #	\$		\$	
Branch				
<b>Investments</b>				
	<b>Total value</b>	<b>Monthly Income</b>	<b>Total value</b>	<b>Monthly Income</b>
RRSP / RRIF				
Annuities				
T-Bills				
GIC				
Savings Bonds				
Stocks				
Other				
Real Estate				
<p>I declare that all information provided on this application is complete, accurate and true, I certify that we are Canadian Citizens or have Permanent Residence Status/Landed Immigrant. I understand that the information provided will be kept in confidence. I understand that the Co-operative may verify this information in approving the application for rent-geared-to-income assistance.</p> <p>Signed: _____ Date: _____</p>				

# Muriel Collins Housing Co-operative

## Application Check List

### Remember to...

- Fill out the application completely,
- Include proof of income for each member of the household who receives an income, i.e. Three consecutive pay stubs, letter from the employer verifying gross monthly income, Ontario Works or ODSP cheque stubs.
- See attached sheets for acceptable forms of income proof.
- Include two (2) letters of reference for each adult applicant – (everyone who is 18 years or older).
  - 1 character reference
  - 1 reference from employer, clergy, landlord or community reference.
- See attached sheet for examples of what could be included in character and community references.
- Include a twenty dollar (\$20.00) application fee for each adult applicant, (everyone 18 years or older). Cheque, cash or money order is acceptable. Cheques and Money Orders to be made payable to Muriel Collins Housing Co-operative.
- Ensure that the application forms are signed by all applicants.
- Financial institution seal or stamp must be present on the banking information/savings/chequing accounts form.

**Applications will not be considered complete unless all questions are answered, full proof of income, application fee and letters of reference are submitted.**

# Muriel Collins Housing Co-operative

## Reference Letters

**Each adult applicant (18 years or older), please include with your application, two (2) letters...**

1. One (1) Character Reference

This letter could be written by a close friend, co-worker or neighbour. It could include information about your sense of responsibility, i.e., are you a good neighbour? What are you like to work with etc.

**It is important that the writer include their name, telephone number and address on this reference.**

2. One (1) reference letter showing some kind of volunteer community participation over the past five (5) years

Volunteer activities could include...

- Church / service group
- Hospital volunteer
- Children / youth / senior groups
- Unions
- Charities
- Arts / sports / student activities

If your letter is from an organization, please have it written on letterhead or include a business card from the writer.

# Muriel Collins Housing Co-operative

## The Membership Process

### 1. Apply for Membership

Each person, 16 years of age or older, who will be living in the Co-op must apply for membership.

Each adult applicant must provide two (2) letters of reference – 1 character reference and 1 reference showing some sort of community participation over the last five (5) years. If a volunteer community reference cannot be provided, we will accept two (2) character references.

**Applicants will NOT be considered for processing unless all questions are answered, full proof of income, application fee and letters of reference are submitted.**

Once the completed application forms are received by Muriel Collins Housing Co-operative, they will be date stamped and processing of the application will commence. This process will be on a **first come, first serve** basis for market value units.

### 2. Approval of Membership

An interviewing process by the membership Committee is required for those 16 years and older applying for membership. The Board of Directors have the final authority to approve future members. Applicants receiving a conditional acceptance will be appraised and put on the appropriate waiting list.

### 3. Interview Process

An interviewing process by the Membership Committee is required for those 16 years and older applying for membership. The Board of Directors have the final authority to approve future members. If you are denied membership, you have the right to appeal within 10 days. Applicants receiving a conditional acceptance will be assigned a unit or put on the appropriate waiting list. Final acceptance will be confirmed prior to unit selection.

### 4. Key Pick Up

Two days before moving in, the future members can pick up the keys, pay the balance of the first months rent and sign all the appropriate agreements.

## Acceptable Forms of Proof of Income

Please note that if you are a Market Rent Applicant, items 3 to 10 are not applicable.

### 1. If you have a full time or part time job

- **Either** a letter from your employer, showing gross wages and hours, or salary and overtime pay over a period of eight weeks or two months
- **Or** pay stubs that show gross wages and hours over a period of eight weeks or two months in a row

T4 slips or income tax returns are not acceptable proof by themselves

### 2. If you only work part of the year

- Your last income tax assessment and T4 slips as well as a letter from your current employer (or copies of your unemployment stubs). Where adequate documentation is lacking, a certified copy of the most recent income tax information is to be provided.

### 3. If you are receiving (Un)Employment Insurance (EI)

- Copies of the stubs that comes with your unemployment insurance cheque

### 4. If you are receiving social assistance (Ontario Works)

- a copy of your drug or dental benefits card, showing **and** your most recent cheque stub

### 5. If you receive a pension

- Copies of your monthly pension cheques **or** the slips sent to you with the cheque **or** a copy of you bank passbook/records showing the direct deposit of your pension cheque(s) into your bank.

### 6. Support / Alimony received **OR** paid

- Please send a copy of the applicable court order **AND** copies of cheques
- **OR** a letter from the lawyer **AND** a signed statutory declaration
- **OR** a signed/dated letter of support agreement between the parties involved (if no court order).

## **7. If you are self-employed**

- **Either** a letter or financial statement from a chartered accountant showing the net income of your business and total withdrawals from your business as personal salary in the last year
- **OR** a statutory declaration, sworn before a notary public or a commissioner of oaths, of your earnings in the past twelve months and projected earnings for the next twelve months.

This declaration must be accompanied by a certified copy of your last income tax return. A “certified” income tax return is a copy of the return filed with Revenue Canada which has been validated by the local taxation office as a duplicate of the original return.

## **8. Live and fixed term annuities / income coming from RRIF and RRSP's**

- A letter or statement from the applicable company/bank

## **9. Rental Income**

- If you are a landlord/lady, please send in a copy of the lease or rental agreement and a copy of your income tax assessment.

## **10. Grants, Bursary, Scholarships**

- Please provide documentation/details on all grants, bursary and/or scholarship(s) received.

