



“Working together for a better life”

**Davidson Creek Housing Co-operative**

**Sherwood Park, Alberta**

**Membership Information and Application**

## **Davidson Creek Housing Co-operative Ltd.**

### ***Our history***

Davidson Creek Housing Co-operative Ltd. was an idea whose time has come! It fulfilled a long standing need for attractive and affordable housing in Sherwood Park. Our co-operative was founded in 1988 by a group of single mothers. The project began with an interest survey and the assistance of the various levels of government and the community. A housing cooperative consulting group (Communitas, Inc.) worked with the founding families to help our co-operative become a reality.

Davidson Creek Housing Co-operative Ltd. was incorporated on July 5, 1989 and construction began on January 2, 1990. We are proud to have had input into the design and development of our co-operative and in the development of a “community within a community” here in one of the newest areas of Sherwood Park.

In order to provide needed assistance to many family units whose resources are stretched to the limit, fifty percent of our 52 units are subsidized. The Robin Hood Association for the Handicapped has been a part of our co-operative since its inception, giving opportunity for physically and mentally challenged individuals to become productive members of our community. The Robin Hood association has contracted five barrier-free units which are dispersed throughout the complex. Ours is a community composed of a mixture of traditional families, single-parent families, handicapped individuals, and retirees – a situation which is encouraged by the absence of a family income limit in our co-operative. One of the objectives of our co-operative from its founding has been to create an integrated community. We try to maintain 35 percent of the units for single-parent families and 10 percent of the units for physically and/or mentally challenged individuals.

### ***Housing co-operatives***

What is a housing co-op? It is a legal entity holding title to the buildings and property occupied by its members. Our mortgage is held by HSBC with the subsidy program administered through Canada Mortgage and Housing Corporation.. The co-op is a non-profit organization and is managed by the members of the co-operative through an elected Board of Directors. Because the co-op is non-profit, the cost of housing is kept to a minimum. In return, members are expected to attend regular general membership meetings, contribute a significant amount of time on committee responsibilities, and maintain their units and groups in good order. Each member is required to purchase 40 shares in the co-operative totaling \$1,000. This amount is refundable following move-out provided there are no outstanding liabilities to the co-operative. There is no interest paid on these shares. The co-op is established through the Co-operatives Associations Act and have by-laws similar in nature to those of a condominium complex and is not bound by the provisions of the Landlord and Tenant Act.

### ***The process***

To become a member of the co-operative, you must submit an application to the Davidson Creek Housing Co-operative along with a cheque or money order to cover the application processing fee. Applications are then put on a waiting list depending on the size of unit required and whether or not a rental subsidy is needed. (If your income level indicates that a subsidy is needed, a copy of “Schedule A – Application for Community Housing” must be completed and returned before your application will be processed.) Applications for subsidized units will be placed on the waiting list in order of need (as rated by a point scoring system established by CMHC). Applications for non-subsidized units will be filed according to the date of application and size of unit required. As units become available, applicants will be chosen for interviews from the applicable waiting list and approved or rejected by the Board of Directors.

### ***Subsidy or non-subsidy?***

How do you know if you qualify for subsidy? The qualifications for subsidy are as follows:

1. Applicants must be Canadian citizens, landed immigrants (independent class), or refugees being sponsored by the government. Refugee claimants on a minister’s permit, sponsored immigrants and foreign students are not eligible.
2. Non-subsidized units have no income limit. Maximum income limits for subsidized households are based on government guidelines for access to affordable and adequate housing. The current limits for gross household income for (everyone over the age of 15) in subsidized units are: 2 bedroom - \$34 800.00
3. 3-bedroom - \$36 408.00; 4-bedroom - \$38 208.00. **(These amounts are subject to change with any housing charge increase.)**

**Assets** are defined as both liquid and revenue holdings such as bank deposits, term deposits, savings certificates, guaranteed investment certificates, mutual funds, bonds, equity in real estate, net worth of a business, stocks, etc. Such items as pension funds, RRSP, personal and household effects are excluded.

**Unit sizes**

	<u>Size (ft<sup>2</sup>)</u>
2-bedroom	950
3-bedroom	1100
4-bedroom	1300

As a general rule of thumb, housing charges for subsidized units are usually set at about 30 percent of the gross annual income of the household.

**Davidson Creek Housing Co-operative**

The co-op is located at 156 Darlington Drive, Sherwood Park in the Davidson Creek housing development just off Cloverbar Road between Baseline Road and Highway 16 (the Yellowhead). The co-op offers many features including:

- 2, 3, and 4 bedroom townhouses (some mobility units are available)
- self-contained units with 5 appliances (fridge, stove, dishwasher, washing machine and dryer)
- a community centre with a mailbox for each unit
- creative playground (with a basketball hoop in the summer)

**Area services**

- Strathcona County Transit bus route
- Fire Station at Cloverbar and Baseline Roads
- Close to all amenities

**Schools**

Children from the Davidson Creek subdivision are bused to the designated schools for our area. For more information on the designated schools, call the County of Strathcona Administration Offices at 464-8111 or the Catholic School Board at 467-8896.

**Pet Policy**

Pets are welcome at the co-op, but please be aware that there are restrictions on the size, number, and breeds of pets allowed. The full text of our pet policy follows.

**Garbage**

Garbage must be securely tied in standard trash bags and deposited in the garbage sheds for weekly pickup. Small plastic and grocery bags are not acceptable. In order to keep our garbage sheds clean, each unit is responsible for cleaning one shed on a rotating basis. The cleaning schedule coincides with the regularly scheduled garbage pickup day.

## APPENDIX F PET POLICY

The keeping of pets is not a right, it is a privilege, subject to the overall comfort and safety of the Members, and respect and responsibility of the Member to the Co-op's property.

- A. A household may own one ambulatory pet. Its maximum size at maturity may be no more than 20 inches at the shoulders, with the exception of seeing eye dogs. The pet must be of a good temperament, with no history of vicious behavior, either in the animal itself, or in the breed. The animal must be predictable, not a threat to other members, nor to the Co-op environment. There is no restriction on non-ambulatory pets.
- B. The household will be responsible for the total care of the pet, and all cleanup and disposal of bodily byproducts, both in the home and on Co-op property as a whole.
- C. If a written complaint has been received where a member is not properly disposing of their pet's bodily byproducts, the Board of Directors will:
  - 1. Give the offending member a written warning to correct the situation by a specified date;
  - 2. If the member fails to comply by the date, a \$50.00 (fifty dollar) fine will be assessed;
  - 3. If the feces are still not cleaned up within 24 hours of receiving the initial fine another fine of \$100.00 (one hundred dollars) will be charged and someone will be hired to clean.

If the problem persists, then it is up to the Board of Directors discretion as to further action (e.g. eviction of pet and/or member.) (Motion passed Nov 22, 2000.)
- D. The pet must be confined to the back yard or remain on a leash at all times when outside of the yard.
- E. Upon move out, any units with pets will be assessed on additional carpet sanitizing fee. (Passed June 24, 1997.)

All pets that require it must have an annual immunization for rabies, which immunization must be verified. All pets must be spayed or neutered as applicable. A deposit, in the amount to be determined by the Board of Directors, must be posted in favor of the co-operative to cover possible damage to the home or common property. This is mandatory for all animals with the exception of fish. The deposit will not earn interest. If the animal is a dog, it must also be licensed to comply with County of Strathcona regulations. [The deposit is set at \$300.00 as of April 27, 1994.]

If the behavior of a pet causes a problem for other members or to the property, whether inside the home or in the common areas, the Member will be held responsible. A member who has a complaint against another member's pet must notify the Board of Directors in writing, stating the nature of the complaint. The Board of Directors and the General Membership shall have the authority to vary the policy on an individual case basis.

*The deposit policy applied to all new members and to those members who obtain a new pet after April 27, 1994.*

FOR OFFICE USE ONLY

Date received: \_\_\_\_\_ Subsidy application: \_\_\_\_\_ Yes \_\_\_\_\_ No  
Application fee received: \_\_\_\_\_ Bedrooms required: 2 3 4  
NACHA receipt: Y N \_\_\_\_\_ LMO: \_\_\_\_\_ DB: \_\_\_\_\_

### Application for Membership and Housing Davidson Creek Housing Co-operative

ALL information contained in this application is confidential and will only be used by the Board of Directors or key committee members. If more room is needed to answer any question, please use additional sheets.

**A cheque or money order payable to the Davidson Creek Housing Co-operative in the amount of \$20.00 must accompany this application.** Please do not submit cash. This covers our costs for credit checks, mail outs, information booklets and application forms. It is not refundable.

In cases where there are co-applicants, each questions marked with a "\*" must also be answered by the co-applicant if the answers differ at all from those of the applicant. Co-applicants are defined as other adult members of the household who will be living with the applicant (i.e. spouse, adult child, or friend).

NACHA offers information sessions on Co-operatives. **Proof of attendance to one of their session is mandatory.** Please include a copy of the receipt from NACHA. For information on when the next information session is being check the NACHA website ([www.nacha@nacha.ca](http://www.nacha@nacha.ca)) or phone 780-482-6128.

PLEASE NOTE: **Your application will not be recorded as received until all information,** including Schedule A: verification of income (for subsidy applications) and the application fee is received. If you have any difficulties with this application, please leave a message on our answering machine at 464-1013. Units may be viewed after interview and acceptance into the co-op. After viewing and accepting a unit, a \$250.00 holding deposit is required (**non-refundable**)

Applications will be kept on file for three years. It is your responsibility to advise DCHC in writing of a change of phone number and address.

**\* Personal data**

Name of applicant:

\_\_\_\_\_ (first) (middle) (last)

Present address: \_\_\_\_\_ How long? \_\_\_\_\_

City, Prov: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Landlord Name: \_\_\_\_\_ Phone #: \_\_\_\_\_

Telephone number: Home ( ) \_\_\_\_\_ Work: ( ) \_\_\_\_\_

Former address: \_\_\_\_\_ How long? \_\_\_\_\_

City, Prov.: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Name of Co-applicant: \_\_\_\_\_

Telephone number: Home ( ) \_\_\_\_\_ Work: ( ) \_\_\_\_\_

Relationship to applicant: \_\_\_\_\_

If the co-applicant has had other addresses during the time the applicant was living at the above addresses, please list those addresses and the length of time at each:

Address:

How long?

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Other persons who will be residing in your unit (dependents):

<u>Name:</u>	<u>Relationship to applicant</u>	<u>Age</u>

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**\*Accommodation information**

(If the information requested below is not the same for each applicant, please provide the requested information for each adult on the back of this sheet).

My/our present accommodation is:      Rented      Owned by me/us      Other (describe)

**\*Other Information**

What size of unit will you require?      Bedrooms

Does anyone in your household require any special design requirements?      Yes      No

Explain: \_\_\_\_\_

Will your unit have a pet?      Yes      No      **(Co-op policy allows only one ambulatory pet).**

Number of vehicles: \_\_\_\_\_

Gross income from all sources for ALL adults who will be living in the household:

Per month:      \$      Per Year:      \$      (estimate if necessary)

Are you applying for subsidy? Yes \_\_\_\_\_ No \_\_\_\_\_ (Note: if your application is accepted and you require a housing charge subsidy, all adults in your unit will be required to complete income verification forms prior to being allocated a unit in the Co-op.)

How did you hear about the Co-operative?

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Why do you want to move into the Co-op?

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In what way do you believe you can contribute to the Co-op? (List skills, abilities, past experience, etc). and which committee would you be interested in joining (Membership, Finance or Maintenance)?

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I/We hereby apply for membership in the Davidson Creek Housing Co-operative. I/We declare that all the information in this application is correct and hereby authorize the Co-operative to verify any or all of the information contained herein, and to perform credit, bank, and landlord checks at the discretion of the Co-operative.

Date of application: \_\_\_\_\_

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

Co-applicant's signature: \_\_\_\_\_

***Please mail the completed application pages 5 – 7, (and A2-A7, if applicable) and the cheque or money order for the application fee to:***

**Membership Committee  
Davidson Creek Housing Co-operative  
#19, 156 Darlington Drive  
Sherwood Park, Alberta T8H 5L8**

**SCHEDULE A  
DAVIDSON CREEK HOUSING CO-OPERATIVE  
APPLICATION FOR COMMUNITY (SUBSIDIZED) HOUSING  
CONFIDENTIAL**

**PLEASE READ CAREFULLY**

**INSTRUCTIONS FOR COMPLETING APPLICATION**

Complete **ALL** questions supplying **ALL** of the requested information. If a question does not apply to your situation, mark "N/A" in the section. Space is provided for any other information of which you would like us to be aware.

You are required to submit the following documents with your application:

- A signed letter from your employer of EACH working member in your family stating the rate of pay, number of hours worked per week, total earnings (weekly, biweekly, or monthly) and the commencement date of current employment.
- If you or any of your family is receiving Unemployment Insurance, Workers' Compensation, or Social Assistance, a letter from the appropriate official must be attached verifying the amount of the benefit. (Form letters can be obtained from the Finance Committee).
- Documentation to verify all other sources of income (other than Family Allowance/Child Tax Credit) such as child support, alimony, oil royalties, etc.
- A copy of your most recent pay cheque, benefit cheque, pension cheque, etc, or a stub from these for each member of your family receiving income from any source.
- If you are a student, a letter from the registrar of your school verifying your registration as a full-time or part-time student. This is required for household head, spouse, and all dependents over the age of 18 years.
- A copy of your valid Alberta Health Care card(s).

Your completed application must be signed in the presence of a Commissioner of Oaths in and for the Province of Alberta.

**THIS APPLICATION WILL NOT BE PROCESSED UNLESS ALL QUESTIONS ARE FULLY ANSWERED  
AND ALL REQUIRED INFORMATION IS RECEIVED.**



DOMINION OF CANADA  
PROVIDENT OF ALBERTA  
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IN THE MATTER OF THIS APPLICATION FOR DWELLING  
ACCOMMODATION IN DAVIDSON CREEK HOUSING  
COOPERATIVE, SCHEDULE A, PAGES 1 –7 INCLUSIVE.

I/we \_\_\_\_\_ of the \_\_\_\_\_ of  
\_\_\_\_\_, in the Province of Alberta, do solemnly declare as follows:

1. That I/we am/are the applicant(s) named in the said application;
2. That the statements made by me/us in the said application are to the best of my/our knowledge, information and belief, full and true in all respects;
3. That I/we have resided in the Province of Alberta \_\_\_\_\_ years of my/our lives and in the district for \_\_\_\_\_ years.

And I/we make this solemn Declaration conscientiously believing it to be true and knowing that it is of the same force and effect as if made under oath and by virtue of the "Canada Evidence Act".

Declared before me at  
the \_\_\_\_\_ of \_\_\_\_\_ in the  
Province of Alberta,  
this \_\_\_\_ date of \_\_\_\_\_, 20\_\_\_\_.

}  
}  
}  
}

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

\_\_\_\_\_  
Signature of Co-applicant

\_\_\_\_\_  
A Commissioner of Oaths in the  
Province of Alberta

\_\_\_\_\_  
Printed name of Commissioner of Oaths

My appointment expires on

\_\_\_\_\_  
Day/Month/Year



11. Do you have a pet? No \_\_\_\_\_ Yes \_\_\_\_\_  
If yes, what kind(s) and how many of each? \_\_\_\_\_

12. Statement of Income:

**Note: All information regarding your household's income must be complete and accurate. Provide details of current employment held in the last twelve (12) months (begin with the most recent employer).**

Applicant name: \_\_\_\_\_ Social Ins. No. \_\_\_\_/\_\_\_\_/\_\_\_\_  
 \_\_\_\_/\_\_\_\_

Company/Address	Employed		Rate of Pay		Hours per Week
	From	To	Monthly	Hourly	

Co-Applicant name: \_\_\_\_\_ Social Ins. No. \_\_\_\_/\_\_\_\_/\_\_\_\_

Company/Address	Employed		Rate of Pay		Hours per week
	From	To	Monthly	Hourly	

Other household member: \_\_\_\_\_ Social Ins. No. \_\_\_\_/\_\_\_\_/\_\_\_\_

Company/Address	Employed		Rate of Pay		Hours per Week
	From	To	Monthly	Hourly	

Other household member: \_\_\_\_\_ Social Ins. No. \_\_\_\_/\_\_\_\_/\_\_\_\_

Company/Address	Employed		Rate of Pay		Hours per week
	From	To	Monthly	Hourly	

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If you have received income from any other sources in the past twelve (12) months, please complete the following table. Please indicate "N/A" for each item which is not applicable.

Source of income	Name of household member(s) in receipt	Date From/To	Gross Monthly Income
A. Student Grants/Allowances	_____ _____	_____ _____	_____ _____
B. Unemployment Insurance	_____ _____	_____ _____	_____ _____
C. Workers' Compensation	_____ _____	_____ _____	_____ _____
D. Social Assistance (don't include Family Allowance)	_____ _____	_____ _____	_____ _____
E. Child Support/Alimony (Voluntary or Court awarded)	_____ _____	_____ _____	_____ _____
F. Other income (tips, interest, royalties, etc).	_____ _____	_____ _____	_____ _____
G. Pensions:			
1. Dept. of Veteran Affairs			
2. Old Age Security			
3. Canada Pension (retirement & other benefits).			
4. Guaranteed Income Supplement			
5. Alberta Income Supplement			
6. Company or group pension			
H. Income from self-employment*	_____ _____	_____ _____	_____ _____

\* NOTE: Details of self-employment income must be attached to this application in the form of a financial statement subject to review by the Davidson Creek Housing Cooperative.

13. Assets:

Cash on hand	\$ _____	Cash in bank account(s)	\$ _____
Term deposits	\$ _____	Stocks	\$ _____
Savings certificates	\$ _____	Bonds	\$ _____
Mutual funds	\$ _____	Net worth of business	\$ _____
Real estate equity	\$ _____	Guaranteed investment certificates	\$ _____

*Note: Essential personal and household effects such as clothes, furniture, vehicles, etc are not included in the assets.*

14. Applicant's driver's license number: \_\_\_\_\_ Province: \_\_\_\_\_

Co-applicant's driver's license number: \_\_\_\_\_ Province: \_\_\_\_\_

Car(s): Year/Make/Model \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Color/License No. \_\_\_\_\_

15. Declaration

I understand that this application does not constitute an agreement on the part of the Davidson Creek Housing Co-operative, or its agents, to provide me with rental accommodation.

I further acknowledge the right of the Davidson Creek Housing Co-operative, or its agents, at any time prior to the execution and delivery to me of a lease hereby applied for, to withdraw, revoke, or cancel, without penalty or liability for damages or otherwise, any acceptance or approval of this application previously made or given.

I hereby authorize Davidson Creek Housing Co-operative, or its agents, to investigate any or all of the statements made herein, being fully aware that discovery of any false statement shall cancel any further consideration of my application.

I further agree that I am obligated to advise the Davidson Creek Housing Co-operative, or its agents, in writing, of any changes in family composition, gross family income, assets, employment, or change of address, should they occur.

I ALSO AGREE THAT THE INFORMATION PROVIDED BY ME PERTAINS TO ALL PERSONS NAMED WITHIN THIS APPLICATION.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Co-applicant

\_\_\_\_\_  
Date

**\*Supplementary information required for credit check**

(All information in this section will be kept confidential. If there are more than two adults in the household, list additional information on a separate sheet. If you are aware of any credit problems which may affect your application, please provide any information which may help the co-op get an accurate picture of you credit history.)

**Applicant**

**Co-applicant**

Date of Birth (dd/mth/yr): \_\_\_\_\_

Date of Birth (dd/mth/yr): \_\_\_\_\_

S.I.N.: \_\_\_\_\_

S.I.N.: \_\_\_\_\_

Bank: \_\_\_\_\_

Bank: \_\_\_\_\_

Branch: \_\_\_\_\_

Branch: \_\_\_\_\_

Occupation: \_\_\_\_\_

Occupation: \_\_\_\_\_

Employer: \_\_\_\_\_

Employer: \_\_\_\_\_