

Board of directors job description

Source of authority: Elected by the members at the Annual General Meeting
Composition: 9 directors in total, not less than three directors
Term of office: 2 years, with at least 5 directors elected annually

For board composition, director qualifications and terms, election or appointment of officers and filling director board vacancies, refer to Rules 17, 18 and 21.

Purpose

The board of directors is responsible for the overall governance and management of the co-op.

Governance

The board will:

1. Make sure the co-op complies, in order of precedence, with:
 - the *Cooperative Association Act* and other relevant laws
 - the co-op's Memorandum of Association, Rules and Occupancy Agreement
 - policies adopted and approved by board of directors, and decisions taken by resolution of the membership.
2. Guide and support committees and staff in operational decision-making in all areas including finance, maintenance, member selection and member relations.
3. Plan, call and make arrangements for general meetings.
4. Communicate with members and keep members informed.
5. Develop and implement co-op policy in consultation with members.

6. Approve new members and make sure an effective member selection process is in place.
7. Develop and implement plans to build and maintain a democratic, stable and healthy community and pay attention to the social and community needs of members.
8. Provide education and training to help members manage the co-op.
9. Make sure the co-op works with other co-ops to build the co-operative movement and make it stronger.
10. Have directors sign the ethical conduct, confidentiality and conflict of interest agreements.

Finance/maintenance

The board will:

11. Monitor and manage co-op finances in a fiscally accountable way.
12. Develop and implement plans to ensure short- and long-term maintenance of buildings and grounds.
13. Develop and implement plans for the long-term financial viability of the co-op.
14. Make sure the co-op is adequately insured.
15. Make sure the co-op remains an affordable housing option for current and future members.

Employees/contracts

The board will:

16. Hire and supervise management staff, contractors and/or employees.

Delegation of authority

Committees

The board may:

17. Delegate any parts of its authority to committees of the directors if it thinks fit.
18. Authorize committees to administer policies and budget lines. Committees may make recommendations to the board and/or to the membership for approval, but committees may not assume board responsibilities (see separate committee job descriptions). The board remains accountable for the overall operation and management of the co-op.

Individual directors

19. Directors work as a group or “board of directors.” No one director has more power than another, not even the chairperson or president. Directors make decisions as a group. Individual directors do not have special powers to act alone.
20. Sometimes the board of directors will authorize one or more of the directors to perform a specific duty. That director is then acting for the board, not alone.

This policy passed by the general membership April 6, 2009 replaces all previous policies.

Maintenance committee job description

Source of authority:

- committee members are appointed by the board (refer to Rule 20)
- the committee is accountable to the board
- the committee reports to the board and the general membership, and
- committee members may be removed by the board.

Committee size: minimum of 2, maximum of 5.

Term of office: two year, no greater than a continuous period of 4 years.

Chair: the members of the committee elect the chair annually.

Quorum: 2 committee members.

Purpose

To ensure the maintenance and upkeep of co-op property over the life of the co-op.

Duties and responsibilities

Co-ordination/implementation

1. Develop a plan to respond quickly and appropriately to maintenance emergencies.
2. Conduct annual unit, building, and move-in and move-out inspections and keep appropriate records.
3. Develop and implement an annual maintenance plan, including routine and preventative maintenance and special projects.
4. Co-ordinate maintenance for move-in and move-out as per co-op policy.
5. Co-ordinate maintenance work with management staff and or board.

6. Delegate and co-ordinate volunteer tasks.

Finance/planning

7. Monitor maintenance operating, replacement reserve and capital expenses regularly.
8. Work with the finance committee and board to develop the draft annual maintenance and capital budgets for approval at a general meeting.
9. Develop and implement a long-term maintenance plan.
10. Review and make recommendations for revision to the co-op replacement reserve plan and other capital plans.

Policy implementation

11. Adhere to co-op policy, procedures and budget when purchasing, tendering and issuing work orders, etc.
12. Review requests for improvements or alterations to units and make recommendations to the board as required.
13. Administer maintenance-related policies and make recommendations for revisions or new policies.

Training

14. Provide training for maintenance committee members and educate members regarding co-op maintenance.
15. Keep confidential all applicants' and members' personal information, except where that information is required by a committee member, the board or other committees to carry out their responsibilities. Each committee member will sign the confidentiality agreement.

This policy approved by the general membership April 6, 2009 replaces all previous policies.

Procedures

- Replacement reserve and other capital plans
- Inventory of co-op tools and schedule for loan, replacement and repair
- List of volunteer tasks
- Tasks and schedule for work parties
- Inspection of work completed by trades people, contractors or volunteers
- Training members in use of co-op tools and equipment

Membership committee job description

Source of authority:

- committee members are appointed by the board
- the committee is accountable to the board
- the committee reports to the board and the general membership, and
- committee members may be removed by the board.

Committee size: minimum of 2, maximum of 5.

Term of office: two year, no greater than a continuous period of 4 years.

Chair: the members of the committee elect the chair annually.

Quorum: 2 committee members.

Purpose

To ensure the co-op has in place an equitable and consistent process for applying member selection criteria, managing waiting lists, and allocating units.

Duties and responsibilities

Applications

1. Recruit, receive and maintain applications for membership.

Applicant, external and internal lists

2. Maintain, monitor, and manage an applicant list, an external pre-approved members waiting list and an internal co-op waiting list.

Orientation and interviews

3. Conduct orientation sessions and interviews as necessary.
4. Review interview results and recommend applicants to the board.
5. Make sure applicants and new members receive a proper orientation and introduction to the co-op.

Member selection

6. Offer new members and internal move applicants suitable units based on the co-op member selection criteria.
7. Administer member selection-related policies and make recommendations for revisions or new policies.
8. Provide training for membership committee members.
9. Comply with the *Personal Information Protection Act* (PIPA) in the member selection process and the collecting, processing, storing and disposing of member selection materials.
10. Keep confidential all applicants' and members' personal information, except where that information is required by a committee member, the board or other committees to carry out their responsibilities. Each committee member will sign a confidentiality agreement.

This policy approved by the general membership April 6, 2009 replaces all previous policies.

Finance committee job description

Source of authority:

- committee members are appointed by the board (refer to Rule 20).
- the committee is accountable to the board
- the committee reports to the board and the general membership, and
- committee members may be removed by the board.

Committee size: minimum of 3, maximum of 5.

Term of office: 2 years, no greater than a continuous period of 4 years.

Chair: the members of the committee elect the chair annually.

Quorum: 2/3 of committee members.

Purpose

To ensure effective, efficient management of the co-op's finances and the long-term viability of the co-op by overseeing the financial operations.

Duties and responsibilities

The committee will work with the treasurer, and or management staff, board and auditor as needed on the following

1. Financial policies and procedures:
 - make sure members, committees and or management staff, follow financial policies and procedures
 - propose new policies or policy revisions for board and general meeting approval, and
 - make sure that procedures are in place as needed inform the board and

members about them.

2. Carry out financial planning in consultation with other committees, the board and or management staff, including:
 - annual operating and capital budgets, and
 - long-range planning, including future reserve requirements, investment of reserves and surplus funds, special project proposals and research on proposed financial initiatives

for approval by the board and members as required.
3. Co-ordinate and monitor the financial system.
4. Review and analyze monthly budget control reports, report significant variances to the board and recommend budget amendments, when necessary.
5. Ensure that regular reports are made to the board, as set out in the financial reporting policy.
6. Report at each regular general meeting on the financial situation of the co-op.
7. Assist the board in ensuring that the audited financial statements are prepared, presented and explained to the members at the Annual General Meeting.
8. Monitor, without having access to personal information, the subsidy status report and the method for setting subsidized housing charges. Recommend changes to policy or procedures where needed. Work with management staff and board and the accountant to ensure that the co-op makes the necessary reports to the funding agency, CMHC.
9. Monitor the co-op's investments and make recommendations to the board.
10. Inform and educate the membership about the co-op's finances and the activities of the committee through articles in the newsletter and special workshops and presentations at general meetings.
11. Keep confidential all information it receives from applicants or members except

where that information is required by the board or other committees to carry out their responsibilities. Each committee member will sign the confidentiality agreement.

This policy approved by the general membership April 6, 2009 replaces all previous policies.

Personal information protection

Purpose of the policy

To protect the dignity of members and the security of personal information the co-op may gather on individuals, in compliance with the *Personal Information Protection Act* (PIPA) and its principles.

Definition

“**Personal information**” under PIPA means information about an identifiable individual. It includes employee personal information but does not include work contact information or work product information.

Policy

1. The board will appoint 1 personal information protection officer (PIP officer).
2. The board will:
 - provide the PIP officer with a job description outlining duties in relation to PIPA and its principles
 - ensure the PIP officer receives appropriate training
 - ensure the PIP officer fulfills their duties, and
 - co-operate fully with the PIP officer in the performance of the officer’s duties and in implementation of the policy.
3. The co-op shall only collect the personal information that it requires to ensure sound management of the co-op and to fulfil its obligations to its members, its contractual obligations, and any legal requirements.
4. The co-op shall use and share personal information only with the agreement of the individuals concerned, or as provided for in PIPA.

5. The co-op will store documents that contain personal information securely to prevent unauthorized use. The co-op will destroy personal information when the co-op no longer needs it.
6. Individuals will, on written request, have access to any personal information that the co-op has about them. The co-op will provide the information within 30 days, except where to do so would be in violation of PIPA. The co-op will correct any errors in personal information that the individual brings to its attention.
7. All directors and management staff will sign a confidentiality agreement. Any designated members who have access to some personal information or co-op confidential information will also sign the agreement.
8. Discussion that will result in sensitive personal information appearing in the minutes will be held *in camera*. Minutes of the *in camera* portion of meetings will be kept separate from the regular minutes and stored securely to prevent unauthorized use.

Adapted from *Protecting Personal Information: A Housing Co-op's Guide to the PIPED Act*, Co-op Housing Bookstore.

This policy approved by the general membership April 6, 2009 replaces all previous policies

Budgeting

Purpose of the policy

To establish a process for producing annual operating and capital budgets.

Definitions

Operating budget: sets out the income and expenses the co-op expects for its operation in the coming year.

Capital budget: sets out the cost of purchases or renovations which:

- involve items with a useful life of more than one year, and
- are not paid for entirely from the income of one operating year.

Policy

1. Finance committee in consultation with the other committees and management staff will prepare a draft annual operating budget for approval by the board.
2. The operating budget will include any proposed housing charge changes.
3. The members will approve the operating budget at a general meeting four months prior to the fiscal year end.
4. Management staff in consultation with the finance and maintenance committees will prepare a draft annual capital budget for spending from reserves for approval by the board.
5. The draft capital budget approved by the board will be presented to the members along with the operating budget for approval.

6. The approved operating budget will be distributed to members within 30 days of approval.
7. The board will report semi-annually to the general meeting on actual costs compared to the budget.

This policy approved by the general membership April 6, 2009 replaces all previous policies.

Financial reporting

Purpose of the policy

To set clear expectations about the content and frequency of financial reports in order to monitor the co-op's financial situation, receive information and meet the co-op's legal requirements.

Policy

1. Audited financial statements must be presented to the members of the co-operative at the Annual General Meeting (refer to Rule 14.2).
2. The management staff and or finance committee will provide monthly financial reports to the directors that include:
 - a) a statement of revenue and expenses for the year to date, together with explanations of any significant over- or under-spending from budgeted amounts (monthly budget control reports)
 - b) a list of vacant units and the length of time they have been vacant
 - c) a complete report on any arrears including total amounts, breakdown per unit, status on any late payment agreements, and bad debts
 - d) any expenditures made or payable from the reserve fund(s)
 - e) a subsidy status report including overall monthly and cumulative use of the subsidy pool and status of the subsidy surplus fund
 - f) cash position report
 - g) investment report
 - h) any capital budget control reports, and
 - i) bank reconciliation.

The directors will report to members as needed on the financial situation of the co-op.

This policy approved by the general membership April 6, 2009 replaces all previous policies.

Spending

Purpose of the policy

- To put in place adequate controls and authorization for the co-op's spending
- To provide board, committees, members and staff with a framework for spending on behalf of the co-op
- To ensure the co-op meets budget projections.

Definitions

A purchase is any commitment to buy goods or services, or have work done at the co-op's expense.

Expenses are either discretionary or non-discretionary:

- The co-op can control or choose to spend money on discretionary items, or not. For example, it can decide each year to plant some trees, paint the common room or hire a handy person. Even though an expense is defined as discretionary for purposes of this policy, it may still be critical to the co-op's operations.
- You have no choice when it comes to non-discretionary expenses. You must pay the mortgage and taxes, and renew your insurance.

Emergency expenses are unbudgeted purchases of work or materials that must be made immediately because a delay can:

- result in property damage
- endanger the safety of people or property, or
- disrupt essential services to members.

Policy

Spending authorization

1. Persons spending or purchasing on behalf of the co-op must do so in accordance with this policy and have written authorization.

2. Non-discretionary items

The board will identify and authorize spending on budgeted non-discretionary expense items and authorize management staff and or finance director to make payment.

The management staff and or finance director must report any expense that goes over budget to the next board meeting.

3. Discretionary items

- The management staff and or finance director can authorize spending on and approve payment for budgeted discretionary expense items.
- The management staff and or finance director can authorize spending on and approve payment for unbudgeted discretionary items up to \$250.
- Unbudgeted items must be reported to the next board meeting.
- The board must approve spending on unbudgeted items over \$250.
- The general meeting must approve spending on unbudgeted items over \$5,000 before the purchase is made.

4. Emergency expenses

- Authorized persons will authorize unbudgeted spending required to deal with emergencies.
- Emergency expenses must be reported to the next board meeting.
- Emergency expenses over \$5,000 must be reported to the next general meeting.

5. Budget revisions

The board may revise the budget as necessary during the fiscal year. Revisions must be reported to the next general meeting as follows:

- any difference in one budget category over 10%

- any overall change of more than \$2,500 in total expenses, and
- for a discretionary expense, any overall change to the budget of more than \$5,000 must be approved by the general meeting before the purchase is made.

6. Committee budgets

- The board authorizes the committees to spend for committee items included in the co-op's approved budget.
- Any unbudgeted items must be brought to the board for approval before spending.
- No committee may overspend in any one budget category by more than without board approval.
- No committee may overspend its annual budget without board approval.
- Where a committee member is authorized to spend any part of the committee budget, the member's name and the dollar amount authorized shall be recorded in the committee's minutes.

Purchases

7. Authorized purchases for the co-op must be made using a:

- purchase order
- written co-op authorization to a selected supplier or contractor, or
- tendering process for major items.

Payment

8. Payments must be made following procedures set by the co-op.
9. Persons who authorize a purchase or payment by cheque requisition or other method cannot sign the cheque nor be the payee.
10. There must always be two signatures on a cheque. At no time none of the signees will be the payee.

This policy approved by the general membership April 6, 2009 replaces all previous policies.

Member selection

Purpose of the policy

- To establish a framework for recruiting, receiving and maintaining applications for membership in the co-op
- To establish a framework for accepting new members by applying member selection criteria in a fair and consistent manner
- To provide guidelines for maintaining and managing an external waiting list of pre-approved members
- To establish an equitable and consistent system for allocating units to internal and external members and/or applicants, and
- To make sure that applicants and new members receive a proper orientation and introduction to the co-op.

Policy

Applicant list

1. The co-op maintains a file of applications for membership. This file is called the applicant list.
2. The co-op advertises for applications as required.
3. The co-op will not charge an application fee.
4. Applicants must update information on file with the co-op every 6 months. The co-op will not consider applications that are not updated.
5. Co-op application forms and procedures will conform to the co-op's personal information protection policy.

External waiting list

6. The co-op maintains an external waiting list of applicants who have been pre-approved as members, subject to payment of shares and occupation of a unit.

7. The co-op aims to maintain at least three pre-approved members for each category of unit.
8. The co-op will contact pre-approved members every six months to make sure they are still interested and available.
9. Pre-approved members will be offered suitable units as they come available:
 - on a first-come, first-served basis, according to their application date
 - without further interview
 - provisional on the pre-approved member confirming in writing there has been no material change in the application information.
10. The board will approve unit allocations to pre-approved members.

Orientation and interviews

11. The co-op will conduct orientation sessions and interviews as needed to ensure the health of the external waiting list.
12. At least three committee members will interview applicants using interview procedures and will bring their results to the full committee.
13. No member may interview or participate in discussions or decisions on any applicant who is a relative or close friend.

14. Using the member selection criteria, the committee will select and recommend two applicants per opening on the external waiting list for board pre-approval as members, subject to payment of shares and occupation of a unit. The successful applicants will have a “pre-approved” status and will be placed on the external waiting list.
15. The membership committee will make sure that applicants, pre-approved members and new members understand the rights and responsibilities of co-op membership.

Member selection

16. The co-op’s ability to offer subsidy may be limited.
17. Applicants must receive positive references from their previous landlord(s) and a credit check rating revealing no outstanding rent arrears to be eligible for pre-approval as members.
18. Member selection criteria are based on the following:
 - household income and size meet the co-op requirements
 - special needs units are only offered to households who meet the criteria for those units
 - understanding of co-operatives and willingness to participate in the co-op
 - date of application
 - commitment to co-operation and community living
19. The co-op will make sure that selection criteria and all aspects of the member selection process are applied equitably, consistently and in compliance with human rights laws.

Internal moves and unit allocation

20. Members who wish to apply for an internal move must notify the membership committee in writing. The membership committee will place their names on an internal waiting list.

21. Subject to Point #24, the membership committee will select, and the co-op will offer, vacant units in the following order of priority to:
 - members on the internal waiting list if there are any
 - members who respond to a posted notice advertising an upcoming vacancy within the timeline provided, and
 - pre-approved members from the external waiting list.

22. Internal moves will be offered using the following criteria:
 - household income and size meet the co-op requirements and availability of subsidy
 - special needs units are only offered to households who meet the criteria for those units
 - the member is in good financial standing with the co-op for the last 12 months
 - over- and under-housed households
 - date of request
 - member in good standing within the co-op

23. The board may limit the number and timing of internal moves.

24. Internal moves and unit allocations are approved at the discretion of the board.

This policy approved by the general membership April 6, 2009 replaces all previous policies.

Arrears

Purpose of the policy

To protect the financial viability of the co-op by:

- collecting housing charges and other debts on time
- dealing with arrears promptly, and
- Setting out what happens when members do not pay.

Definitions

Arrears: Arrears are unpaid and overdue debts. If any housing charge, share instalment or other debt due to the co-op is not paid by the required date, the member is in arrears. When members are following an arrears payment agreement, they are not in arrears. A returned cheque is unpaid and in arrears.

Returned cheque: A cheque returned because there are not sufficient funds (NSF) or other reasons.

Policy

1. Members are responsible for paying their housing charges, shares and any debts to the co-op on time.

Payment

2. Housing charges are due in full on the first day of each month, the “due date”.
3. Members will pay with post-dated cheques, submitted annually. The co-op will not accept cash for any payment.
4. New members will pay their share purchase by bank draft or money order when the co-op accepts them as members.

Late payment and fees

5. Arrears payments are due by 9:00 a.m. of the date set out in an arrears payment agreement.
6. The co-op will charge a late fee of \$25 for any housing charges not paid in full by the due date unless the member has submitted a request for an arrears payment agreement before the due date.
7. Members in arrears must:
 - pay the full balance due including any fees, no later than the 5th day of the month, or
 - Submit a written request for an arrears payment agreement as set out in Point #8.
8. Members who cannot pay their arrears balance in full by the 5th of the month must submit a written request for an arrears payment agreement to repay the balance over time. The member must:
 - send the written request to Office Co-ordinator and or management staff via the co-op office no later than 11:59 p.m. on the 4th of the month
 - explain what special circumstances require them to ask for this agreement
 - provide details of the steps they have taken to obtain funds from other sources, and
 - Provide payment, if needed, of the excess on the maximum amount of arrears set out in Point #9.
9. A member may use a payment agreement to repay an amount of arrears no greater than 2 months' housing charges, plus any fees. If the arrears balance is greater, the member must pay the excess by bank draft or money order with the request for a payment agreement.
10. Management staff and or finance committee may authorize payment agreements to a maximum of three months, meaning all arrears must be paid in full within a three month term, with minimum monthly payments of not less than 1/3 of the arrears balance.

11. The Board may, at its discretion, authorize payment agreements for a longer term than set out in Point #10 only in cases of genuine hardship or extraordinary circumstances and if the term is no longer than six months.
12. On the 5th of the month, if a member has not paid the full arrears balance or submitted a written request for a payment agreement, management staff and or Office co-ordinator will report this breach to the board and send a demand for payment notice to the member.
13. The board will decide how to proceed including:
 - arrears payment agreement
 - termination of membership
 - termination of Occupancy Agreement, and
 - Other appropriate steps.
14. While an arrears payment agreement is in effect:
 - the member must pay all housing and other charges in full and on time, and
 - the member must make all payments, including housing charge payments, by bank draft or money order only.
15. If the member fails to meet any of the terms or conditions of their payment agreement, the board may:
 - immediately cancel the payment agreement, and
 - issue a demand for payment notice for immediate payment of the full balance outstanding.

If the member fails to meet the board's demand for payment, the board will begin termination proceedings.
16. The Board may waive any or all fees at its discretion. A member who receives a demand for payment notice from the co-op has seven days in which to submit an appeal in writing.

Returned cheques

17. The co-op will charge members current bank charges for any cheque that is returned.
18. Members who have a housing charge cheque returned must make future payments by bank draft or money order, unless excused in writing by the board (refer to Occupancy Agreement 4.10).

Collection of other arrears

19. Management staff and or finance committee is also responsible for collecting any other debts from members in addition to housing charges. Where a member fails to make payment for any amount, management staff and or finance committee will inform the board.

This policy approved by the general membership April 6, 2009 replaces all previous policies

Housing charge assistance

For co-ops funded under the CMHC Section 95 (56.1) program.

Purpose of the policy

- To set out members' rights and responsibilities for receiving housing charge assistance, and
- To establish a framework for:
 - managing and allocating the subsidy pool and subsidy surplus fund in a fair and consistent way in compliance with the CMHC operating agreement
 - monitoring and assessing the impact of any policy application on all member households and on the economic viability of the co-op, and
 - planning for changes in subsidy and housing charges in response to household changes.

Policy

The process for members and the co-op

1. The co-op will verify household income and assess housing charges (income testing) once per year and when needed as households report mid-year changes in income or make new applications for assistance.
2. Households applying for assistance must complete the co-op's housing charge assistance application form and provide the required proof of household income.
3. Households that do not submit an application form will be assessed the maximum housing charge for the unit.
4. The co-op may ask for further proof of income as required.
5. Board and or Management staff will:
 - verify that applicants qualify for assistance

- calculate the amount required for each applicant
 - notify the applicant of the assessed housing charge, and
 - administer the subsidy waiting list.
6. After the annual income testing, the co-op will give 60 days' notice of the assessed housing charge.
7. The co-op may stop providing housing charge assistance to a household for any or all of the following reasons:
- an increase in income disqualifies the household
 - failure to report increases in household income at the annual income testing and mid-year according to Point #15
 - wilful falsification of the housing charge assistance application form or proof of income, and
 - failure to abide by the housing charge assistance policy.
8. Any member denied assistance or disputing the amount of assistance granted may appeal the decision to the board. The decision of the board is final.

Planning and managing housing charge assistance

9. The co-op will use the annual income testing and an estimate of members' changing needs and demographics to develop annual and longer-term plans for:
- use of housing charge assistance
 - ability to fill vacant units with members requiring assistance, and
 - possible ways to create more funds for the subsidy pool.
10. The co-op will monitor the subsidy status reports monthly. The finance committee will make recommendations to the board about the amount of funds available in the subsidy pool and subsidy surplus fund to be considered sufficient.

11. If there is not sufficient subsidy available, the co-op will consider changes to the housing charge assistance policy to limit use of the subsidy and/or to create more funds for the subsidy pool. Any changes to assessed housing charges will take effect at the regular annual time.

Assessing housing charges

12. The co-op will use 30% of gross annual household income to calculate assessed housing charges. If there is not sufficient subsidy, this percentage may be changed with the approval of the general meeting.
13. The assessed housing charges will not be adjusted for utilities (refer to Schedule B of the CMHC operating agreement).
14. Member households receiving social assistance or family benefits shall pay the shelter component of the assistance or family benefit with adjustments for utilities (refer to Schedule B of the CMHC operating agreement).

Mid-year applications and changes in income

15. Members must advise the co-op of any change in source of income or any increase in gross household income of more than 5% within 30 days of the increase.
16. Members have the choice of advising the co-op of any decrease in gross household income of more than 5% so that their housing charge may be decreased, provided that there are sufficient funds in the subsidy pool.
17. The co-op will review the amount of change in income referred to in Point #15 and Point #1 every two years.

18. The co-op will provide notice of any change in housing charge resulting from a mid-year change in income.

For an increase in housing charge: 60 days' notice, the time being calculated from the last day of the month in which the income increase occurred. For example, if a household's increase in income was in mid-September, the housing charge increase would take effect on December 1.

For a decrease in housing charge: the decrease will take place on the first day of the month after the change is reported.

19. When households apply for assistance mid-year, the co-op will allocate assistance:
- only if sufficient funds are available in the subsidy pool or subsidy surplus fund, and
 - on a first-come, first-served basis.

Subsidy waiting list

20. When there are not sufficient funds in the subsidy pool and households paying full housing charge apply for assistance, the co-op will establish a subsidy waiting list of members who are eligible for assistance.
21. Households on the subsidy waiting list will receive assistance when it comes available. Assistance will be given on a first-come, first-served basis.

This policy approved by the general membership April 6, 2009 replaces all previous policies

Over housing

Purpose of the policy

- To make sure that members are provided with a suitable unit of appropriate size
- To balance member households' wants and needs with the co-op's objective to provide affordable and adequate housing to current and future members, and
- To maintain the economic viability of the co-operative.

Definitions

Over-housing means having too many bedrooms for the size of the household.

Under-housing means having too few bedrooms for the size of the household.

Policy

1. The co-op will use the following standards as a guideline in determining the appropriate unit size for each household:
 - There should be no more than two residents per bedroom
 - There should be enough bedrooms so that parents do not have to share a bedroom with a child
 - There should be one bedroom for each child of the opposite sex aged five or over
 - There should be one bedroom for each dependent aged 18 or over.

2. Members must provide documentation acceptable to the co-op as outlined in the procedures.
3. Members must advise the co-op of any change in household size.
4. In other cases, the co-op will require a household that is over-housed to move to an appropriate sized and suitable unit when one comes available. The household will be permitted to stay in the current unit until that time.
5. Members who wish to move to a smaller unit, may request an internal move.

This policy approved by the general membership April 6, 2009 replaces all previous policies.

Paint and alterations (units)

Purpose of the policy

To maintain co-op property and set out co-op requirements for members who wish to paint, alter or improve their units.

Policy

Wall treatments

1. Wallpaper is permitted. Members are responsible for removing paper and preparing walls for painting on move-out.
2. On move-out, the members will paint units with 5 gallons of paint supplied by the co-op. Units must be restored to paint types or colours specified by the co-op.

Minor alterations

3. Members may attach pictures, paintings, shelving and other objects to the unit's interior. Members will be responsible for any repair or re-painting resulting from installation or removal of minor alterations or improvements, as required by the co-op.

Major alterations and structural changes

4. Any major alterations or structural changes must comply with the Occupancy Agreement Sections 10 and 11.06.

This policy approved by the general membership April 6, 2009 replaces all previous policies.

Unit maintenance

Purpose of the policy

To identify the responsibilities of members and the co-op in keeping units in good repair and marketable.

Policy

Member responsibilities

1. Units must be kept in a sufficient state of repair and cleanliness to make sure that there is:
 - no health or safety risk to members or undue financial risk to co-op, and
 - a reasonable life expectancy for capital items.
2. Members are responsible for minor repairs and maintenance under \$50.00 as defined in the maintenance procedures.
3. Members must immediately report, in writing, damage or needed repairs in their unit which may pose a health, safety or financial risk to the co-op.
4. Members are responsible for carpet cleaning.
5. Hazardous materials must be stored as defined in the maintenance procedures.
6. Garbage and recycling must be stored and disposed of as defined in the maintenance procedures.
7. Members must obey municipal regulations regarding fire codes, emergency access, etc.

Co-op responsibilities

8. Units will be maintained to ensure the health, safety and comfort of members and the continued marketability of units.
9. Appliances, equipment and furnishings supplied by the co-op will be kept in working order and useable condition.
10. The co-op will replace capital items according to the replacement reserve plan schedule. Capital items may be replaced sooner:
 - to improve unit marketability
 - where move-out makes replacement convenient and cost effective, and
 - as needed due to extraordinary wear or damage.
11. The co-op will use licensed professional trades people for necessary plumbing, electrical and other work as required by building codes.
12. The co-op will provide each unit with a list that describes unit items, necessary maintenance and whether the member or co-op is responsible for maintenance and associated costs.
13. The co-op will conduct inspections in accordance with the co-op's unit inspection policies to identify and schedule necessary maintenance.

This policy approved by the general membership April 6, 2009 replaces all previous policies

Unit inspections (annual)

Purpose of the policy

- To set up consistent, standardized unit inspections
- To identify and complete maintenance needed to keep units in good repair and marketable
- To gather the information necessary to:
 - help prepare the annual maintenance plan and budget, and
 - review, when needed, the capital replacement plan and funding of the co-op replacement reserves.

Policy

1. Units will be inspected annually.
2. Each inspection team will be made up of two people.
3. The co-op will provide at least two weeks' notice prior to unit inspection.
4. The co-op will make reasonable effort to conduct inspections at a time convenient to the member and with the member present.
5. Members may request that a unit inspection be done in their absence. They must provide written permission to the co-op with the purpose, date and time of access specified.
6. If a member fails to respond to two attempts to schedule a unit inspection, the board will give 24 hours' written notice that access is required (refer to Occupancy Agreement Section 25.03). The co-op will inspect the unit at the date and time specified in the notice.
7. The co-op will provide the member with a copy of their completed unit inspection form.

8. The member must sign the inspection form and the itemized list and timeline to indicate that the member concurs with the assessed condition of the unit and the member and/or co-op responsibilities at the time of inspection.

This policy approved by the general membership April 6, 2009 replaces all previous policies.

Unit inspections (move-in and move-out)

Purpose of the policy

- To make sure units are in good condition and marketable on move-out
- To assess and schedule necessary maintenance including cleaning, repairs, changes, alterations and restorations, and
- To identify who is responsible for maintenance and maintenance charges.

Policy

1. The co-op will conduct a minimum of two move-out inspections. The first unit inspection will take place within seven days after a member gives notice.
2. The inspection team will be made up of two people.
3. The co-op will make reasonable effort to conduct move-out inspections at a time convenient to the member, and with the member present.
4. Members may request that a move-out inspection be done in their absence. They must provide written permission to the co-op with the purpose, date and time of access specified.
5. If a member fails to respond to two attempts to schedule a unit inspection, the board will give 24 hours' written notice that access is required (refer to Occupancy Agreement Section 25.03). The co-op will inspect the unit at the date and time specified in the notice.
6. Within seven days of the first unit inspection, the co-op will give the member a written list of cleaning, repairs, changes, alterations and restorations for which the member is responsible (refer to Occupancy Agreement Section 11.07). The co-op will set timelines for work completion, which will be at least seven days before move-out.
7. Within seven days of the first unit inspection, the management staff and or maintenance committee will be provided with a written list of work the co-op must do. Timelines for work completion will be set.

8. A final unit inspection will be done on move-out to check the condition of the unit and assess whether satisfactory work has been done by the member as identified in the inspection report and outlined in the written list.
9. The co-op will not charge a member for:
 10. the replacement or repair of items which are at the end of normal useful life, regardless of condition at move-out, and
 11. reasonable wear and tear as defined in maintenance procedures criteria.
12. The co-op will charge a member for unit damage caused by negligence and/or wilful damage.
13. Carpets must be cleaned by an approved professional carpet-cleaning firm on move-out and receipts must be submitted to the co-op for verification. The co-op will have the carpets cleaned professionally at the member's expense if receipts are not submitted.
14. An outgoing member must sign the final inspection form to indicate that they concur with the assessed condition of the unit at the time of move-out.
15. An incoming member must sign an inspection form to indicate that they concur with the assessed condition of the unit at the time of move-in.
16. The co-op will give the outgoing member a written schedule of estimated charges for cleaning, repairs, changes, alterations and restorations not carried out, as soon as practical after vacating the unit. The total charges shall be due and payable immediately on written notice to the member and may be deducted from the member share (refer to Occupancy Agreement Section 11.08).
17. A member may appeal disagreements to the board.

This policy approved by the general membership April 6, 2009 replaces all previous policies.

Grounds maintenance

Purpose of the policy

To manage and maintain co-op grounds to:

- ensure the health, safety and comfort of members
- protect and extend the life of the grounds and landscape materials, and
- enhance the co-op and increase its marketability.

Policy

Member responsibilities

1. Members are responsible for the care and upkeep of the grounds and landscape materials in 'private' areas attached to units as defined in grounds procedures.
2. Members are responsible for yard maintenance, spring and fall clean up tasks as assigned by the co-op.
3. Members may be assigned responsibility for the care and upkeep of the grounds and landscape materials in co-op common areas as defined in grounds procedures.
4. Garden refuse and compost must be stored and disposed of as defined in grounds procedures.
5. Members may not use landscape chemicals without written permission from the board.
6. Members must receive written permission from the board for tree removal, installation of fish ponds, erection of structures like latticework, sheds or gazebos or hot tubs or swimming pools on any co-op property.
7. Members must obey municipal regulations regarding plantings, tree removal, use of chemicals, etc.

Co-op responsibilities

8. The co-op will purchase grounds materials as per the co-op landscape plan and budget.
9. The co-op will limit use of landscape chemicals on co-op common areas and will give members advance notice of the date of application, chemical to be used and reason.
10. The co-op will put procedures in place for the storage and removal of garden refuse.
11. The co-op will use professional landscape trades people and or handy persons and or volunteers for pruning tree removal lawn cutting and maintenance.
12. The co-op will conduct grounds inspections to identify and schedule necessary grounds maintenance.
13. The co-op will provide, maintain and inventory the following tools for grounds maintenance: lawn mower, lawn tractor, gardening tools.
14. The co-op will organize and notify members of clean-up days.

This policy approved by the general membership April 6, 2009 replaces all previous policies.

Building and exterior maintenance

Purpose of the policy

- To identify the responsibilities of members and the co-op in keeping building exteriors and property in good repair and marketable, and
- To prolong the life of co-op buildings and property through planning and routine and preventative maintenance.

Policy

Member responsibilities

1. Members are responsible for minor repairs and maintenance to building exteriors as defined in the maintenance procedures.
2. Members must immediately report, in writing, any building or property damage or needed repairs that may pose a health, safety, or financial risk to the co-op.
3. Members are responsible for routine exterior maintenance of their unit including: first level window washing, cleaning window wells, sweeping sidewalks keeping building foundations free of plant growth and soil.
4. Patios, balconies, decks, garage and parking areas must be kept clean and tidy.
5. Patios, balconies, decks and parking areas may not be used for storage.
6. Changes to unit exteriors such as signs, fixtures, painting may not be made without board permission or as defined by policy.

7. Garbage and recycling must be stored and disposed of as defined in the maintenance procedures.
8. Members must obey municipal regulations regarding fire codes, emergency access, etc.

Co-op responsibilities

9. Co-op buildings and property must be kept in a sufficient state of upkeep and repair to make sure that there is:
 - no health or safety risk to people or undue financial risk to the co-op
 - a reasonable life expectancy for buildings and co-op property, and
 - an enhanced and continued marketability of the co-op.
10. Co-op tools and equipment will be kept in working order and useable condition.
11. The co-op will clean, paint, maintain, repair or replace co-op property and building exterior items according to the co-op maintenance and replacement reserve plan schedules or to ensure the health, safety and marketability of the co-op.
12. The co-op will establish and follow a regular schedule of inspection and preventative maintenance routines for major building components, machinery and fire protection equipment.
13. The co-op will use licensed professional trades people for necessary plumbing, electrical and other work as required by building codes.
14. The co-op will use appropriate skilled people for: gutter cleaning parking area repair, resealing, line painting power washing, window washing painting and staining, duct cleaning, chimney cleaning, fence repair as specified in building envelope repair or other maintenance warranties.

15. The co-op will provide each unit with a list that describes building exterior items, necessary maintenance and whether the member or co-op is responsible for maintenance and associated costs.
16. The co-op will conduct co-op property and building exterior inspections, at least annually, to identify and schedule necessary maintenance.

This policy passed by the general membership April 6, 2009 replaces all previous policies

Keys and locks

Purpose of the policy

To protect member and co-op property through the control of unit and building access and the issuing of keys.

Policy

1. The co-op will provide each unit with two sets of keys to the unit. Additional keys requested by a member will be the member's responsibility.
2. A member must receive written permission from the board of directors to install additional security locks or devices. The member will be responsible for any damage or replacement costs that result from accessing their unit in an emergency.
3. Unit door locks will be changed when a unit becomes vacant.
4. When a member transfers to another unit, their previous unit door locks will be transferred.
5. A member must immediately report the loss of any co-op key to the co-op and may be charged for additional sets of keys.

This policy approved by the general membership April 6, 2009 replaces all previous policies.

Pets

Purpose of the policy

To regulate the number, type and behaviour of pets in our co-op, and to stress member responsibility for pets.

Policy

1. Members are allowed one cat or one dog per unit. They may also have contained pets: fish, birds, gerbils, hamsters or guinea pigs. The board may permit other contained pets but may reasonably withhold permission. Contained pets must remain inside their tank or cage when outside the unit.
2. Guide dogs and other assistance dogs are not counted in the number of pets per unit in Point #1.
3. Animals not listed in Point #1 and Point #2 are not allowed.
4. Animals or breeds defined as “vicious” by municipal or regional bylaw are not allowed in the co-op.
5. All pets must be registered with the co-op.
6. The co-op reserves the right to refuse any pet it considers dangerous, and to require the member to remove any pet that causes persistent noise, damage or other problems.
7. All cats and dogs must:
 - wear identification tags when outside
 - not be tied up and/or left unattended when outside
 - be spayed or neutered. Owners must provide proof on move-in, and
 - be vaccinated. Owners must provide proof on move-in and annually and
 - be under 14” in height at the shoulder.

The directors may grant exemptions to spaying, neutering or vaccinations where reasonable.

8. Cats and dogs must be on a leash when outside on co-op common property.
9. Owners must immediately pick up any animal droppings left by their pet.
10. Members are responsible for any damage caused by their pet.

This policy approved by the general membership April 6, 2009 replaces all previous policies.

Parking

Purpose of the policy

To provide members, guests and visitors with rules for the use of co-op parking stalls.

Policy

1. All households needing parking stalls shall apply and register their vehicle(s) with the co-op. The co-op will assign one parking stall per vehicle up to a maximum of two vehicles per household.
2. The co-op will assign a second parking stall on a first-come, first-served basis, subject to availability. The co-op may assign additional stalls at its discretion.
4. Members may only park in their assigned stall(s). The co-op may assign or re-assign parking stalls based on member needs.
5. Guests and visitors may only park in designated stalls. Members may not park in visitor or guest stalls.
6. Vehicles parked in fire lanes may be towed without notice. The co-op may tow other illegally parked or unregistered vehicles after giving 2 warnings. The co-op will tow at the member's expense.
7. Parking stalls may not be used for repair or maintenance of vehicles or storage.
8. Members are responsible for cleaning up stains made by vehicles in assigned parking stall(s). The co-op may clean stained stalls at the member's expense.
9. All vehicles parked on co-op property must be driveable and insured.
10. Oversized vehicles are not allowed.

2 – PARKING

11. When there is not enough parking for all households, the co-op will assign or re-assign stalls on the basis of need and availability.

This policy approved by the general membership April 6, 2009 replaces all previous policies.

Participation

Purpose of the policy

To make clear that all members have an obligation and responsibility to share in the management and operation of the co-op.

Policy

1. All co-op members must participate.
2. The co-op recognizes that members may have different abilities, skills, limitations and availability. The co-op will encourage and foster member participation. It will provide opportunities for participation that are appropriate to the member.
3. In order to meet their obligations under the Operating Agreement, and unless exempt for medical grounds or reasons subject to approval of the board, members must:
 - attend general meetings or contact the co-op board in writing with regrets if unable to attend.
 - contribute at least 4 hours of volunteer labour per month by serving on a committee or the board of directors and/or by doing assigned tasks, and
 - participate in major clean-ups and maintenance work parties in the spring and fall each year. All members are expected to participate (planning, phone tree, distribution of notices, labour, donation of food, childcare, etc.).

This policy approved by the general membership April 6, 2009 replaces all previous policies.