

# Mimico Co-operative Home Incorporated

## A BY-LAW ABOUT THE RIGHTS AND OBLIGATIONS OF THE CO-OP AND THE MEMBERS

# By-law No. 41

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## OCCUPANCY BY-LAW

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## **Article 1: ABOUT THIS BY-LAW**

### **1.1 Introduction**

This By-law states the basic rules for the co-op to provide housing for its members and the basic rights and obligations of the co-op and the members.

### **1.2 Priority of this By-law**

#### **(a) Conflict with other by-laws**

This By-law governs over other co-op by-laws if there is a conflict. By-laws passed after this By-law can amend or add to this By-law, but they have to specifically state this.

#### **(b) References to other by-laws**

Some parts of this By-law refer to other co-op by-laws. If the co-op does not have the by-law referred to, the board of directors will decide on anything which would have been in the by-law. This does not apply if the co-op has the by-law, but just uses a different name for it.

#### **(c) No unauthorized commitments**

No one can commit to anything dealing with occupancy rights on behalf of the co-op unless authorized under this By-law. Any unauthorized commitment is not effective.

### **1.3 Repeals**

This By-law repeals, all previous by-laws or resolutions that deal with matters covered by this By-law. If there is a conflict, this By-law governs.

### **1.4 Laws about Occupancy**

#### **(a) Main laws**

In addition to this By-law certain laws affect occupancy at the co-op. These include the following laws in addition to other government requirements.

- A. The *Co-operative Corporations Act* governs the co-op. Parts of the *Co-operative Corporations Act* have important rules about occupancy that are not in this By-law.
- B. The *Residential Tenancies Act* has rules about co-op evictions that are not in this By-law.
- C. The Ontario *Human Rights Code* has important rules about housing that affect the co-op.
- D. If the co-op receives funding under an Ontario government program, it may have to follow rules about occupancy under the *Housing Services Act*. The co-op's service manager may also have rules about occupancy.

(b) **Changing by-laws**

If any part of this By-law breaks any laws, the board of directors will pass by-law amendments to correct the situation and submit them to the membership for approval. This could happen if there are changes in the laws or new interpretations.

## 1.5 Occupancy Agreement

(a) **Standard form**

The Occupancy Agreement, Schedule A, is part of this By-law. All members must sign it when their membership in the co-op begins. The Occupancy Agreement includes Appendixes that have to be signed at the same time or later.

- **Appendix A: Member Charges.** This applies at the time of signing the Occupancy Agreement. It does not have to be updated each year when charges change.
- **Appendix B: Household Members.** This applies at the time of signing the Occupancy Agreement. If there are changes, the member has to notify the co-op. A new Appendix B should be signed. If the member adds an occupant 16 years or older and the household receives housing charge subsidy a new Appendix B and C have to be signed.
- **Appendix C: Housing Charge Subsidy Terms.** This has to be signed at the same time as the member signs the Occupancy Agreement if the member will receive housing charge subsidy. If the member gets housing charge subsidy at a later time, Appendix C has to be signed before the housing charge subsidy starts. Up-to-date Appendixes A and B have to be signed at the same time.
- **Appendix D: Special Needs Unit Terms.** This has to be signed at the same time as the member signs the Occupancy Agreement if the



member will occupy a special needs unit. If the member gets a special needs unit at a later time, Appendix D has to be signed then.

(b) **Who signs**

The Occupancy Agreement must be signed by all co-op members who will occupy the unit.

The Appendixes must be signed by all members and any non-member occupants 16 years old or older.

(c) **Government requirements**

To meet government requirements, the Appendixes to the Occupancy Agreement can be changed by the board of directors without amending this By-law.

(d) **Occupancy Agreement applies**

The co-op and the members must obey this By-law, including the Occupancy Agreement and Appendixes, even if a particular member has not signed an Occupancy Agreement or Appendix or has signed an older version of the Occupancy Agreement or Appendix.

(e) **Special requirements**

Some by-laws and agreements only apply to certain members. Both the co-op and those members must obey them. Examples are performance agreements and by-laws dealing with housing charge subsidy.

## 1.6 Special Meanings

(a) **Business day**

A “business day” in this By-law means any day that is not a Saturday, Sunday or public holiday.

(b) **Eviction**

The *Co-operative Corporations Act* and the *Residential Tenancies Act* use words like “terminating membership and occupancy rights” or “terminating occupancy rights.” In this By-law these are also referred to using words like “evicting the member” or “eviction.”

(c) **Government requirements**

“Government requirements” means the laws, regulations or agreements with government bodies that apply to co-ops. This includes the ones stated in section 1.4 (Laws about Occupancy).

(d) **Housing charge subsidy**

“Housing charge subsidy” in this By-law means geared-to-income subsidy, or any other subsidy for housing charges, or any income-based or similar reduction in housing charges.

(e) **Housing charges**

In this By-law “housing charges” means all charges that the co-op makes to members or that members owe the co-op.

- “Full monthly housing charges” means the housing charges calculated monthly before deducting or crediting any housing charge subsidy.
- “Subsidized monthly housing charges” means the full monthly housing charges after deducting or crediting any housing charge subsidy.

(f) **Legal action**

A “legal action” under this By-law includes an application to the Landlord and Tenant Board or to the courts.

(g) **Manager**

In the By-law the co-op “manager” refers to the senior staff person. That person could have a different job title. Also, in some cases the board of directors or manager may authorize other staff members to perform some of the manager’s duties mentioned in this By-law.

(h) **Performance agreement**

A “performance agreement” includes payment agreements for member deposits.

(i) **Staff**

“Staff” refers to employees of the co-op and to property management companies and other contractors and their employees.

(j) **Year**

When this By-law refers to a “year”, it means a consecutive twelve-month period. This is not necessarily a calendar year. The co-op decides what twelve-month period to use in each case.

## 1.7 Summary of Time Requirements

Attachment A at the end of this By-law is a summary of the time requirements for some actions by the co-op as required under this By-law and the *Co-operative Corporations Act*. In case of conflict the *Co-operative Corporations Act* and the By-law will govern over Attachment A.

## **Article 2: MEMBERS' RIGHTS**

### **2.1 Use of a Unit and the Co-op's Facilities**

The co-op gives members the right to:

- live in their housing unit
- use their parking space if any,
- use the co-op's common facilities, and
- be involved in the governance of the co-op.

Co-op by-laws limit members' rights.

## **Article 3: MEMBERS' CONTRIBUTIONS**

### **3.1 Housing Charges**

#### **(a) Monthly housing charges**

Each member must pay housing charges to the co-op. Monthly housing charges are made up of:

- the full monthly housing charges for the member's unit, less any housing charge subsidy
- sector support
- parking charges, if applicable
- other monthly charges that members must pay under any of the co-op by-laws.

#### **(b) Other housing charges**

Each member must pay additional housing charges, if applicable. These include:

- the membership fee of \$25.00 per member (once only)
- late payment charges
- bank or financial institution charge for NSF (non-sufficient funds) cheques or failed payments
- NSF administration or failed payment charges
- member deposit (as defined in section 3.5)
- other charges that members must pay under any of the co-op's by-laws.

#### **(c) Not included in housing charges** Housing charges do not include the following costs to a member:

- utilities for a unit (other than electricity)
- cable television charges
- telephone for a unit
- insurance on the member's personal property
- the member's personal liability insurance.
- Gas for townhouses

If the co-op has to pay for any of these, the cost will be added to the member's housing charges.

(d) **Adjusting items in housing charges**

This By-law has to be amended in order to change the items that are included in housing charges or not included in housing charges.

## 3.2 Member Involvement

(a) **Attending members' meetings**

Members must attend all general members' meetings. Members must sign in when they arrive and sign out when they leave.

(b) **Failure to attend members' meeting**

If a member is not able to attend, the member must give at least 24 hours advance notice to the co-op office explaining the reason for absence. The notice must be either in writing or by electronic mail. Members who do not give notice and do not attend and sign in at the meeting must pay a fine of \$25 to the co-op as additional housing charges. The co-ordinator will automatically give a reminder notice to each member who do not attend. If the member fails to pay within one week of the reminder notice, the member will be considered in arrears of housing charge.

(c) **Other activities**

Members should take part in the other activities of the co-op.

## 3.3 Payment of Housing Charges

(a) **Time of payment**

Housing charges are due each month before the end of business day on the first business day of the month.

(b) **No cash payments**

Housing charges cannot be paid in cash.

(c) **Pre-authorized payment**

Members can pay housing charges in a pre-authorized way. This is usually more convenient for both members and co-op staff. This includes:

- pre-authorized debit, if available at the co-op
- pre-authorized payment, if available at the co-op
- post-dated cheques.

Arrangements can be made at the co-op office.

(d) **Other ways to pay**

Members can pay each month by debit card at the co-op office, if debit payment is available at the co-op.

Members who do not pay in any of the ways stated above have to pay by monthly cheque or money order. These have to be delivered to the co-op office. If no one is in the office, they can be put into the co-op office mail box.

### 3.4 Other Charges

Members are responsible for and must pay the co-op for any extra costs, charges or expenses caused by:

- any member of their household, or
- anyone permitted on co-op property by the co-op member or another member of their household.

This applies even if no co-op by-law has been broken. Examples include debt collection charges and the cost of repairs.

### 3.5 Member Deposit

(a) **Paying the member deposit**

Members must pay a member deposit to the co-op. This deposit cannot be used as the last month's housing charges. Members must pay this deposit before moving into their unit, unless the co-op allows them to pay it over time. This could be over several months. This must be stated in a deposit payment agreement prepared by the manager and signed by the member and the co-op.

(b) **Amount of the member deposit**

Members must pay a member deposit equal to the full monthly market housing charges for their unit.

The member deposit is rounded to the nearest dollar.

(c) **Adjusting the member deposit when housing charges change**

The amount of the member deposit will be adjusted by the same percentage as any change in the full monthly market housing charges for the member's unit.

Members must pay the amount of any increase on a date set by the board of directors unless the members' meeting approving the new housing charges decides on a different date. If there is a reduction, members will get a credit on future charges.

## **(d) Returning the member deposit**

The co-op will return the member deposit when the member and the member's household leave the co-op permanently. Before returning the deposit, the co-op can deduct any amount which the member owes because:

- the member did not give enough notice
- the unit was not left in the condition required under the co-op by-laws
- the member owes money to the co-op, or
- the member did not pay their last month's housing charges.

## **(e) Interest on the member deposit**

The co-op will not pay interest on the member deposit.

## **3.6 Housing Charges Are Per-Unit**

Housing charges and member deposits are payable on a per-unit basis. If more than one member occupies a unit, they are each responsible for the total housing charges - not just a share of them. It does not matter if they are members of the same family or what arrangement they have between them. They must make one single monthly payment to the co-op.

If any person moves out of the unit, the remaining members in that unit are still responsible for all the charges which apply to the unit.

## **3.7 Housing Charge Subsidy**

Members who have a housing charge subsidy owe the co-op the full housing charges less the subsidy. If the housing charge subsidy funds are provided by government or other funders and the co-op does not receive the subsidy funds, the members must pay the full housing charges. It does not matter why the funds were not received. It could be because a member was not entitled to the housing charge subsidy, or the funder changed its policies, or for any other reason.

## **Article 4: Setting Housing Charges**

### **4.1 The Members Set the Full Monthly Housing Charges**

The full monthly housing charges can be set only by a majority vote of the members at a general meeting. Members do this annually or more often as needed. A budget must be presented to the members for approval when they are asked to consider a change in housing charges. Existing charges continue until the members approve a change. The members may approve charges that are different from those proposed in the budget.

### **4.2 Annual Budgets**

#### **(a) Operating budget**

Each year the board of directors will submit an operating budget for the next fiscal year for approval of the members at a general meeting. The operating budget must contain:

- the total expected cost of operating the co-op
- a breakdown of the total expected cost in detailed categories
- the full monthly housing charges proposed for each unit or kind of unit
- the charges proposed for each service provided to members and charged separately, such as parking spaces.

#### **(b) Capital budget**

The board must also prepare a capital budget for approval of the members if it is planning capital expenses. If possible, it should be presented to the members at the same time as the operating budget. A capital budget must contain:

- the proposed capital expenses
- the proposed source of funds
- the effect of the proposed expenses on the co-op's capital reserve
- the effect of the proposed expenses on the co-op's future operating budget
- the estimated timeline for the capital expenses.

#### **(c) Approval by members**

Approval of an operating budget or capital budget by the members authorizes the board to spend money as stated in the budget subject to the Spending By-law, if the co-op has one.



## 4.3 Notice of Proposed Budget

A general meeting can consider a proposed budget and proposed housing charges only if the notice of the general meeting states that a budget will be considered. The notice must be given as required by the *Co-operative Corporations Act* and the by-laws. A copy of the proposed budget must be delivered to each unit at least five days before the budget meeting. This must include the full housing charges for each type of unit if changes are proposed.

## 4.4 Changes in Housing Charges

### (a) Beginning of changed housing charges

Any change in the full monthly housing charges will begin on the first day of the third month after the members decide on the change. The members at a general meeting can decide by a two-thirds vote on a different date for the new charges to begin, including an earlier date.

### (b) Notice of change

Notice of a change in the full housing charges must be delivered to each unit within a reasonable time after the meeting. Government requirements may state a time period.

## 4.5 Mid-year Change in Housing Charges

The board of directors may decide that there should be a change in the budget and/or housing charges during a fiscal year. If so, the board will prepare a budget or statement showing the reason for the change and submit it to a meeting of the members. Section 4.3 of this By-law states how the co-op will give notice of this meeting. Timing and other rules about any change will be as stated in sections 4.1 to 4.4 as applicable.

## **Article 5: Members' Units**

### **5.1 Maintenance and Repair**

(a) **Responsibility of the co-op**

The co-op must keep all units in a good state of repair and fit for habitation. It must make sure that each unit meets all health, safety and housing standards in government requirements.

(b) **Common elements**

The co-op must keep the co-op property and all services and facilities of the co-op to the same standard as the units.

(c) **Appliances**

The co-op must provide each unit with a stove and refrigerator in normal working order. Washing machines, clothes dryers and dish washers are not permitted in members units

(d) **Responsibility of members**

Members must keep their units reasonably neat and clean. Members must meet the standards of cleanliness and maintenance in government requirements.

(e) **Co-operation with the co-op**

Members must co-operate in all reasonable ways with co-op staff and any tradespeople or contractors who are involved in repair and maintenance. This includes making sure that their unit is ready for access as stated in section 5.2(b) (Notice of entry).

(f) **Reporting problems**

Members must promptly report to the co-op any condition in their unit, the equipment in the unit or their building, if it could cause damage to their unit or co-op property.

(g) **Maintenance and Improvements By-law**

The co-op's Maintenance and Improvements By-law, if there is one, or other co-op by-laws, may have more detail on maintenance and repair responsibilities. The co-op and the members must obey those by-laws.

(h) **Alterations and improvements**

Members cannot make alterations and improvements to their units or co-op property, unless they comply with the terms of the Maintenance and Improvements By-law or

any other applicable co-op by-laws. Members must get advance written permission from the board of directors unless those by-laws say something else.

**(i) Changing locks**

Members cannot change their locks without advance written permission from the co-op. They have to give the co-op keys to new locks or cards, fobs or other things needed for access. If a member changes a lock and the co-op office is not given a copy of the key or a member prevents co-op access in another way, staff and contractors will not be able to obtain access with notice as stated in this By-law. The co-op can change the lock so that they can have access. The member will pay the service charge or other cost to the co-op for a contractor to change the lock and any cost because a contractor was not able to obtain access as stated in the notice

**Neglect of responsibilities**

If members do not fulfill their responsibility under this section, the Maintenance and Improvements By-law or any other applicable co-op by-laws, the co-op can do what is necessary to correct the situation. Those members have to pay the cost.

**(j) Moving out of the unit**

When members move out of a unit, they have to leave it clean and in good condition. The unit has to be left in the condition required by the Maintenance and Improvements By-law, if there is one, or other applicable co-op by-laws.

## 5.2 Privacy

**(a) Permission needed**

Members have the right to privacy. The co-op may not enter a unit without permission unless an emergency happens or appears to be happening or proper notice has been given.

**(b) Notice of entry**

After giving a member 48 hours written notice, someone designated by the co-op can enter a unit, at any reasonable time, for:

- maintenance inspections, regular or special
- maintenance, repairs or renovations, or
- any other reason which the board of directors decides.

**(c) Showing unit**

After giving a member 24 hours written notice, the co-op can enter the unit to show it to a prospective occupant at any reasonable time. The co-op can do this if:

- the members have given notice to end their membership and occupancy rights, or
- the co-op has given notice of a board of directors' decision to evict the member.

(d) **Time of entry**

Any entry notice can give a time range and not necessarily a specific time. The time range can be longer than one day and the notice can allow more than one entry into a unit. The member does not have to be present at the time of entry.

(e) **One notice per unit**

Only one notice needs to be given under this section for all members and others in a unit.

## 5.3 Damage by Fire, etc.

(a) **Major damage**

If there is major damage affecting a large number of units, the board of directors will examine the situation and propose a solution. The membership will make the final decision at a members' meeting.

(b) **Other damage**

If only one or a small number of units are damaged, the board of directors will consult with the members living in the units to deal with the situation. If those members do not agree with the proposed solution, the membership will make the final decisions at a members' meeting. The board can give these decisions priority over the internal and external waiting lists.

(c) **Things to decide**

The board of directors and members will consider questions such as the following:

- Should the unit be repaired?
- How quickly?
- When will the members be required to move out?
- When will the members be entitled to move back?
- Will there be any charges to the members during the period?
- Are there any available units that the members can occupy until their unit is repaired?
- Should there be any priority on the co-op's internal or external waiting list?

(d) **Limit of co-op responsibility**

The co-op does not have to provide a housing unit, or pay for increased housing charges, or rent to an outside landlord, or any other costs, because of damage unless the costs are covered by the co-op's insurance or are payable by a government or other subsidy provider. The co-op does not have to repair a unit and can terminate membership and occupancy rights because of damage if that is part of the decision under this section.

(e) **What is damage?**

Damage under this section is anything that makes a unit uninhabitable. It could be a specific event, such as a fire, or a condition like mould or insect infestation.

## 5.4 Members' Insurance

(a) **Insurance compulsory**

Each member must obtain and pay for personal property insurance and personal liability insurance. Each member must deliver proof of insurance to the co-op office at least once a year by a date set by the board of directors. The form of proof of insurance will be approved by the board. This obligation will start three months after the day this By-law is confirmed by the members.

(b) **Co-op not liable**

The co-op will not have to compensate a member or anyone in the member's household for any loss that would be covered by a normal renter's or co-op member's insurance policy. This applies no matter how the loss is caused. In addition to the co-op itself, none of the co-op staff or contractors, or any other member, will have to compensate for the loss.

(c) **Insurance**

Members must make sure their insurance policy contains clauses to protect the co-op. These are called "waiver of subrogation" clauses. The member's insurance company can obtain this. It should not cost extra.

## **Article 6: Use of Units**

### **6.1 Residences**

Units must be used as private residences for members, their households and other persons allowed by this By-law.

### **6.2 Principal Residence**

Each member must use the member's co-op unit as the member's principal residence and personally occupy it. A member may not be absent from the co-op unit for a total of more than three months in any year without the permission of the board of directors. The unit must remain the member's principal residence while the member is absent. Members will be considered absent from their units even if they visit them for short periods. Government requirements or co-op by-laws may set limits on absence from units for members who receive housing charge subsidy.

### **6.3 Related Uses**

#### **(a) Related uses permitted**

"Related uses" are typical home business uses that are related or incidental to the use of a unit as a member's principal residence. Members can have one or more related uses, if:

- the use is permitted by government requirements, including zoning by-laws
- the use does not create disturbance beyond what is appropriate in a residential community like the co-op, such as by too much noise or too many visitors
- the use does not involve excessive demands on co-op utilities and services, such as electricity, and
- co-op by-laws are obeyed.

#### **(b) No rooming or boarding houses**

Related uses do not include using a unit as a rooming house, or boarding house, or providing food or lodging for others or renting space or anything similar. Those uses are prohibited except for sharing permitted under this By-law.

(c) **Insurance and liability**

A member must have all insurance that is reasonable for a related use including any insurance that is needed to meet government requirements. The member must give the co-op a current copy of the insurance policy and any changes. The member will obey any directions by the co-op about the insurance so that it will protect the co-op in addition to the member. The member will be responsible for any claims against the co-op, co-op staff, contractors and other members and occupants that are connected to any related use by the member.

## 6.4 No Transfer of Membership or Occupancy Rights

Members cannot transfer their membership or their occupancy rights to anyone else.

## 6.5 No Profit from Unit

(a) **When leaving co-op**

Members must not profit, directly or indirectly, when they leave the co-op.

(b) **Sharing**

Members must not profit, directly or indirectly, when they allow others to use their unit. This includes use of the unit when the member is away or any sharing arrangement.

(c) **Examples**

Examples of profit are key money and placing too great a value on the furnishings of a unit. Profit does not include guests paying their fair share of the housing charges and other household costs if it is not a hidden profit on the housing charges.

## 6.6 Co-op's Insurance

Members must not break any obligation that the co-op has to its insurance companies. The use of a member's unit must not increase the co-op's insurance costs or any other cost or liability of the co-op.

## Article 7: Behaviour

### 7.1 Prohibited Conduct

The co-op is a community which includes all the residents, visitors and staff. It is also part of the larger neighbourhood community. Co-op members must not harass, obstruct, coerce, threaten or interfere with any other member of these communities. Co-op members must not make or allow any noise, nuisance or other act that unreasonably disturbs or interferes with any other member of these communities. Co-op members must not commit any illegal act or breach of any municipal, provincial or federal law, by-law or regulation in their units or on co-op property.

### 7.2 Human Rights

Co-op members must respect the human rights of other members of these communities. Co-op members must obey the Ontario *Human Rights Code* and not do anything that would discriminate against or harass any other member of these communities in a way that would breach the *Human Rights Code*. Co-op members must strive for an environment at the co-op that is fair, inclusive and respectful of people's dignity.

### 7.3 Violence

Co-op members must not commit violence against any other member of these communities. Violence can be real or threatened. Violence can be physical, psychological and/or sexual. Child abuse is a kind of violence. Violence against another person in the same household is domestic violence.

### 7.4 Domestic Violence

#### (a) Not tolerated

The co-op does not tolerate domestic violence. It will try to assist victims of domestic violence. Members who engage in domestic violence may be evicted.

#### (b) Rights of victim

Members who are victims of domestic violence while they live at the co-op can:

- ask the board of directors to evict any person who commits domestic violence
- request emergency housing charge subsidy if available under the co-op by-laws and subject to any applicable government requirements
- get information from the co-op on supports available in the community.



## (c) **Eviction**

Under Article 11 (Dealing with Problems) the board of directors can evict anyone who has committed domestic violence at the co-op. A complaint from the victim is not necessary. The board can accept the following as proof that domestic violence occurred:

- a restraining order or peace bond is in effect at the time the Notice to Appear is issued
- terms of bail allowing no contact are in effect at the time the Notice to Appear is issued, or
- the offending member has been convicted of an offence against the victim.

## **7.5 Return of Member**

If a member is ready to let a previously violent spouse, partner or co-occupant return, the member can ask the board of directors in writing to reinstate that person's membership. The board may reject an application from that person if the victim does not consent, or if the board thinks it would not be best for the co-op. Article 8 (Members' Households and Guests) applies if the member wants that person to stay as a long-term or casual guest. Section 8.7 (Evicted Persons) applies if that person is on co-op property without board approval.

## **7.6 Explanations**

Violence and harassment can be based on a prohibited ground under the Ontario *Human Rights Code* or on other grounds. Criticism of the job performance of the board of directors and staff is not harassment or a breach of section 7.1 (Prohibited Conduct) if it is made in a reasonable and constructive way. The board does not have to wait until any court charges are heard before evicting someone in the case of violence or other illegal acts.

## **7.7 Calling Police and Other Authorities**

Co-op staff is authorized to contact the police, children's aid society and other authorities in case of violence or illegal acts.

## **7.8 Acts of Others**

Co-op members are responsible for any act or failure to act by

- any member of their household, and
- anyone permitted on co-op property by the co-op member or another member of their household.

Members must make sure that none of those persons does anything that would break this Article or other parts of the co-op by-laws. Co-op members may be evicted as a result of acts or failures to act by those persons and will have to pay for any damage caused by them.

## Article 8: Members' Households and Guests

### 8.1 Basic Requirements

#### (a) Who is part of a household

In the co-op's by-laws, household means:

- a member
- any other members living in the unit
- children of the member who are under sixteen and live in the unit
- children of the member who have turned sixteen and continue to live in the unit, and
- long-term guests approved by the board of directors under this Article.

Someone is considered a child of a member if they would be considered the member's child under the Ontario *Family Law Act*.

#### (b) Who is not part of a household

Only persons mentioned in paragraph (a) are part of a member's household. Other persons can stay in a member's unit only as casual guests and only if permitted by this By-law.

Members must not allow anyone other than the persons referred to in paragraph (a) and this paragraph to use their unit.

#### (c) Non-member occupants

Occupants of a unit who are not members have:

- no right to occupy the unit independent of the members
- no right to occupy any other unit in the co-op
- no right to a place on the co-op's internal waiting list.

### 8.2 Addition of a Member

Someone can apply for membership in the co-op as an addition to an existing household. The application must also be signed by all co-op members in the household. The applicant will become part of the household if accepted as a member. If not accepted, the applicant can occupy the unit only as a long-term guest if approved by the board.

## 8.3 Turning Sixteen

Persons in a member's household who turn sixteen can apply for membership in the co-op. The application must also be signed by all co-op members in the household. If persons who turn sixteen do not apply for membership or are not accepted as members, they will automatically be considered long-term guests. A long-term guest agreement is not necessary.

## 8.4 Long-term Guests

### (a) Approval needed

Members can make a written request to the board of directors to approve someone as a long-term guest. The request must be signed by all co-op members in the household. The proposed guest must sign the request and consent to a credit check. The member and the proposed guest must provide any other information requested by the co-op.

### (b) Length of time

The board can approve a long-term guest for a fixed period or for a maximum period or for an indefinite period. This must be stated in the board's approval motion. If approval is for a fixed or maximum period, the person will no longer be a long-term guest at the end of the period. Paragraph (d) (Cancelling long-term guest status) does not apply.

### (c) Long-term guest agreement

All members in the household and their guests must sign and comply with a long-term guest agreement, such as Schedule B attached to this By-law.

### (d) Cancelling long-term guest status

The board of directors can cancel long-term guest status or change the terms of long-term guest status at any time. This includes long-term guests under section 8.3 (Turning Sixteen). The board must give written notice to the members in the household and the guest of any meeting where it will be discussed and of the board decision. Only one notice needs to be given for all members and others in a unit. There is no right of appeal.

### (e) Housing charge subsidy calculation

The income of long-term guests is normally to be included in household income when housing charge subsidy is calculated. This is subject to government requirements and the co-op's Housing Charge Subsidy By-law, if it has one.

## **8.5 Casual Guests**

Members can have only a reasonable number of casual guests.

A casual guest may not stay at the co-op for more than three months in any year. Persons will be considered as staying at the co-op even if they are away from the co-op for short periods. If members wish someone to stay longer, they must ask the board of directors to approve that person as a long-term guest as stated in section 8.4 (Long-term Guests).

## **8.6 Sub-Occupancy and Absence from Unit**

### **(a) Sub Occupancy**

Members cannot allow someone to occupy their unit as a sub-occupant.

### **(b) Temporary absence from co-op**

If a member wants to leave the co-op temporarily, the member must comply with the provisions stated in section 6.2 (Principal Residence) and any applicable government requirements.

## **8.7 Evicted Persons**

If someone has been evicted from the co-op or has left after a Notice to Appear was issued or in a situation of domestic violence or owing money to the co-op, a member cannot permit that person to be a casual or long-term guest without advance written approval from the board of directors. The co-op may treat that person as a trespasser and may remove him or her from co-op property. The member who permits that person on the co-op's property will be considered in default under this By-law.

## Article 9: How Members Withdraw from the Co-op

### 9.1 Membership and Occupancy are Linked

Members cannot withdraw from membership without ending their occupancy rights. Members cannot end their occupancy rights without withdrawing from membership. A notice to end occupancy is also a notice to withdraw from membership and a notice to withdraw from membership is also a notice to end occupancy rights.

### 9.2 Ending Membership and Occupancy

This section applies when all members in a household wish to end membership and occupancy rights. The procedure is based on the requirements of the *Co-operative Corporations Act*.

(a) **Last day of a month**

Each member must give advance written notice of termination to the co-op. The notice must state a termination date. The termination date must be the last day of a month. Membership and occupancy rights end on the termination date stated in the notice.

(b) **65 days' notice**

The amount of notice given must be at least 65 days. There is an exception if the termination date is the last day of February or March.

(c) **February and March**

If the termination date is the last day of February, the notice can be given on or before January 1 of that year.

If the termination date is the last day of March, the notice can be given on or before February 1 of that year.

(d) **Not enough notice**

If a member gives less than the required notice of termination, the termination will still be effective. The termination date will be 65 days after the notice is given. If that is not the last day of a month, the termination date will be the last day of that month.

(e) **No withdrawal of notice without consent**

Members cannot withdraw a notice of termination without the written consent of the board of directors. The board can refuse to allow members to withdraw a notice of termination. Members cannot appeal the board decision.

(f) **Vacating early**

If all persons in the household vacate the unit earlier than the termination date, the co-op can take possession of the unit and the members and other persons in the household are not entitled to move back in. Membership and occupancy rights end on the day the co-op takes possession. The members will owe housing charges that become due until the original termination date.

(g) **If members do not vacate**

If all persons in the household do not vacate the unit on the termination date or earlier, the co-op can take legal action for an eviction order. The procedures in Articles 10 to 14 relating to eviction do not apply.

### 9.3 Part of Household Ends Membership and Occupancy

This section applies if a member stops occupying a unit as a principal residence, but one or more co-op members continues to occupy the unit. This could happen following domestic violence (see section 7.4) or because a member moved out for any other reason.

(a) **Notice procedure**

The member who is leaving should follow the procedure in section 9.2 (Ending Membership and Occupancy), as applicable.

(b) **When procedure not followed**

If the procedure in section 9.2 is not followed by the member who is leaving, that person's membership and occupancy rights end on the first day that person no longer occupies the unit as a principal residence.

(c) **Notice by remaining household**

The members who continue to occupy the unit must notify the co-op in writing within ten (10) days after one of the members or a non-member occupant stops occupying the unit as a principal residence. They must do this whether or not that person gave notice of termination.

(d) **Housing charge subsidy**

Government requirements or the co-op's Housing Charge Subsidy By-law, if it has one, may state what happens when one person no longer occupies the unit. Unless they state something else, the remaining members in the household will not be entitled to an increase in housing charge subsidy. If section 7.4 (Domestic Violence) applies, the remaining members may be entitled to emergency housing charge subsidy if available under the co-op by-laws and subject to any applicable government requirements.

## 9.4 Death of a Member

(a) **Membership and occupancy rights end**

If a member dies, that person's membership and occupancy rights end on the date of death.

(b) **If no other members occupy the unit**

If no other members occupy the unit, the member's estate will be responsible for housing charges for the month in which the member died and the following month. The estate must remove all of the member's possessions by the end of that time. The estate and the co-op can agree to an earlier date to end housing charges and to remove possessions. If possessions are not removed by the time required under this paragraph, the co-op can remove and dispose of them without liability to anyone.

(c) **If other members occupy the unit**

If other members occupy the unit at the date of death, they must give the co-op written notice of the death.

(d) **Approved long-term guests**

A long-term guest can apply for membership under this paragraph if

- the guest occupied the unit at the time of the member's death
- the occupancy by the guest was approved by the board, and
- no other member occupied the unit at the time of the member's death.

A guest who is accepted for membership under this paragraph will be entitled to remain in the unit. The guest will not receive the member's housing charge subsidy, but might be able to apply under government requirements or the co-op's Housing Charge Subsidy By-law, if it has one. If a guest does not apply for membership or the application is rejected, the board can evict the guest without using the procedures in Articles 10 to 14 relating to eviction.

## 9.5 Vacant or Abandoned Unit

If a unit is vacant or abandoned, the co-op can take possession or the board of directors can decide to take legal action. The procedures in Articles 10 to 14 relating to eviction do not apply. Membership and occupancy rights end on the day that the co-op takes possession.

## **Article 10: Dealing with Arrears**

### **10.1 Eviction**

The board of directors can evict a member if the member owes housing charges to the co-op.

### **10.2 Non-Payment and Late Payment**

#### **(a) Procedures**

This section states procedures to ensure that member arrears are dealt with quickly and fairly. The board of directors can change these procedures if it decides that other procedures would be better. A Notice to Appear for arrears can be issued without following the procedures in this section.

#### **(b) Late payment letter**

The manager will send a late payment letter to each member who did not pay housing charges in full by end of day (when office closes) on the first business day of the month. The letter will normally be sent before the end of the first business day of the month. Only one letter needs to be sent for all members and others in a unit.

#### **(c) Notice to Appear**

The manager will give a Notice to Appear to each member who has not paid housing charges in full by noon on the fifth business day of the month. The notice will normally be sent before the end of the fifth business day of the month.

#### **(d) Persistent late payment**

Late payment includes

- failure to pay the full amount owing, and
- a failed payment as described in section 10.3(a) (Failed Payment).

Late payment of housing charges three times in any year will be considered persistent late payment. The manager will give a Notice to Appear under Article 11 (Dealing with Problems) to each member who is late paying for the third time in any year. That Notice to Appear will be in addition to a Notice to Appear for arrears under this section.



## 10.3 Replacement Payment

### (a) Failed Payment

A "failed payment" includes:

- a cheque is returned to the co-op by the bank or financial institution
- payment is not made to the co-op under a pre-authorized debit plan, pre-authorized payment plan or other pre-authorized plan.

In case of a cheque this could happen because the cheque is marked NSF (not sufficient funds), Stop Payment, Account Closed or for any reasons. The same reasons and other reasons could apply in the case of a pre-authorized plan. The reason does not matter if the funds are not paid or credited to the co-op.

### (b) Replacement payment required

A member must replace a failed payment within two business days of being notified by the co-op. Only one notice needs to be given for all members and others in a unit. A failed payment must be replaced by a certified cheque or money order or the payment must be made by debit card, if available at the co-op.

### (c) Notice to Appear

If the member does not replace the failed payment within two days of being notified, the manager will give a Notice to Appear to the member.

### (d) Future payments

If the members in a household have two failed payments within a year, then for the next year the members must pay housing charges by certified cheque, money order or debit card, if available at the co-op. The co-op will not accept payment in any other form.

## 10.4 Late Payment and Failed Payment Charges

### (a) Late payment charges

A member that does not pay the full housing charges by end of day (when the office closes) on the first business day of the month will be charged a late payment charge of \$20 per household. This amount may be increased by the members at a general meeting.

(b) **Failed payment charges**

A member will pay the amount charged to the co-op by its bank or credit union for a returned cheque or other failed payment, plus an administration charge of \$25 per household. This is in addition to the late payment charge, if applicable. The administration charge may be increased by the members at a general meeting.

(c) **Charges are arrears**

Members who do not pay their late payment charges, failed payment charges and administration charges (as well as other amounts owing to the co-op) will be considered in arrears.

## 10.5 Directors in Arrears

(a) **Directors' arrears policy**

If directors are in arrears, it:

- undermines the co-op's governance
- weakens the co-op's financial management
- sends the wrong message to members of the co-op and to government.

(b) **No director arrears**

A director must not owe any money to the co-op other than future payments for a member deposit. A director must have a signed payment agreement for these payments.

(c) **Procedure for director arrears**

If a director is in arrears, the manager will follow the steps in section 10.2 (Non-Payment and Late Payment). The manager will also report to the board of directors on the director's arrears at the next board meeting if the arrears are not paid in full by that time. If still in arrears, the director will automatically cease to be a member of the board at the beginning of the meeting.

If there is any dispute about whether there are arrears, the director must state it in writing and deliver it to the manager before the next board meeting. In that case the director will still be on the board at the beginning of the meeting and can explain the dispute. The board will decide the dispute. The board decision is final. If the board decides the director is in arrears, then the director will automatically cease to be member of the board as soon as the decision is made. If the board does not make a decision, the director will automatically cease to be a member of the board at the end of the meeting.

**10.6 Notice to Appear for Arrears**

**(a) Issuing Notice to Appear**

A Notice to Appear for arrears must contain the information in Schedule D attached to this By-law. It must be given at least ten (10) days before the board meeting where it will be considered.

**(b) Termination date**

The proposed termination date in the Notice to Appear will be ten (10) days after the board meeting or later.

## **Article 11: Dealing with Problems**

### **11.1 Eviction**

The board of directors can evict a member if the member has broken the by-laws in a way the board considers serious or someone the member is responsible for under the by-laws has done so.

This includes repeated serious breaches of the by-laws even if the situation was corrected after notice was given.

### **11.2 Notice to Appear**

#### **(a) When Notice to Appear required**

A Notice to Appear must be given to a member before the board of directors can decide to evict the member. It must be given at least ten (10) days before the board meeting where it will be considered.

#### **(b) Information in Notice to Appear**

A Notice to Appear under this Article must contain the information in Schedule E attached to this By-law.

#### **(c) Additional information**

When a Notice to Appear is given to a member, it should include copies of any written materials that the board of directors may consider at the meeting. Examples would be a report from the manager on the background and letters of complaint from others. The name of the person who complained and details that could identify that person can be deleted if reprisals are a possibility or for other good reasons. Irrelevant parts of the written materials may be deleted. Correspondence and notices between the co-op and the member do not have to be included.

#### **(d) Termination date in Notice to Appear**

The proposed termination date in the Notice to Appear will be ten (10) days after the board meeting or later. If there is a right of appeal to the membership under this By-law, the proposed termination date in the Notice to Appear will be at least twenty (20) days after the board meeting.

## 11.3 Deciding to Give a Notice to Appear

### (a) No prejudice

The board of directors can decide to issue a Notice to Appear. When making this decision, the board must not prejudge the situation. It cannot make any conclusion about evicting without following the Notice to Appear process in this By-law.

### (b) Other by-laws may apply

When a complaint is received by the board of directors or staff, or when the board or staff becomes aware of any problem, it may be dealt with under other by-laws, such as a Human Rights By-law or a Member Relations By-law, if the co-op has those by-laws. In addition, the board can decide to issue a Notice to Appear instead of following the procedures in other by-laws that could be applicable.

## 11.4 Limits of Action by Co-op

### (a) Factors to consider

The co-op does not have to issue a Notice to Appear or take other action to deal with noise, harassment, violence, illegal acts or other behavioral issues, even if they are a breach of this By-law. The same applies to other breaches of this By-law or other co-op by-laws. The board of directors has to consider things like:

- the evidence available as to what happened
- the appropriateness of eviction as a response
- the costs involved in evicting someone.

### (b) No co-op liability

The co-op has no liability to anyone for misbehaviour by a member or anyone else, even if the misbehaviour is a breach of this By-law. An exception is that the co-op could have liability if the person is acting officially on behalf of the co-op.

## **Article 12: Eviction Procedures**

### **12.1 Board Meeting on Notice to Appear**

(a) **Member and representative can attend meeting**

When a Notice to Appear has been given, the member can appear at the board of directors meeting and can have a lawyer or other representative. The member and a representative can speak at the meeting. They can also deliver written statements at the meeting or before the meeting. They can take notes but cannot record the meeting, whether by tape or any other device. The board sets the procedure for the meeting. The board can limit the number of people brought by the member.

(b) **Continuing meeting**

If the board of directors decides to continue the meeting on another date, no new Notice to Appear is required if the time and place to continue the meeting is announced at the original meeting.

(c) **Making decision**

The board of directors makes an eviction decision by passing a resolution to evict a member. A quorum of the board must be present and there must be a majority vote. The board decision should state the grounds of eviction on which the decision is based and the termination date. The board can make its decision using Schedule F or Schedule G attached to this By-law. The minutes do not have to state who made or seconded the motion to pass the resolution or how each director voted.

(d) **Date of termination**

The decision can state a termination date that is later than the proposed date in the Notice to Appear.

(e) **Notice of decision**

Written notice of a decision to evict must be given to the member within ten (10) days after the board meeting. Schedule H or Schedule I attached to this By-law can be used for the notice. The Notice should normally include a copy of the eviction decision.

## **Article 13: Alternatives**

### **13.1 Alternatives to Eviction**

The board of directors can take steps to deal with issues without eviction. These could happen after a Notice to Appear was issued or without a Notice to Appear. Some examples are:

- mediation, which could be paid for by the co-op
- limiting access by a member or another person to the co-op staff or office or other parts of co-op property or requiring different ways of access
- limiting or prohibiting access by non-residents to co-op property
- limiting contact between certain households or household members
- sending a warning letter
- signing a performance agreement
- having a conditional eviction decision.

### **13.2 Conditional Eviction Decisions**

When a Notice to Appear is considered by the board of directors, the board can decide to evict a member, but also decide that the eviction will not go ahead if the member meets conditions stated in the decision, such as that the member does something or stops doing something as stated in the decision.

### **13.3 Performance Agreements**

The board of directors can decide to sign a performance agreement in different situations. Examples include:

- A condition under section 13.2 (Conditional Eviction Decisions) could be that the member sign and comply with a performance agreement
- The board could decide not to pass an eviction decision if a performance agreement is signed.
- The board could decide to sign a performance agreement instead of issuing or considering a Notice to Appear.

Sample performance agreements are in Schedules J and K of this By-law.

## 13.4 Information to Others

(a) **Limited information**

The board of directors must limit information about a performance agreement or conditional eviction decision that it gives to a member who complained and to others.

(b) **What can be disclosed**

A performance agreement can state what can be told to others. If it does not state this, the board of directors can decide to disclose that there is a performance agreement but not personal information that led to the agreement. The board may be able to disclose some of the details of the agreement that do not involve sensitive information.

(c) **Example**

For example, someone who complained can be told that there is a performance agreement that includes not playing the radio after 10.00 p.m., but not about other parts of the agreement that relate to medical treatment of the member involved.

## 13.5 Non-Performance by Member

(a) **If member breaks conditions in eviction decision**

If a member does not perform the conditions stated in a conditional eviction decision, the board of directors can decide to go ahead with the eviction. The member is not entitled to notice of the board meeting, but will be given at least ten (10) days' notice of the decision. It may not be appealed to the membership.

(b) **If member breaks performance agreement**

If a member does not comply with a performance agreement required by a conditional eviction decision, paragraph (a) applies. If the performance agreement was not required by a conditional eviction decision, the board of directors must issue a Notice to Appear if it wishes to consider eviction.

(c) **Time limit in decision**

The board can set a time limit for performing the conditions in an eviction decision or a performance agreement, but if the board has not decided to go ahead with the eviction within six months after the original decision, the board cannot proceed to evict without a new Notice to Appear. This must be given under Article 10 (Dealing with Arrears) or Article 11 (Dealing with Problems). The same procedure will be followed as if there had not been a conditional eviction decision or a performance agreement.



## **13.6 Authorization of Performance Agreements**

All performance agreements must be authorized by the board of directors. The board can authorize the manager or someone else to decide on a performance agreement and/or to approve the actual wording of a performance agreement.

## **Article 14: Appeals to Membership**

### **14.1 When a Member Can Appeal**

A member can appeal a board of directors' eviction decision to the membership if the grounds of termination are not:

- Arrears
- Domestic violence
- An act involving drugs or violence
- An illegal act, or
- An act or failure to act that impairs the safety of others.

### **14.2 How to Appeal**

#### **(a) Notice of appeal**

A member who wants to appeal must give written notice to the co-op office within **seven (7)** days after notice of the eviction decision was given.

#### **(b) Member's statement**

A member who appeals can include a written statement with the notice of appeal. The board of directors will give a copy of the statement to each member with the notice of meeting or separately before the meeting. This paragraph is limited by the *Co-operative Corporations Act*.

#### **(c) Board statement**

If the member delivers a written statement that is distributed to the membership, the board of directors can deliver a written statement in response.

#### **(d) Date of members' meeting**

The members' meeting to decide on the appeal must be at least fourteen (14) days after the notice of appeal is received. The board of directors can call a special meeting to decide on the appeal or put the appeal on the agenda for another members' meeting.

## 14.3 Appeal Information

(a) **Limited information on agenda**

When an eviction appeal is on the agenda for a members' meeting, the agenda will only state that there is an appeal, the name of the member or members who appealed, the unit address and a short statement of the grounds for eviction.

(b) **Information package**

The co-op will prepare an information package that includes only:

- the Notice to Appear including anything attached to it
- the eviction decision
- other written information that was presented by the member or anyone else at the board meeting that made the decision.

The information does not include a member's statement referred to in sections 14.2(b) (Member's Statement) and 14.2(c) (Board Statement). Those sections will apply if the member delivers a statement under them.

(c) **Personal information about others in information package**

The board may decide to omit names and/or personal information about others from the information package unless those persons give written consent to including that information.

(d) **Available at office and at members' meeting**

Members may come to the co-op office during ordinary office hours after delivery of the agenda and before the members' meeting and read the information package. The information package will be available to all members at the meeting. Copies may not be made except by the co-op and the member who appealed.

(e) **Request to distribute information**

The information package will not be distributed in advance of the meeting unless the member who appealed requests it before delivery of notice of the meeting. In that case the Notice to Appear and eviction decision will be distributed, but the board may decide not to distribute some or all of the other information.

(f) **Disclosure at members' meeting**

Discussion at the members' meeting will normally be limited to things mentioned in the information package. If the member or member's representative brings up other things, then the board or staff can disclose other relevant information, including personal information about the member.

(g) **Personal information about others at members' meeting**

If anyone wishes to raise personal information about others that is not in the information package, section 16.1(b) of this By-law applies (When members raise

things about someone else). This may limit the information that can be stated by the board, staff or member who appealed.

## 14.4 Procedure at Members' meeting

(a) **Chair**

The board will decide whether the meeting will be chaired by the president, another director or an outside person.

(b) **Member and representative can attend meeting**

The member who appealed has the right to attend and vote at the members' meeting. The member can have a lawyer or other representative at the meeting. The member and any representative can speak at the meeting. They can also deliver written statements at the meeting.

(c) **No taping**

People present at the meeting can take notes but cannot record the meeting, whether by tape or any other device.

(d) **Secret ballot**

Voting on motions about the eviction decision will be by secret ballot. This does not include procedural motions, such as a motion to end debate.

(e) **Quorum**

The quorum at the meeting will be the normal quorum as stated in the Organizational By-law. If the quorum is not present thirty minutes after the meeting is scheduled to start, or a quorum is not present at the time of the vote, the board decision is confirmed. The meeting cannot be continued on a later date.

(f) **Membership decision**

The members' meeting can confirm the board of directors' eviction decision, or replace it with any other decision which the board could have made. This includes changing any terms and conditions for a performance agreement or a conditional eviction. A simple majority vote is needed. The board decision is confirmed if the meeting does not pass a motion to change the board decision.

(g) **Effective date of decision**

If a member appeals an eviction, the decision is not effective until the appeal is decided or dropped. If the appeal is not successful, the termination date will be the latest of:

- the second day after the members' meeting
- the date stated in the eviction decision
- a later date decided by the members at the meeting.

## Article 15: Legal Action

### 15.1 Enforcing Eviction Decisions

The board of directors can decide to take legal action as a result of decisions under previous sections. The board can choose someone to deal with legal actions for the co-op. This will be the co-op manager unless the board decides something else. The board can limit that person's authority by a board motion. The board can designate a director or someone else to work with that person.

That person can:

- give all necessary directions to the co-op's lawyers and paralegals
- act as agent for the co-op on court actions and at the Landlord and Tenant Board
- make a settlement or other agreement.

### 15.2 Membership Rights on Eviction

#### (a) When membership ends

Membership ends on the termination date in an eviction decision, even though the former member can continue to occupy the unit until the co-op gets an eviction order. Since the occupant is no longer a member, the occupant cannot attend meetings of the co-op as a member, vote or run for the board of directors. If the occupant was on the board, the position is automatically vacated on the day that membership ends.

#### (b) When membership restored

The *Co-operative Corporations Act* and the *Residential Tenancies Act* state when someone's membership and occupancy rights are considered not to be terminated. This could be because the member paid arrears by a certain time or for other reasons. When this happens, the occupant's membership is restored. The occupant can attend meetings of the co-op as a member, vote or run for the board of directors. If the occupant was a director when their membership ended, that person will not automatically be a director when their membership is restored. They would have to be re-elected to the board or appointed to fill a vacancy.

#### (c) Co-op actions while occupants were not members

Any votes or actions taken by the co-op during the time when the occupant was not a member will be valid and binding.

#### (d) When new Notice to Appear not needed

No new Notice to Appear or eviction decision is needed in the case of:

- repeat breaches within six months referred to in subsection 94.2(2) of the *Residential Tenancies Act* (Deemed termination of membership and occupancy rights)
- breaking the conditions in a mediated settlement agreement or order of the Landlord and Tenant Board as stated in subsection 94.11(2) of the *Residential Tenancies Act* (Deemed termination of membership and occupancy rights).

The board of directors can decide to go ahead with the eviction. The member is not entitled to notice of the board meeting, but will be given notice as required under the *Residential Tenancies Act*. The board decision may not be appealed to the membership.

## 15.3 Interest

Members owe interest on all arrears and other amounts owing to the co-op at the rate of six percent above the prime rate of any credit union or bank designated by the board of directors. The co-op may include this interest when bringing legal action against a member or former member, but will not normally claim interest at other times.

## 15.4 Rights Not Cancelled

The only way the co-op can cancel or waive any rights is under a performance agreement or settlement agreement authorized under this By-law and signed by the co-op. The co-op does not waive any Notice to Appear, eviction decision or other rights by:

- accepting arrears or compensation
- sending reminder or other letters even if incorrectly addressed “Dear Member” or similar
- recalculating housing charge subsidy
- making any error on a member ledger or other document
- accepting a cheque or other item marked “Payment in Full” or anything similar
- doing anything else except as stated at the beginning of this section.

## 15.5 Co-op Costs

The co-op has the right to recover full indemnity costs (the actual legal fees and costs) of any legal action that the co-op takes to recover money owed to it or enforce its rights under the by-laws.

## **Article 16: Miscellaneous**

### **16.1 Personal Information to Membership**

(a) **When members raise things about themselves**

If a member appeals a board of directors' decision under the co-op by-laws, or raises something at a members' meeting involving the member's personal information, the board can disclose other relevant personal information about that member.

(b) **When members raise things about someone else**

A member cannot appeal a board of directors' decision under the co-op by-laws about another person, or raise something at a members' meeting involving personal information about another person, unless the other person has given written approval. The member must show the written approval to the chair of the meeting. It may be examined by any member. If the written approval is given, the chair can allow members to discuss that personal information and the board and staff can disclose other relevant personal information about the person. If that person does not give approval, the appeal or discussion is out of order.

(c) **Appeal information**

If a member distributes written information to the membership about an appeal under the co-op by-laws or other decision involving their own personal information, the board can disclose other relevant personal information about that member. The same thing applies if the co-op is required to distribute the information under section 14.2(b) (Member's statement) of this By-law.

### **16.2 Legal Actions by Members**

If a member sues the co-op or takes other legal action against the co-op, such as a complaint to the Ontario Human Rights Tribunal, the board of directors should report the matter to the members in writing or orally at a members' meeting. The report can include relevant detail, including relevant personal information of the person who started the action. The board does not have to report the matter to the members if it does not believe it would be in the best interests of the co-op to do so. The board would normally get legal advice about any disclosure or decision not to disclose.

### **16.3 External Complaints**

If a member makes a complaint about the co-op to anyone outside the co-op, or sends anyone outside the co-op a copy of an internal complaint, the board of directors is entitled to respond to that complaint to the same persons or organizations. In doing so it can

disclose relevant personal information about the member and the member's household. Examples include complaints sent to bodies like the Agency for Co-operative Housing, Canada Mortgage and Housing Corporation, a service manager, a government official, a newspaper, the Co-operative Housing Federation of Canada or a local co-op housing federation.

## 16.4 Co-op Employees

### (a) Not members

A permanent employee of the co-op cannot be a member of the co-op or live in the household of a member.

### (b) Exceptions

Paragraph (a) does not apply to members and members of their households:

- who are temporarily employed by the co-op if the total employment for all members of the household is not more than two weeks in a year
- who are on-call committee members if the total on-call payment for all members of the household is for not more than one day a week of on-call on average, or
- who are employed by a property management company or another contractor of the co-op if the total employment at the co-op for all members of the household is not more than two days a week on average.

### (c) Serving on board of directors

Members in the first two exceptions can be on the board of directors, but they have to watch out for conflicts of interest and follow the by-laws, if there is a conflict. Members in the third exception cannot be on the board.

### (d) Live-in staff

If the board of directors decides that the duties of an employee or the employee of a contractor make it necessary to live in the co-op, the employee and the employee's household will be tenants of the co-op, not members. The board must make sure that there is a written agreement stating that the tenancy ends when the employment or contract ends or as soon after that as legally required. The board must pass a motion before the employment starts designating the employee's unit as a non-member unit.

## 16.5 Non-Member Units

This By-law applies only to member units. The co-op does not have to follow the procedures in this By-law when dealing with non-member units or non-residential spaces,



if any. Leases, agreements or government requirements govern the co-op's relations with them.

## **16.6 Non-Members in a Member Unit**

Parts of this By-law apply to non-members living in a member unit. In dealing with non-members who are occupying a member unit, the board of directors may take any action permitted by law.

## **16.7 Proof**

### **(a) When required**

When investigating compliance with the co-op's by-laws or government requirements, the co-op can ask a member to prove:

- that the member's unit is the member's principal residence
- that the member is not profiting from any arrangement with guests
- the member's household composition
- the member's household income if the member receives housing charge subsidy
- other things to show compliance with government requirements, this By-law and other co-op by-laws, as applicable.

### **(b) Member response**

If asked, members must give complete proof and details about the things stated in paragraph (a). This request can include originals or copies of any documents and sworn statements from everyone involved. Failure to provide proof under this section is a breach of this By-law. If a member fails to provide proof, the co-op can conclude that this is evidence that the member is not complying with government requirements, this By-law or other co-op by-laws, as applicable.

## **16.8 Serving Documents**

### **(a) Ways to serve documents**

Notices and other documents relating to an eviction are considered served on a member if given in any of the following ways:

- handing it to the member
- handing it to an apparently adult person in the unit
- leaving it in the mail box where mail is ordinarily delivered to the member
- if there is no mail box, sliding it under the door of the member unit or through a mail slot in the door or leaving it at the place where mail is ordinarily delivered to the member

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- mailing it to the last known address where the member lives or works.
- (b) **When mailed**  
Documents that are mailed to a member are considered delivered or served on the fifth day after the day of mailing.
- (c) **More than one member**  
A separate notice or other document must be given to each member involved and to any member who has left the unit, but is still involved.

## 16.9 Signing Schedules for Co-op

The Schedules to this By-law (including any Appendixes) can be signed on behalf of the co-op by the manager or another staff member, any director or anyone authorized by the board of directors.


## 16.10 Minor Errors, Omissions or Irregularities

A minor error, omission or irregularity will not affect any decision made by the board of directors and/or members as stated in the *Co-operative Corporations Act*.

## 16.11 Starting Date for this By-law

This By-law will go into effect on the date when it is confirmed by the membership.

CERTIFIED to be a true copy of By-law No. 41 of Mimico Co-operative Homes Incorporated, passed by the Board of Directors at a meeting held on August 25, 2015 and confirmed by a two-thirds vote at a meeting of members held on September 16, 2015.

 \_\_\_\_\_ c/s  
Secretary

**Schedules  
and  
Attachments**

# Mimico Co-operative Homes Incorporated

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## *Schedule A: Occupancy Agreement*

**Names of members:** \_\_\_\_\_  
\_\_\_\_\_

**Unit address:** \_\_\_\_\_  
\_\_\_\_\_

**Date of occupancy:** \_\_\_\_\_

**Membership terms:**

1. The co-op gives you the right to occupy a unit.
2. The main terms of your occupancy rights and obligations are contained in the Occupancy By-law. The remaining co-op by-laws also contain rights and obligations of members. You agree to obey all co-op by-laws and decisions made by the board and co-op members.
3. Under the *Co-operative Corporations Act* and the co-op's by-laws, the co-op can change the terms of membership and occupancy. You are entitled to a notice of all general meetings where members will decide on these changes. You are also entitled to attend and vote at these meetings. You will be bound by these changes even if you do not agree with them.
4. If there is a conflict between the co-op's by-laws and this Agreement, the co-op's by-laws have priority.

Before signing this Agreement, you are responsible for reading and understanding it. You are also entitled to a copy of all the co-op's by-laws. You are entitled to ask any questions and to have them answered.

The attached Appendixes are part of this agreement. Any updated Appendixes will be part of this Agreement.

**Signatures:**

Mimico Co-operative Homes Inc.

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

By: \_\_\_\_\_

*Print name:*

*Title:*

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

\_\_\_\_\_  
*Signature of member:*

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

\_\_\_\_\_  
*Signature of member:*

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**Appendix A: Member Charges**

Unit address: \_\_\_\_\_  
\_\_\_\_\_

Date of the charges in this form: \_\_\_\_\_

Full monthly housing charges \$ \_\_\_\_\_

LESS housing charge subsidy (if any) \$ \_\_\_\_\_

Monthly housing charges \$ \_\_\_\_\_

Sector support charges \$ \_\_\_\_\_

Monthly parking charges \$ \_\_\_\_\_

Your total monthly housing charges are: \$ \_\_\_\_\_

Your member deposit is: \$ \_\_\_\_\_

Note: The figures stated in this Appendix may change as stated in the co-op by-laws and/or the rules about housing charge subsidy, if applicable. There may be other charges as permitted under the co-op by-laws and government requirements.

**Signatures:**

Date: \_\_\_\_\_  
*Signature of member:* \_\_\_\_\_

Date: \_\_\_\_\_  
*Signature of member:* \_\_\_\_\_

Date: \_\_\_\_\_  
*Signature of non-member occupant:* \_\_\_\_\_

Date: \_\_\_\_\_  
*Signature of non-member occupant:* \_\_\_\_\_

**To be signed by all members and any non-member occupants 16 years old or older**

***Appendix B: Household Members***

**Unit address:** \_\_\_\_\_

\_\_\_\_\_

**Date of this form:** \_\_\_\_\_

**List the names of each member in the unit.**

\_\_\_\_\_

\_\_\_\_\_

**List the names of each non-member 16 years old or older in the unit.**

\_\_\_\_\_

\_\_\_\_\_

**List the names of each non-member less than 16 years old in the unit.**

\_\_\_\_\_

\_\_\_\_\_

I agree to give prompt written notice of any change in the size of my household or the persons who make up the household. This includes any long-term guests.

I understand that no one may occupy the unit except the people listed on this form. To have additional occupants I must comply with Article 8 (Members' Household and Guests) of the Occupancy By-law and any other applicable rules.

If I receive housing charge subsidy, this includes anyone whose income has to be considered in setting the amount of housing charge subsidy.

# Mimico Co-operative Homes Incorporated

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## Signatures:

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

\_\_\_\_\_  
*Signature of member:*

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

\_\_\_\_\_  
*Signature of member:*

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

\_\_\_\_\_  
*Signature of non-member occupant:*

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

\_\_\_\_\_  
*Signature of non-member occupant:*

**To be signed by all members and any non-member occupants 16 years old or older**

**Appendix C: Housing Charge Subsidy Terms**

**Names of members:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Unit address:** \_\_\_\_\_  
\_\_\_\_\_

**Names of any non-member occupants 16 years old or older:**  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Basic rules:**

1. This document states rules for households paying a geared-to-income housing charge.
2. These rules are required by the *Housing Services Act* and Regulations passed by the Ontario Government, and Local Rules set by the municipal Service Manager. These are called Government Requirements.
3. This document does not state all the rules that apply. Government Requirements and the Co-op by-laws have many other rules for households who receive geared-to-income assistance.
4. Households receiving geared-to-income assistance are responsible for finding out about all the rules that apply to them. This includes any changes in the rules.
5. The Co-op or the Service Manager can give people an information package that may answer any questions about the rules. Members should ask the Co-op or Service Manager if they have any other questions.
6. The rules in this document could be changed if Government Requirements or the Co-op's by-laws are changed. The new rules will govern even if there is no change in this document.
7. In case of conflict, Government Requirements will take priority over this document.



# Mimico Co-operative Homes Incorporated

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## **Basic agreement:**

8. This document is an agreement between the co-op and each member and between the co-op and each non-member occupant who signs it.
9. The household and the co-op agree to comply with the rules in Government Requirements and the Co-op by-laws. The household and the Co-op agree to comply with all decisions duly made under Government Requirements and the Co-op by-laws.
10. "Household" in this document means all members and all non-member occupants including:
  - anyone who is a member of the household 16 years of age or older, and
  - anyone whose income is considered in setting the amount of a geared-to-income housing charge, such as long-term guests.This may include people who are not considered part of a household under other parts of the Co-op's by-laws..
11. Each person who is part of the household will be fully responsible for all obligations of the household under this document and the Co-op's Occupancy Agreement and by-laws. By signing this document each person agrees to perform those obligations.

## **Amount of geared-to-income assistance:**

12. The housing charges payable by the household are stated in Appendix A to the Occupancy Agreement. These charges apply at the time it was signed.
13. A change in the household's financial circumstances could affect their geared-to-income housing charge in the following ways:
  - The amount of a geared-to-income housing charge may go up or down.
  - The household may receive no geared-to-income assistance, but remain eligible for 12 months. This could happen if the household's income increases so that no assistance is payable under the geared-to-income formula.Decisions about these things will be made by the Service Manager, or by the Co-op if responsibility has been delegated to it.
14. Overpayments of assistance may have to be repaid to the Co-op. The geared-to-income housing charge can be increased or the household can be required to repay the entire amount. These decisions will be made by the Service Manager, or by the Co-op if responsibility has been delegated to it.
15. If it is determined that the household did not receive all the assistance it was entitled to, the household will be credited with the underpayment of assistance. The credit will be applied to later housing charge payments as they fall due.

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16. Under Government Requirements households may get a notice telling them to obtain certain types of income. The household has to apply for and use reasonable efforts to get the income. If the household does not comply with the notice, it is no longer eligible for assistance. The types of income include:

- Ontario Works assistance
- child or spousal support under applicable laws
- employment insurance
- government pension benefits for persons 65 or older
- support or maintenance under an immigration undertaking.

The exact types of income are stated in the Regulations.

## **Occupancy of unit:**

17. No one may occupy the unit except people who were members of the household at the time the Occupancy Agreement was signed and any additional people authorized by the Co-op, as stated in Article 8 (Members' Households and Guests) of the Co-op's Occupancy Bylaw.

The member is prohibited from renting or subletting the unit to any other person.

18. The household must report to the Co-op in writing of any persons who cease to occupy the unit or start to occupy the unit after the Occupancy Agreement was signed. These reports must be made within the time set by Government Requirements. This does not include casual guests, if the guest's income does not have to be included in calculating geared-to-income assistance.

19. The household may no longer be eligible for assistance if the household has not occupied a unit in the Co-op for longer than the time set by the Service Manager, if any. This will not be less than 60 consecutive days or 90 days in a 12 month period. This applies whether or not the absence is permitted under the Co-op's by-laws.

- The City of Toronto, directive 2002-03, Local Eligibility Rules – Absence from unit says that a household will lose its subsidy if the household is absent from the unit for more than 120 consecutive days.

20. Households that are overhoused must follow the applicable rules. Rules relating to overhoused households are in Government Requirements and the Co-op's by-laws. Overhousing will be determined according to occupancy standards under Government Requirements. Occupancy standards do not apply to special needs households.

## **Giving information:**

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21. Government Requirements require periodic reviews by the Service Manager for each household receiving geared-to-income assistance. These items have to be reviewed:
  - continuing eligibility for geared-to-income assistance
  - amount of geared-to-income assistance for which the household is eligible
  - size of unit for which the household is eligible.
  
22. The household must:
  - co-operate in the review
  - provide all required information both with respect to members and non-member occupants
  - do this within the time limits required.
  
23. The Co-op may be doing some or all of these reviews on behalf of the Service Manager.
  
24. Government Requirements require prompt updating of information. Between reviews, it is the household's responsibility to promptly report in writing to the Service Manager, or to the Co-op if responsibility has been delegated to it:
  - any change in income
  - any change in assets
  - any change in household composition
  - any change in immigration status.
  
25. These changes must be reported no matter how small the change is unless the Service Manager has made a different Local Rule.
  
26. These reports must be made within the time set by Government Requirements. The household must make these reports even if the paperwork relating to the change has not been received. The household must use any forms that are set by the Service Manager or Co-op.
  - The City of Toronto requires households to report changes in information or documents within 30 days of any change.

### **Losing assistance:**

27. Households can lose their geared-to-income assistance if they break any of the rules that apply – whether or not the rules are stated in this document. In addition:
  - They may have to repay amounts that should have been paid by them, either immediately or over time.
  - They will have to meet special requirements to get geared-to-income assistance again. These can include things like:
    - They will have to go on the Service Managers' centralized waiting list.

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- They will have to pay any arrears, sign a repayment agreement or make reasonable attempts to sign a repayment agreement. The Service Manager or housing provider has to be satisfied that they will repay the arrears.
- They may have to wait up to two years after any crime, offence or misrepresentation relating to geared-to-income assistance.

28. Households can also lose their geared-to-income assistance without breaking any rules.

This can happen for the following reasons:

- (a) The household's income increases so that no assistance is payable under the geared-to-income formula. The household will remain eligible for 12 months in case their circumstances change.
- (b) The household's income or assets increase above a limit set by the Service Manager. The household will no longer be eligible.

### **Review:**

29. If any member of a household disagrees with certain decisions, they are entitled to a review of the decision. See section 30 for the types of decisions. The household is entitled to receive notice of the decision.

### **Members' rights on decisions:**

30. The household can request a review of:
- a decision that the household is not eligible for geared-to-income assistance
  - a decision about the amount of a geared-to-income housing charge
  - a decision about the type and size of unit for which the household is eligible.
31. These decisions are made by the Service Manager, or by the Co-op if responsibility has been delegated to it. Even if responsibility for the decision has been delegated to the Co-op, the Service Manager may be responsible for the review.
32. Procedures, requirements and other rules about reviews are stated in Government Requirements and the Co-op by-laws. See Article 5 of the *Housing Services Act* By-law.
33. Members need to act within the required time limits or they lose the right to a review. Members should ask the Co-op or Service Manager if they do not know who performs the review or if they have any other questions.

Each of the undersigned agrees that the Co-op can receive, through its employees or agents, credit information from any credit agency or other source. All persons in the member's household must sign a separate authorization for a credit check, if requested by the Co-op.

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Each of the undersigned agrees that personal information that the co-op receives during its investigations will be kept confidential, but may be shared with the Service Manager and other bodies as stated in Government Requirements and the Co-op's by-laws or as stated in other laws.

By signing this document, the undersigned agrees to observe and comply with the *Housing Services Act*, the Regulations, Local Rules, the Co-op's by-laws, the Co-op's Occupancy Agreement and this document.

## Signatures:

Date: \_\_\_\_\_  
*Signature of member:* \_\_\_\_\_

Date: \_\_\_\_\_  
*Signature of member:* \_\_\_\_\_

Date: \_\_\_\_\_  
*Signature of member:* \_\_\_\_\_

Date: \_\_\_\_\_  
*Signature of non-member occupant:* \_\_\_\_\_

Date: \_\_\_\_\_  
*Signature of non-member occupant:* \_\_\_\_\_

**Appendix D: Special Needs Unit Terms**

**Names of members:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Unit address:** \_\_\_\_\_  
\_\_\_\_\_

**Names of any non-member occupants 16 years old or older:**  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Basic rules:**

1. This document states some of the rules for special needs households.
2. These rules are required by the *Housing Services Act* and Regulations passed by the Ontario Government, and Local Rules set by the municipal Service Manager. These are called Government Requirements.
3. This document does not state all the rules that apply. Government Requirements and the Co-op by-laws have many other rules for special needs housing. Other rules can also be found in Article 4 of the Co-op's *Housing Services Act* By-law.
4. Households living in a special needs unit are responsible for finding out about all the rules that apply to them. This includes any changes in the rules.
5. The Co-op or the Service Manager can give people an information package that may answer any questions about the rules. Members should ask the Co-op or Service Manager if they have any other questions.
6. The rules in this document could be changed if Government Requirements or the Co-op's by-laws are changed. The new rules will govern even if there is no change in this document.

# Mimico Co-operative Homes Incorporated

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7. In case of conflict, Government Requirements will take priority over this document.

## **Basic agreement:**

8. The household and the Co-op agree to comply with the rules in Government Requirements and the Co-op by-laws. The household and the Co-op agree to comply with all decisions duly made under Government Requirements and the Co-op by-laws.
9. "Household" in this document means all members and all non-member occupants of the unit. This includes:
  - anyone who is a member of the household 16 years of age or older, and
  - anyone whose income is considered in setting the amount of a geared-to-income housing charge, such as long-term guests.This may include people who are not considered part of a household under other parts of the Co-op's by-laws.
10. Each person who is part of the household will be fully responsible for all obligations of the household under this document and the Co-op's Occupancy Agreement and by-laws. By signing this document each person agrees to perform those obligations.
11. This document forms an agreement between the Co-op and each member and non-member occupant. Each non-member occupant who signs this document agrees to comply with the applicable parts of the Co-op's Occupancy Agreement and by-laws and the Co-op's standard Long-term Guest Agreement.

## **Occupancy of unit:**

12. No one may occupy the unit except people who were members of the household at the time the Occupancy Agreement was signed and any additional people authorized by the Co-op, as stated in Article 8 (Members' Households and Guest) of the Co-op's Occupancy Bylaw.
13. The household must immediately inform the Co-op in writing of any persons who cease to occupy the unit or start to occupy the unit after the Occupancy Agreement was signed. This does not include casual guests.

## **Giving information:**

14. Government Requirements require periodic reviews for each household living in a special needs household. The household's continuing eligibility for special needs housing has to be reviewed. If the Co-op has been designated a special needs housing administrator under the HSA or if responsibility has been delegated to the Co-op by the Service Manager, the Co-op will do the review.
15. The household must:

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- co-operate in the review
  - provide all required information both with respect to members and non-member occupants
  - do this within the time limits required.
16. The Co-op may be doing some or all of these reviews on behalf of the Service Manager.
17. Government Requirements require prompt updating of information. Between reviews, it is the household's responsibility to promptly report in writing to the Service Manager, or to the Co-op if responsibility has been delegated to it:
- a change in any document provided to the Service Manager or Co-op
  - a change in any information provided to the Service Manager or Co-op
  - any change in household composition.
18. These reports must be made within the time set by Government Requirements. The household must make these reports even if the paperwork relating to the change has not been received. The household must use any forms that are set by the Service Manager or Co-op.
- The City of Toronto requires households to report changes in information or documents within 30 days of any change.

## **Losing eligibility:**

19. Households can lose their eligibility for special needs housing if they break any of the rules that apply – whether or not the rules are stated in this document.
20. Households can also lose their eligibility for special needs housing without breaking any rules. This can happen for the following reasons:
- (a) The household lives in a special needs – modified unit and no longer has any members that require accessibility modifications.
  - (b) The household lives in a special needs – support services unit and no longer has any members who require provincially funded support services.

## **Review:**

21. If any member of a household disagrees with certain decisions, they are entitled to a review of the decision. See section 22 for the types of decision. The household is entitled to receive notice of the decision.

## **Members' rights on decisions:**

22. The household can request a review of:
- a decision that the household is not eligible for special needs housing



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- a decision about the type and size of unit for which the household is eligible.
- 23. These decisions are made by the Service Manager, or by the Co-op. Even if the Co-op is responsible for the decision, the Service Manager may be responsible for the review.
- 24. Procedures, requirements and other rules about reviews are stated in Government Requirements and the Co-op by-laws. See Article 5 of the *Housing Services Act* By-law.
- 25. Members need to act within the required time limits or they lose their right to a review. Members should ask the Co-op or Service Manager if they do not know who performs the review or if they have any other questions.

Each of the undersigned agrees that the Co-op can receive, through its employees or agents, credit information from any credit agency or other source. All persons in the member's household must sign a separate authorization for a credit check, if requested by the Co-op.

Each of the undersigned agrees that personal information that the co-op receives during its investigations will be kept confidential, but may be shared with the Service Manager and other bodies as stated in Government Requirements and the Co-op's by-laws or as stated in other laws.

By signing this document, the undersigned agrees to observe and comply with the *Housing Services Act*, the Regulations, Local Rules, the Co-op's by-laws, the Co-op's Occupancy Agreement and this document.

## Signatures:

Date: \_\_\_\_\_  
Signature of member: \_\_\_\_\_

Date: \_\_\_\_\_  
Signature of member: \_\_\_\_\_

Date: \_\_\_\_\_  
Signature of member: \_\_\_\_\_

Date: \_\_\_\_\_  
Signature of non-member occupant: \_\_\_\_\_

Date: \_\_\_\_\_  
Signature of non-member occupant: \_\_\_\_\_

**Schedule B: Long-term Guest Agreement**

All members and the long-term guest must sign.

**Names of members:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Names of long-term guest:** \_\_\_\_\_  
\_\_\_\_\_

**Unit address:** \_\_\_\_\_  
\_\_\_\_\_

**Start date:** \_\_\_\_\_

**End date:** \_\_\_\_\_

**Terms of agreement:**

1. The co-op agrees that the long-term guest can live in the member's unit as a part of the member's household starting on the Start Date stated in this agreement. If a date is filled in for the End Date, the long-term guest agrees to leave the member's unit on or before the End Date. The long-term guest must have written permission from the co-op and the member to stay longer.
2. The member is still responsible to the co-op for all housing charges and all the member's obligations to the co-op.
3. The long-term guest agrees not to break any of the terms of the member's Occupancy Agreement or any co-op by-laws.
4. The long-term guest acknowledges that the co-op only allows members and their households to occupy co-op units. The long-term guest acknowledges that being a long-term guest does not give the member a right to the unit or any other unit or position on the co-op's internal or external waiting lists.
5. The long-term guest agrees to leave the member's unit if the member or the co-op requests it. The long-term guest will be entitled to written notice to leave the unit.
6. The long-term guest must immediately leave the unit when the member's occupancy rights end.

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7. The long-term guest acknowledges that the unit is a member unit under the *Co-operative Corporations Act* and that the long-term guest is not a tenant under the *Residential Tenancies Act*.
8. The member and the long-term guest acknowledge and understand that the long-term guest cannot pay anything to the member, such as key money, and the only payment permitted is a fair share of the housing charges. Any other payment is against the law.
9. The long-term guest agrees that the co-op, through its employees or agents, can receive credit information about the long-term guest from any credit agency or other source.

## Signatures:

Date: \_\_\_\_\_  
Signature of member: \_\_\_\_\_

Date: \_\_\_\_\_  
Signature of member: \_\_\_\_\_

Date: \_\_\_\_\_  
Signature of member: \_\_\_\_\_

Date: \_\_\_\_\_  
Signature of long-term guest: \_\_\_\_\_

Date: \_\_\_\_\_  
Signature of long-term guest: \_\_\_\_\_

Date: \_\_\_\_\_  
Mimico Co-operative Homes Incorporated  
By: \_\_\_\_\_  
Print name:  
Title:

***Schedule C: Sub-Occupancy***

Members cannot allow someone to occupy their unit as a sub-occupant.

***Schedule D: Notice to Appear for Arrears***

**To members:** \_\_\_\_\_  
\_\_\_\_\_

**Address of member unit:** \_\_\_\_\_  
\_\_\_\_\_

The board of directors is going to consider ending your membership and occupancy rights and evicting you.

The grounds for this are that you have failed to pay housing charges to the Co-operative. The amount owing is stated in this Notice. This is grounds for eviction under section 10.1 (Eviction) of the Occupancy By-law.

The meeting to consider this will be in the place and at the time stated in this Notice. You do not have to arrive before the arrival time stated in this Notice.

The proposed date for ending your membership and occupancy rights is stated in this Notice. The board may set a later date.

You may appear and speak at the meeting. You may present written material. You may have a lawyer or other representative speak for you.

You do not have to vacate the unit, but after your membership and occupancy rights are ended, the Co-operative may get possession of the unit by obtaining an order of the Landlord and Tenant Board terminating your occupancy and evicting you under Part V.1 of the *Residential Tenancies Act, 2006*.

**Place of board meeting:** \_\_\_\_\_

**Time and date of board meeting:** \_\_\_\_\_

**Time for arrival:** \_\_\_\_\_

**Housing charges owing:** \$ \_\_\_\_\_ as of \_\_\_\_\_

**Proposed termination date:** \_\_\_\_\_

**Attachments:** Copy of Member Ledger as of \_\_\_\_\_  
Other \_\_\_\_\_

**Signature:**

Mimico Co-operative Homes Incorporated

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

By: \_\_\_\_\_

*Print name:*

*Title:*

***Schedule E: Notice to Appear***

**To members:** \_\_\_\_\_  
\_\_\_\_\_

**Address of member unit:** \_\_\_\_\_  
\_\_\_\_\_

The board of directors is going to consider ending your membership and occupancy rights and evicting you.

The board of directors is going to consider whether you have broken the Co-operative's by-laws and, if so, whether you should be evicted. The grounds for this are stated in this Notice.

The meeting to consider this will be in the place and at the time stated in this Notice. You do not have to arrive before the arrival time stated in this Notice.

The proposed date for ending your membership and occupancy rights is stated in this Notice. The board may set a later date.

You may appear and speak at the meeting. You may present written material. You may have a lawyer or other representative speak for you.

You do not have to vacate your unit, but after your membership and occupancy rights are ended, the Co-operative may get possession of the unit by obtaining an order of the Landlord and Tenant Board terminating your occupancy and evicting you under Part V.1 of the *Residential Tenancies Act, 2006* if it applies, or else by obtaining a writ of possession from the court.

**Place of board meeting:** \_\_\_\_\_

**Time and date of board meeting:** \_\_\_\_\_

**Time for arrival:** \_\_\_\_\_

**Proposed termination date:** \_\_\_\_\_

**Grounds of termination:**

(a) **By-laws and parts of by-laws:** \_\_\_\_\_  
\_\_\_\_\_

# Mimico Co-operative Homes Incorporated

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(b) Summary of facts: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

**Attachments:** *(See section 11.2(c) (Notice to Appear Additional Information) of the Occupancy By-law about what should be included. List the Attachments here.)*

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Signature:**

Mimico Co-operative Homes Incorporated

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

By: \_\_\_\_\_

*Print name:*

*Title:*

**Schedule F: Board of Directors' Eviction Decision for Arrears**

**Members:** \_\_\_\_\_  
\_\_\_\_\_

**Address of member unit:** \_\_\_\_\_  
\_\_\_\_\_

Note: If there is more than one member, the word "member" in this Decision refers to all members.

**Background:**

The Co-operative gave the member a Notice to Appear as required by the *Co-operative Corporations Act* and the by-laws.

**Decision:**

The occupancy rights of the member in the unit are ended on the date stated in this decision. The membership of the member in the Co-operative is ended on the same date.

**Reasons:**

The board of directors made its decision because the member owed housing charges to the co-op on the date of the meeting. This is grounds for eviction under section 10.1 (Eviction) of the Occupancy By-law.

**Additional decision, if any:**

**Date of board meeting:** \_\_\_\_\_

**A member attended the board meeting:** Yes: \_\_\_\_\_ No: \_\_\_\_\_ Who: \_\_\_\_\_

**Representative of a member attended board meeting:** Yes: \_\_\_\_\_ No: \_\_\_\_\_

**Name of representative:** \_\_\_\_\_

**Kind of representative:** Lawyer \_\_\_ Paralegal \_\_\_ Other \_\_\_\_\_

**Housing charges owing at time of board meeting:**

\$ \_\_\_\_\_ as of \_\_\_\_\_

**Termination date:** \_\_\_\_\_

This document is a resolution of the board of directors duly passed on the date of the board meeting stated in this document and this resolution is still in effect and has not been amended.

**Signature:**

Mimico Co-operative Homes Incorporated

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

By: \_\_\_\_\_

*Print name:*

*Title:*



**Schedule G: Board of Directors' Eviction Decision**

**Members:** \_\_\_\_\_  
\_\_\_\_\_

**Address of member unit:** \_\_\_\_\_  
\_\_\_\_\_

Note: If there is more than one member, the word "member" in this Decision refers to all members.

**Background:**

The Co-operative gave the member a Notice to Appear as required by the *Co-operative Corporations Act* and the by-laws.

**Decision:**

The occupancy rights of the member in the unit are ended on the date stated in this Decision. The membership of the member in the Co-operative is ended on the same date.

**Reasons:**

The board of directors made its decision because the member broke the Co-operative's by-laws and eviction is appropriate.

**Additional decision, if any:**

**Date of board meeting:** \_\_\_\_\_

**A member attended the board meeting:** Yes: \_\_\_\_\_ No: \_\_\_\_\_ Who: \_\_\_\_\_

**Representative of a member attended board meeting:** Yes: \_\_\_\_\_ No: \_\_\_\_\_

**Name of representative:** \_\_\_\_\_

**Kind of representative:** Lawyer \_\_\_ Paralegal \_\_\_ Other \_\_\_\_\_

**Termination date:** \_\_\_\_\_

**Grounds of termination:** *(Insert grounds from Notice to Appear as decided by board)*

(a) **By-laws and parts of by-laws broken:** \_\_\_\_\_

(b) **Summary of facts:** \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

# Mimico Co-operative Homes Incorporated

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This document is a resolution of the board of directors passed on the date of the board meeting stated in this document and this resolution is still in effect and has not been amended.

**Signature:**

Mimico Co-operative Homes Incorporated

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

By: \_\_\_\_\_

*Print name:*

*Title:*

***Schedule H: Notice of Eviction Decision for Arrears***

**To members:** \_\_\_\_\_  
\_\_\_\_\_

**Address of member unit:** \_\_\_\_\_  
\_\_\_\_\_

A meeting of the board of directors was held on the date stated in this Notice. You were given a Notice to Appear to be considered at that meeting. The board of directors decided to end your membership and occupancy rights on the date stated in this Notice.

You do not have to vacate your unit, but the Co-operative may get possession of the unit by obtaining an order of the Landlord and Tenant Board terminating your occupancy and evicting you under Part V.1 of the *Residential Tenancies Act, 2006*.

**Additional decision, if any:**

**Date of board meeting:** \_\_\_\_\_

**Housing charges owing at time of board meeting:**

\$ \_\_\_\_\_ as of \_\_\_\_\_

**Termination date:** \_\_\_\_\_

**Signature:**

Mimico Co-operative Homes Incorporated

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

By: \_\_\_\_\_

*Print name:*

*Title:*

***Schedule I: Notice of Eviction Decision***

**To members:** \_\_\_\_\_  
\_\_\_\_\_

**Address of member unit:** \_\_\_\_\_  
\_\_\_\_\_

A meeting of the board of directors was held on the date stated in this Notice. You were given a Notice to Appear to be considered at that meeting. The board of directors decided to end your membership and occupancy rights on the date stated in this Notice.

You do not have to vacate your unit, but the Co-operative may get possession of the unit by obtaining an order of the Landlord and Tenant Board terminating your occupancy and evicting you under Part V.1 of the *Residential Tenancies Act, 2006*, if it applies, or else by obtaining a writ of possession from the court.

**Additional decision, if any:**

**Date of board meeting:** \_\_\_\_\_

**Termination date:** \_\_\_\_\_

**Grounds of termination:** *(Insert grounds from board decision)*

(a) **By-laws and parts of by-laws broken:** \_\_\_\_\_

(b) **Summary of facts:** \_\_\_\_\_

**Signature:**

Mimico Co-operative Homes Incorporated

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

By: \_\_\_\_\_

*Print name:*

*Title:*

***Schedule J: Performance Agreement Arrears***

**Members:** \_\_\_\_\_  
\_\_\_\_\_

**Address of member unit:** \_\_\_\_\_  
\_\_\_\_\_

Note: If there is more than one member, the word "member" in this Agreement refers to each member.

**Date of board meeting:** \_\_\_\_\_

**Date of this Agreement:** \_\_\_\_\_

**Housing charges owing at date of this Agreement: \$** \_\_\_\_\_

A meeting of the board of directors was held on the date stated in this Agreement. The member was given a Notice to Appear to be considered at that meeting.

The member

- admits that the co-op is owed the amount of housing charges stated in this Agreement.
- agrees to pay the entire amount owing as follows:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

- agrees to make these payments to the co-op office by 4:00 p.m. on or before the agreed dates. If any of the agreed dates is a weekend or holiday, the payment must be made by 4:00 p.m. on the next business day.
- agrees to pay all monthly housing charges on or before the first day of each month from the date this agreement is signed.
- agrees to make all arrears and monthly housing charge payments by certified cheque or money order or debit card (if available at the co-op). This will apply until all arrears are paid.
- agrees to meet all the deadlines in this Agreement and not to miss any of them without advance written permission from the co-op.

The member understands the terms of this Agreement and has had the opportunity to get legal advice.

# Mimico Co-operative Homes Incorporated

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The board of directors decided to end the member's membership and occupancy rights in the above unit. The eviction decision is suspended on signing this Agreement. If the member breaches this Agreement, the eviction decision will become effective. The date of termination of membership and occupancy rights will be at least ten days after a written notice served on the member as stated in section 16.8 (Serving Documents) of the Occupancy By-law. The notice must state the termination date and details of the breach of this Agreement.

## Signatures:

Mimico C-operative Homes Incorporated

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

By: \_\_\_\_\_

*Print name:*

*Title:*

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

\_\_\_\_\_  
*Signature of member:*

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

\_\_\_\_\_  
*Signature of member:*

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

\_\_\_\_\_  
*Signature of member:*

***Schedule K: Performance Agreement***

**Members:** \_\_\_\_\_  
\_\_\_\_\_

**Address of member unit:** \_\_\_\_\_  
\_\_\_\_\_

Note: If there is more than one member, the word "member" in this Agreement refers to each member.

**Date of board meeting:** \_\_\_\_\_

**Date of this Agreement:** \_\_\_\_\_

A meeting of the board of directors was held on the date stated in this Agreement. The member was given a Notice to Appear to be considered at that meeting.

The member

- admits that the following is true: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

- agrees to: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

- authorizes the co-op to give information about this agreement to others as follows:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

The member understands the terms of this Agreement and has had the opportunity to get legal advice.

# Mimico Co-operative Homes Incorporated

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The board of directors decided to end the member's membership and occupancy rights in the above unit. The eviction decision is suspended on signing this Agreement. If the member breaches this Agreement, the eviction decision will become effective. The date of termination of membership and occupancy rights will be at least ten days after a written notice served on the member as stated in section 16.8 (Serving Documents) of the Occupancy By-law. The notice must state the termination date and details of the breach of this Agreement.

## Signatures:

Mimico Co-operative Homes Incorporated

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

By: \_\_\_\_\_

*Print name:*

*Title:*

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

\_\_\_\_\_  
*Signature of member:*

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

\_\_\_\_\_  
*Signature of member:*

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

\_\_\_\_\_  
*Signature of member:*



***Attachment A: Summary of Time Requirements and Examples***

In case of conflict the *Co-operative Corporations Act* and the By-law will govern over Attachment A.

**Business day**

**3.3(a)** Housing charges are due by end of day on first business day of the month.

**Example:** August 1, 2015 is a Saturday.

Monday, August 3, 2015 is a public holiday - Civic Holiday.

Housing charges are due on Tuesday, August 4, 2015 - the first business day in August

**Budget**

**4.3** Must be delivered at least five days before the budget meeting.

**Example:** Budget meeting is September 16, 2015.

Last day to deliver a copy of the budget is September 11, 2015.

**Changed housing charges**

**4.4** Begin on the first day of the third month after the members decide on the change.

**Example:** Budget meeting is September 16, 2015 and members approve a change.

October is the first month after the decision.

November is the second month after the decision.

Therefore, housing charge change takes effect on December 1, 2015. Changed housing charges apply for December.

**Notice of entry**

**5.2(b)** 48 hours notice is required. A time range can be given (5.2(d)).

**Example:** Plumber to arrive at 9:00 a.m. on Monday, August 10, 2015 to work on several units; will be there for a week.

Notice must be given by 9:00 a.m. on Saturday, August 8, 2015. Notice can cover the whole week to August 10, 2015.

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## Showing unit

**5.2(c)** 24 hours' notice is required. A time range can be given.

**Example:** Member has withdrawn from co-op effective August 31, 2015.  
Potential new member to look at the unit at 7:00 p.m. August 12, 2015.  
Notice must be given by 7:00 p.m. on August 11, 2015.

## Year

**6.2** Can't be away from unit more than 3 months in a year without board approval.

**Example:** Member will be away November and December 2014 and January and February 2015.  
"Year" means a consecutive twelve-month period, not a calendar year. (See Definitions paragraph 1.6(j)).  
Therefore, member can't be away without board approval.

## Withdrawing from co-op

**9.2 (b)** At least 65 days' written notice required ending on last day of month.

**Example:** Member wants to withdraw from co-op effective June 30, 2014.  
Notice must be delivered to co-op office on or before April 25, 2014.  
--- 04 days in April  
— 31 days in May (counting May 1).  
— 30 days in June (counting June 30).  
— Total 65

**Example:** Member wants to withdraw from co-op effective August 31, 2014.  
Notice must be delivered to co-op office on or before June 28, 2014.  
--- 3 days in June (last three days)  
— 31 days in July (counting July 1).  
— 31 days in August (count August 31).  
— Total 65

**9.2 (c)** Special counting rules for February and March.

**Example:** Member wants to withdraw from co-op effective February 28, 2014 (or 29th in a leap year).  
Notice must be delivered to co-op office on or before December 25, 2013.

**Example:** Member wants to withdraw from co-op effective March 31, 2014.  
Notice must be delivered to co-op office on or before January 25, 2014.

**Death of a member**

**9.4 (b)** Unit rights and responsibilities end at the end of the month after the month of death.

**Example:** Member dies on March 15, 2015.  
Month after March is April.  
Rights and responsibilities end on April 30, 2014.

**Notice to Appear for arrears**

**10.2(c)** Notice to Appear to be given by manager by noon on fifth business day of the month.

**Example:** May 1, 2014 is a Friday.  
Housing charges are due on May 1, 2015.  
May 2 and 3 are Saturday and Sunday.  
Fifth business day is Thursday, May 7, 2015.

**Delivery of Notice to Appear to member**

**10.6(a) or 11.2(a)** At least 10 days before board meeting.

**Example:** Board meeting is Monday, August 17, 2015.  
Last day to give notice to member is August 7, 2015.

**Proposed termination date in Notice to Appear**

**10.6(b) or 11.2(d)** 10 days after board meeting.

**Example:** Board meeting is Monday, August 17, 2015.  
Day to put in notice is Thursday, August 27, 2015.

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## **Proposed termination date in Notice to Appear if there is right of appeal**

**11.2(d)** 20 days after board meeting.

**Example:** Board meeting is Monday, August 17, 2015.  
Day to put in notice is Sunday, September 6, 2015. (It can be a non-business day.)

## **Delivery of notice of board eviction decision to member.**

**12.1(e)** Within 10 days after board meeting.

**Example:** Board meeting is Monday, August 17, 2015.  
Last day to deliver to member is Thursday, August 27, 2015.

## **Member breaks performance agreement or condition in eviction decision.**

**13.5(a) and (b)** Member must be given at least 10 days' notice of board decision to proceed with the eviction.

**Example:** Board meeting is Monday, August 17 2015.  
Notice is given to member on Tuesday, August 18, 2015.  
First day to take legal action or other steps is Friday, August 28, 2015.

## **Appeal to membership**

**14.2(a)** Member must give written notice to office within seven days after notice of eviction decision was given.

**Example:** Notice of eviction decision given on Monday, August 17, 2015.  
Last day to deliver appeal notice is Monday, August 24, 2015.

**14.2(b)** Members' meeting must be at least 14 days after appeal notice received.

**Example:** Notice of appeal received on Monday, August 24, 2015.  
Earliest day for members' meeting is Monday, September 7, 2015.

**14.4(g)** If appeal not successful, termination date is second day after meeting (unless the membership changes it).

**Example:** Members' meeting is Tuesday, September 8, 2015.  
Termination date is Thursday, September 10, 2015.