

MARINER COVE HOUSING CO-OPERATIVE INFORMATION & APPLICATION FORM

Mariner Cove Housing Co-operative is a 38-unit housing co-op located near the centre of Ladner in the City of Delta. Our co-operative is composed of two-story units including: 12 two-bedroom units; 22 three-bedroom units; 2 four-bedroom units as well as 2 accessible two-bedroom units (one floor).

****Please note: there are NO one-bedroom units.***

Mariner Cove welcomes your interest in our housing co-operative. Please review our Mission Statement before submitting an application. We are looking for proactive people to keep our community thriving. Over the years, members have worked hard to create a safe and co-operative housing community by getting involved with co op business and activities; attending regular meetings; keeping units and surroundings properly maintained and striving to be good neighbours.

Mariner Cove Co-op Mission & Values

Transparency

The Board, Committees and Membership of the co-op are accountable to ensure that open communication, good policies, sound management, and good governance are in place. We are accountable to each other to ensure decisions are made in the best interests of the community.

Neighbourliness and Respect

Good relationships with each other define our co-op community. We are supportive and respectful of our neighbours.

Meaningful member involvement

All members attend general meetings and take an active part in the work of a committee, providing a strong base of support for the community.

Pride

Participation is what enables our co-op to thrive. Members show pride by taking care of our homes and common spaces.

Honesty and Integrity

All members will act with honesty and in the best interest of the whole community. We are accountable to each other.

Responsibility

All members live and act responsibly by working collectively to maintain buildings and grounds, sharing knowledge, and being fiscally responsible for the success of the community.

Equality and Fairness

Member concerns are treated equally and with fairness and are balanced with the interests of the community as a whole.

APPLYING TO OUR CO-OPERATIVE

All applications are first reviewed by our secretary who determines eligibility for either our market or subsidy waitlist. There is no “income cap” (maximum household income) for one of our “market” units. Conversely, in order to qualify for a “subsidized” unit, your combined household income must be below current B.C. Housing financial threshold (see bchousing.org).

All applications must be submitted to the following address. *Only hard copy applications will be accepted*

Mariner Cove Co-op
Unit #39
4660 52A Street
Delta, BC
V4K 2Y6

We accept eligible applications for two-bedroom and three-bedroom waitlists. Eligibility is based on family size:

2 bdrm unit (2 level unit): 1 or 2 adult(s) + 1 dependent

3 bdrm (2 level unit): 1 or 2 adult(s) + 2-3 dependents

If you are interviewed and approved for membership in our co-operative, you are required to pay a “share purchase” (also used as a damage deposit) prior to occupancy along with content and liability insurance.

Current market housing charges effective December 2024 to December 2025

Unit Size	Monthly Housing Charge	Shares
2 bedroom townhouse	\$1280	\$2000
3 bedroom townhouse	\$1536	\$2500

The Member Relations Committee will notify you by email to confirm the receipt of your application to be added to one of our waitlists.

***Important Note:**

Please ensure that your application is complete. We are unable to process incomplete applications!!

To keep your application on file, you must update your interest every six months by Canada Post or email to memberrelations@marinercovecoop.ca. In your update, please state your name and the waitlist you have been accepted to. Any changes to your household size or income is considered private and should be submitted directly to our secretary office.

APPLICATION FOR MEMBERSHIP

Name of Applicant _____

Current Address _____

Cell Phone _____ Home Phone _____

Email address _____

Occupation _____

Name of Co-Applicant _____

Current Address _____

Cell Phone _____ Home Phone _____

Email address _____

Occupation _____

Household Members

Please fill out this section for **ALL** members (including yourself/co-applicant) of your household who will also be occupying your unit. Please include "part-time" members.

Name and Relationship to Applicant (ie child, partner, parent, family, friend, room-mate etc.)	Relationship to Applicant	Date of Birth
Applicant:		
Co-Applicant:		
Dependent:		
Dependent:		
Dependent:		

Do you have any pets? Yes _____ How many? _____ No _____

If yes, what kind(s)? If a dog, what breed?

How many vehicles do you have? _____ What type? _____

What is your current living arrangement? (own/rent/co-op/live with family, other)

How many bedrooms do you have now? _____

What is the cost per month? _____

Is there anything you would like us to consider regarding your current housing? Or any other information you would like us to know? (We will be contacting your landlord for your rental history if you are called for an interview.)

Why are you seeking to move to our Co-Op?

Are you familiar with how housing co-operatives operate?

How long do you see yourself residing at Mariner Cove?

Please tell us about your past or current volunteer history.

PARTICIPATION

We collectively own our 38 unit housing co-operative and operate it ourselves. The legal and financial management of our Co-op is overseen by our democratically elected Board Of Directors. Our main two committees are the Member Relations Committee (new members, education and social activities) and Property Committee (buildings and grounds). The "General Membership" (G.M.) comprises all the adult voting members of each unit. We have a "GM" meeting once per month and each committee meets once per month. We also have work parties and "ad hoc" committees (i.e. Elections/ Special) bi-yearly or annually as needed.

Each member is therefore needed to participate in the operation of our coop for approximately four hours per month. Is there any reason why you or your household would find this participation requirement difficult to meet?

Please describe the contribution you and your household would make to our "Co-Op community". (i.e. Special skills including- carpentry, plumbing, gardening/landscaping, bookkeeping/accounting, legal, computer or vocational knowledge etc.)

Current/Previous Housing and Reference Information

	Name & Contact Information	From	Until
Applicants Current Landlord			
Applicants Past Landlord			
Co-Applicant's Current Landlord			
Co-Applicant's Past Landlord			

Note: We will contact your current/past landlord for your rental history

Additional Information:

Personal References:

	Name	Relationship	Phone Number
Applicant			
Co-Applicant			

CONSENT FOR USE OF PERSONAL INFORMATION FOR:

PURPOSE OF PERFORMING CREDIT CHECK(S) AS WELL AS; DETERMINING OCCUPANCY, UNIT SIZE AND SUPPLEMENTAL HOME OWNERS GRANT ELIGIBILITY

I/We declare that all of the information in this application is correct. I/We understand and agree that providing Mariner Cove Co-op with false and misleading financial and/or personal information shall result in rejection of the application and/or potential termination of membership. I/We give Mariner Cove Co-op permission to verify any or all of the information contained in this application as well as perform landlord and personal reference checks. I/We also authorize a credit check (additional consent required at interview).

We understand that:

- *Past/current landlords and/or personal references will be contacted.
- *Household financial information is required to determine eligibility to receive a housing subsidy and to set initial housing charges. Qualifying occupants for subsidy sign a legal contract with B.C.Housing.
- *Applicant(s) and other household members' names and dates of birth are required to establish unit size requirements and eligibility.
- *Date of birth is required for the purpose of conducting a credit check as well as ensuring applicants meet the minimum 19-year age requirement for membership.
- *Date of birth is also required to determine eligibility to qualify for the “supplementary” Home Owners Grant (NOTE: All “principal” members must claim their Homeowners grant for Mariner Cover Co-Op.)

We/I agree that this personal information may be made available to people in the following positions: President/Vice President/Treasurer/B.O.D. of the Co-op, Office Coordinator/Management Company, Auditor, Canadian Mortgage and Housing Corporation, B.C. Housing, City of Delta (Municipal taxes, Home Owners Grant), the Member Relations Chairperson/Committee and the Property Committee.

All adult applicants must write name then sign signature

Full Name (first name + surname)	Signature:

Upon approval for membership, and if you are offered a unit, you are required to provide the following documents to show proof of income:

- Four current and consecutive pay slips that show your gross income and pay periods, and/or: *A letter on company letterhead stating your gross annual income, with a contact name and number, and/or:
- Copies of all pensions/other income you are receiving, and/or:
- A copy of your most recent Human Resources Benefits Statement, and/or:
- If self-employed, a copy of your most recent income tax submission that includes your Statement of Business Income and Deductions and a copy of your most recent Notice of Assessment.

ALL INFORMATION WILL BE KEPT CONFIDENTIAL

PLEASE LIST ALL SOURCES OF INCOME FOR ALL PERSONS ON THIS APPLICATION

Applicant Name	
Gross Monthly Income (<i>before taxes</i>)	
Name and Contact number of current employer Include length of employment	
Sources of Income (<i>employment, pension, etc.</i>)	
Co-applicant Name	
Gross Monthly Income (<i>before taxes</i>)	
Name and Contact number of current employer Include length of employment	
Sources of Income (<i>employment, pension, etc.</i>)	
Third Household Member Name	
Gross Monthly Income (<i>before taxes</i>)	
Name and Contact number of current employer Include length of employment	
Sources of Income (<i>employment, pension, etc.</i>)	

Attach additional pages if necessary

COHO CREDIT REPORTING SERVICE

To obtain a credit report, please have the Applicant complete the following form. Please print clearly and accurately, and include the postal code. Only complete the information for the Co-Applicant if a credit check is being done for them, otherwise leave it blank. This form is for information only, and cannot be done without the signed Schedule "A" Rent Check consent form (must also be signed by the Co-Applicant if applicable).

CO-OP: MARINER COVE Coordinator: _____

PRINCIPAL APPLICANT:

FIRST NAME: _____

LAST NAME: _____

Current Address: _____

_____ Postal Code: _____ # of years: _____

Former Address: _____

_____ Postal Code: _____ # of years: _____

Date of Birth: _____//_____//_____ Year Month Day

CO-APPLICANT:

FIRST NAME: _____

LAST NAME: _____

Current Address: _____

_____ Postal Code: _____ # of years: _____

Former Address: _____

_____ Postal Code: _____ # of years: _____

Date of Birth: _____//_____//_____ Year Month Day

Rental Application Addendum

SCHEDULE "A"

(Each tenancy candidate must complete a separate application)*

Information**

The word "**Information**" means credit information, personal information, information about the services you use that are provided by **the Landlord as listed in this rental application** and information relating to your tenancy at **the Premises applied for in this rental application** including information regarding the duration of your tenancy, monthly rent, emergency contacts and any matters relating to your lease/tenancy agreement, including misrepresentations relating to, defaults under and/or breaches of your lease/tenancy agreement.

"**Credit Information**" means information about you, including your name, age, date of birth, occupation, place of residence, previous places of residence, occupancy length, marital status, co-occupant's/spouse's/same-sex partner's name and age, number of dependants, particulars of education or professional qualifications, field of employment, places of employment, previous places of employment, employment durations, estimated income, paying habits, outstanding debt obligations, cost of living obligations, involvement in bankruptcy proceedings or landlord and tenant disputes, assets, and banking information (including account and credit card information).

"**Personal Information**" means information about you other than credit information that is relevant to your suitability as a tenant, including your social insurance number (optional), driver's license number, vehicle license plate number, vehicle make and year, and information from references which you provide about your character, reputation, physical or personal characteristics or mode of living or about any other matter concerning you that is relevant to your suitability as a tenant.

Collection, Use and Disclosure of Information:

In consideration for **the Landlord** accepting you as a tenant and entering into a lease/tenancy agreement with you, you expressly consent to and authorize the following:

- 1. The Landlord** may obtain Information about you through a tenant check and/or credit or consumer report conducted by Rent Check Credit Bureau and as permitted or required by law. You expressly authorize Rent Check Credit Bureau to provide Information regarding you to **The Landlord**.
- 2. The Landlord** may use Information about you to determine your suitability as a tenant and as permitted or required by law.
- 3. The Landlord** may disclose Information about you as permitted or required by law and to Rent Check Credit Bureau in order to be included within a database of tenant information, and/or within a file on you, for purposes of:
 - tenant reporting and credit reporting in accordance with the *Consumer Reporting Act* (Ontario);
 - establishing a credit history and a rental history;
 - comparing with aggregate statistical data for purposes of tenancy and credit scoring; and
 - supporting the credit approval process.
- 4.** You expressly authorize Rent Check Credit Bureau to retain Information regarding you indefinitely for the purposes outlined in section 3 above, subject to any applicable legal restrictions.
- 5.** You expressly authorize Rent Check Credit Bureau to disclose Information regarding you to its members and subscribers as required or permitted by law and for the purposes outlined in section 3 above.
- 6.** You agree that you will not withdraw your authorization and consent to the collection, use and disclosure of Information about you by Rent Check Credit Bureau as outlined in sections 1 to 5 above.
- 7.** You agree that all statements on this Residential Rental Application are true and you expressly authorize all references given to release information about you to **the Landlord** for verification subject to sections 1 to 5.

Please provide your consent by checking the following box and signing in the appropriate space below:

Applicant	Co-Applicant
<input type="checkbox"/> Yes, I have read and agree to the collection, use and disclosure of information as outlined above.	<input type="checkbox"/> Yes, I have read and agree to the collection, use and disclosure of information as outlined above.
I have read, understood and voluntarily agree to the terms and conditions outlined above.	I have read, understood and voluntarily agree to the terms and conditions outlined above.

 Applicant's Signature X

 Print Name X

 Date (yyyy / mm / dd) X

 Co-Applicant's Signature X

 Print Name X

 Date (yyyy / mm / dd) X

***Signature space is provided for applicant and co-applicant however Rent Check suggests that if more than 2 applicants that the landlord provides each tenancy applicant with a separate copy of this Residential Rental Application for completion.**

****DISCLAIMER: Rent Check does not represent, warrant or guarantee that this Consent Statement will be valid or enforceable in all circumstances or for every landlord. Each individual landlord should modify the language of this Consent Statement to suit their individual circumstances, and should obtain legal advice regarding the appropriate consent to be obtained from their prospective tenants.**