

Welcome to Woburn Village

What you will find inside:

How does a co-op differ from a profit rental?

How does the co-op Federation of Canada help me save money?

What are my rights and obligations when I choose to live in a co-op?

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Why would I want to live in a co-op?

Co-ops operate on a non-profit, or break-even basis. Income from housing charges covers the co-op's real expenses. This translates into real savings for the members because co-ops do not have to make a profit. When was the last time your landlord *decreased* your rent? Woburn decreased its rents in 2006!

Co-ops are NOT regulated by the Residential Tenancy Act. Instead, co-ops are governed by the Co-op Act, the co-op's own by-laws, and the co-op's own policies. What this means is that members own the co-op's real estate property collectively; each member has a vote (one vote **per member**, not per household) and each member is a part owner of the co-op. Members do not own their individual units, nor

purchase them or build equity, but they ARE guaranteed exclusive right to occupy their unit as long as they respect the by-laws and policies decided upon by the members who live here. What this means is that YOU are your own landlord. YOU get to vote on the rules and regulations in the co-op's by-laws.

There is no lease to sign; instead, members sign an Occupancy Agreement,



3 BD. UNITS

which sets out the obligations of the co-op to the member, and the member to the co-op.

Pets are welcome! 2 dogs or 3 indoor cats are allowed per unit. All pets must have up-to-date inoculation papers. There are some restrictions on breeds of dogs, such as Rottweilers, Pit Bull Terriers, and Doberman Pinschers. These dogs, cross breeds of these dogs, and other breeds that have known tendencies to bite first and ask questions later are not allowed to live in the co-op. We have many children here and we want them to feel safe when they play outdoors.

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Co-op Benefits

Members of housing co-ops that belong to the national federation of housing co-operatives get services that can help you to save money, such as:

- **Member Guard:** Our co-op buildings are covered by commercial insurance which does not cover personal belongings. CHF Canada's Member Guard policy helps members insure their personal belongings and the contents of their own unit. Member Guard gives the best coverage you can get at an excellent rate,

as low as approx \$10.00/month for about \$30,000 coverage

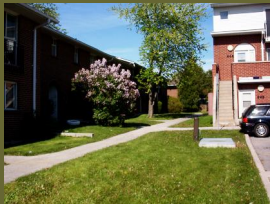
- **Auto Guard:** This package gives you full coverage for your car at competitive rates. It offers outstanding service. Settlements are fair and fast if you need to make a claim.
- **Medical, Dental and Life Insurance:** This program provides life and disability insurance, plus extended health benefits and dental coverage, at affordable rates.
- **Full Time Maintenance Staff:** are on site five days/week. Co-op staff

handles all plumbing/electrical, appliance repairs and other maintenance work required promptly. If you've ever waited 6 months for your landlord to fix your toilet, you'd know why we believe that having our own maintenance staff on site is an advantage to you.



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Co-op Benefits *continued from page 1*



LILACS IN BLOOM

“Co-op housing is the only form of housing in Canada that offers the right to decide who will move in next door.”



“No matter where you choose to live, moving will cost you money. It’s how much money you will save once you’ve moved that’s important.”

- **Residency is by Application Approval:** occupants are only approved to move into the community after extensive checks and an interview process. Co-op housing is the only form of housing in Canada that offers the right to decide who will move in next door.
- **Membership is a privilege:** applicants aged 16 yrs. and older can apply for membership in the co-op. Not everyone will be approved as a member, though. Children not approved for membership will be occupants under the

responsibility of their parents.

- **Opportunity To Know Your Neighbours And Vote To Have A Say In How Your Community Is Run:** members can participate by means of committees and through their votes at General Members Meetings. Not only do we welcome your point of view, but expect you to voice it.



- **Special Offers for Market Renters:** occasionally our members approve special move-in incentives for market renters. Be sure to ask about them when you drop off your membership application.



- **Finder’s Fee Member Incentive:** the co-op offers a \$200 finder’s fee to its members for membership referrals. Special conditions apply.

What will it cost to move?

The main thing to remember is that no matter where you choose to live, moving will cost you money. It’s how much money you will save once you’ve moved that’s important.

The co-op will ask you to pay the first month’s rent (or housing charge fee as we say in the co-op) when you accept our offer to rent one of our beautifully restored townhomes.

You will be asked to pay a member deposit that is equal to one month’s housing charge fee. It is important to note that this is not a last

month’s rent deposit. The co-op does not charge a last month’s rent deposit so you will need to pay the housing charge fee for the last month you live here.

Lastly, you will be asked to pay a membership fee of \$10 per person for anyone in the family who will become a member of the co-op. This fee is required under the Co-op Act and is your commitment to co-op community living.

The membership fee and the member deposit will be due prior to move-in, however the co-op will

work with you and make special arrangements for these charges if you need some time to pay them

There may be costs the co-op has no control over. These may include telephone and cable connections, gas and hydro deposits. You will need to make arrangements for these utilities when you accept the co-op’s offer to house you. You should be aware that some utility companies charge new customers a refundable deposit to open an account.



What will my obligations to the co-op be?

Members are expected to:

- pay housing charges in full and on time (*by 10am on the 1st business day of the month*). In case you forget the co-op will charge a late payment fee of \$40. *Be forewarned that there is no "grace" time. If your housing charge is 5 minutes late you will owe the late fee.*
- attend all General Members meetings
- care for your own unit, your back yard, and the common areas in front, behind, and beside your home in all seasons. This means cleaning litter as well as shoveling walkways and salting them for safety in winter months.
- pay your gas and hydro bills so that there is no interruption in service to ensure the pipes don't freeze and burst in the winter months.
- treat the rest of the community and staff with respect.

Volunteers are necessary to any non-profit organization and Woburn Village is no

exception.

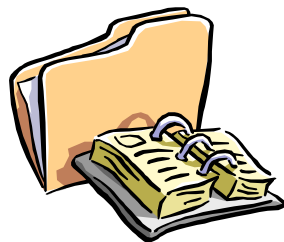
In order to keep expenses and housing charges down, the co-op requires that members participate to the best of their ability in various ways as needed or through committee participation and an elected Board of Directors.

Visitors

Members **may not** have whomever they like move into their homes.

All occupants of the co-op must be approved by the Board to live here.

Casual guests are welcome for two months; after that, there is a process in place by which members can apply for board approval of Guest Status for longer-term guests.



Annual Review

All households, market rate and subsidized, must participate in the co-op's Annual Review process. All occupants are confirmed at this time.

There is also a safety factor involved: if our directors are talking with the fire department at 3 a.m. and are asked if all occupants were taken out of a house where there has been a fire, they have to be able to reply with certainty. If grandma is living with you and we don't know that, she could be toast in the basement!

Did you know that subsidy grants are only good for 1 year? Subsidy **expires** each year and market rates are applied unless the household satisfies the City of Toronto's requirements, as well as local Municipal By-Laws governing the numbers of people in the house within a specific time period.

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"With good management and responsible behaviour from members who undertake the care of their units and co-op property, many co-ops are able to keep housing charge increases to a minimum."

Why would I want to live in a co-op?

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YOU decide what the rent will be. Of course, like your own home expense budget, you are expected to think about bills that need to be paid every month, unexpected expenses, and whether or not you want to budget money for something new that would benefit all the

members of the co-op. Budgets are reviewed and approved by the members.

With good management and responsible behaviour from members who undertake the care of their units and co-op property, many co-ops

are able to keep housing charge increases to a minimum.

Regular housing charges are increased, or decreased, by means of a budget vote taken at a meeting of the members called for that purpose.



STACKED 1 & 2 BD. UNITS

What will my obligations to the co-op be?

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Annual unit inspections are an important part of ensuring the co-op's assets remain in good repair.



The co-op offers FREE parking for one vehicle!

Households receiving subsidy must re-apply for their subsidy by providing up-to-date gross household income.

Subsidy recipients must also report any changes to their income, assets, household size, or anything else that may affect the amount of rent to be paid. These changes must be reported within 30 days of the change or the subsidy could be lost.

Garbage

The co-op strives to keep unwanted furry visitors away. Members must assume some responsibility by storing their garbage in containers that are critter proof. Food containers put out for recycling must be rinsed clean so they won't attract creatures on the prowl for food scraps

Eviction

The co-op works hard to resolve situations that have a negative impact on the community such as unpaid housing charges. Occasionally our efforts fail and the co-op has no choice but to initiate eviction proceedings. If our mortgage cannot be paid we all lose our homes

FAQ (Frequently Asked Questions)

Q. How much is the rent?

A. The 2009-2010 budget approved by the membership has set the housing charge costs. The cost of a one bedroom is \$944, a two bedroom is \$1,051, a three bedroom is \$1,188, and a four bedroom is \$1,416.

Q. How big are the houses?

A. A one bedroom is 360 sq. ft., a two bedroom is 720 sq. ft., a three bedroom is 1,296 sq. ft., and a four bedroom is 1,404 sq. ft.

Q. Will the co-op staff ever come into my home when I'm not there?

A. On most occasions staff will only come into your home when you're away if you have requested maintenance repairs and have given permission to enter. If you have not given permission to enter staff will attempt to contact you by telephone to arrange an appointment, however staff will only do this once per day.

There are 3 occasions per calendar year when staff will enter your home without your permission. These are: annual inspection day, annual pest control treatment day, and annual furnace inspection day. The co-op will give you at least 2 days notice when these events will take place.

Staff will also enter your home without permission if there is an emergency in your unit such as a fire.

Q. Do all of the houses have basements and are they finished?

A. Only the three and four bedroom houses have basements. The co-op does not guarantee finished basements but when members have done the work themselves, and if it is professional in quality, the co-op will leave the renovations for the next member to enjoy.

Q. Is there underground parking?

A. No, the parking is spread out over the co-op's 7.5 acres (3.03 hectares) in small parking lots in front of most of the houses.

Q. How much does parking cost?

A. Parking is FREE for one vehicle. Extra vehicles are \$20 per space per month. You get to use your free parking space even if you don't own a car because your visitors can use it!

Q. Where do I do my laundry and how much does it cost?

A. You do your laundry right in your home. The co-op provides, and maintains, a washer and dryer in each and every unit. The only cost to you is how much hydro and gas you use to run the machines.

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FAQ *continued from page 4*

Q. How many bathrooms will my house have?

A. All 1, 2, and 3 bedroom townhouses have 1 four-piece bathroom. The 4 bedroom townhouses have 1 four-piece bathroom and 1 two-piece powder room.

Q. How does the co-op handle complaints about noisy neighbours?

A. Members are expected to resolve issues with their neighbours themselves. Usually a knock at the door followed by a polite request to stop the offending action will do the trick. The key is to be polite with your request. People will be much more willing to comply if they are not being yelled at.

Q. I do not like cable TV and prefer satellite TV because I can get programs that are broadcast in my own language. Can I install a satellite dish on my house?

A. No. Satellite dishes are prohibited. The co-op currently has an agreement with *Star Choice* to install one dish on top of each row-house building. Members can subscribe to *Star Choice* much the same as signing up for cable.



Q. I have a green thumb and want to grow my own food. Can I make a garden in my backyard patio?

A. Yes. Your back yard patio is yours to maintain. You can grow flowers or vegetables if you wish, however you must look after them. The Property Committee will contact you if you let your back yard become overgrown with weeds or if you don't cut your grass.

Q. Can I paint the fence in my back yard patio?

A. No. The fences are all uniform in colour and the co-op wants to keep them that way.



BACK YARD PATIOS

FAQ Regarding Rent-Geared-To-Income

Q. My friend moved in last month and receives a subsidy to help pay the rent. Can I move in and get a subsidy too?

A. No. The city of Toronto maintains a waiting list of subsidy recipients. Only people on this list can apply for subsidized housing with the co-op, and only when the co-op calls them to tell them there is a vacancy. You can apply for subsidy through *Toronto Social Housing Connections*.



Q. Can I move in and pay market rent and wait until subsidy becomes available?

A. No. When subsidy becomes available the co-op

will get a fresh waiting list from the city and contact those people. If you rent a market unit you must be able to prove that you can afford to pay the rent and utilities without financial hardship.

Q. The apartment I live in right now is subsidized. I like Woburn better and want to transfer my subsidy to Woburn. Will Woburn let me do that?

A. No, subsidy is not transferable between different housing providers. To be fair to people who do not have subsidized housing the city will not allow transfers to a different property unless the other property has the same owner. You can, however, apply for a transfer to

another unit in the same building or townhouse property where you currently live, if the management's policies allow it, without losing your subsidy.

Q. My parents want to live with me when I move into my new home. Will they be welcome to do that?

A. No, only the people declared on the *Housing Connections* waiting list are allowed to move into the unit. You must keep *Housing Connections* informed when your family size changes, whether someone moves out of your home, if you have more children, or if extended family members move in with you.



"You must keep Housing Connections informed when your family size changes"

How Can I Apply for a Townhouse in Woburn's Community?



"Interviews are a 'family affair' so the whole family is invited to come and there's no need for a babysitter."

First you must complete an application. Everyone in your household age 16 years and older must complete their own sections of the application. This includes the financial declaration on pages 3a and 3b. Subsidy applicants must each complete a separate copy of the 3-page asset review form.

Supporting documents include:

- Current income statements. A letter from your employer will be accepted as long as your employer reports your annual income, vacation pay, bonuses, and any other income you may receive during the year.
- Proof of Canadian status. Accepted documents include Canadian passport, Canadian birth certificate, Canadian citizenship card, landed immigrant papers, or refugee status papers.

Foreign passports and birth certificates will not be accepted. Social Insurance cards and Health cards will not be accepted.

We recommend you bring your status documents with you so we can copy them. If you copy them yourself and we are unable to read them or the photos are too dark we cannot accept them. Also, if you call us before you bring in your application we can arrange an appointment for you to see a fully renovated townhouse if we have one available. If we don't have one available, not to worry. We will arrange an appointment with the vacating members to see their townhouse.

You may be asked to attend an interview with our Member Selection Committee, although this is not always necessary. We strive to arrange interviews quickly so you should be interviewed

within 2 business days of submitting your completed application.

Interviews are a family affair+so the whole family is invited to come and there's no need for a babysitter. The interviewers will talk with you to get an idea of how well you understand how a co-op community works. If you've read this newsletter you will be able to show off your knowledge and impress them!



You will know within 1 business day whether or not your interview was successful. There's nothing left to do now except put down your deposit, sign your occupancy agreement and pick up your keys. Welcome to Woburn!

How Do I Contact Woburn Village Co-op?

Phone: 416-438-6160
 Fax: 416-438-9160
 Email: woburnvillage@gmail.com
 Website: www.woburnvillage.org



*Woburn Village
Co-op Homes*

Office Open Hours*:

Monday: 1:30pm . 5pm
6pm . 7pm
 Tuesday: 1:30pm . 5pm
 Wednesday: 10am . 2pm
 Thursday: 4pm . 8pm

* Closed holidays and weekends



ALL ABOARD!
 VIRTUAL TOURS AT
www.woburnvillage.org