

FRED DOWLING CO-OPERATIVE INC.

A NON-PROFIT HOUSING CO-OPERATIVE

Applying for membership

Thank you for your interest in becoming part of our community. We have offered affordable housing in the Frankel-Lambert neighbourhood of Toronto since 1980. Our five low-rise buildings are near Christie and Dupont Streets and provide us with 72 units in stacked townhouses and six-plexes. Our neighbourhood has a mix of privately owned homes and social housing, including TCHC and three other co-ops to the north.

For more information about co-op housing, including how it differs from regular rental housing, visit the Co-operative Housing Federation of Toronto's website: <https://co-housingtoronto.coop/our-sector/what-is-a-coop/>

Our waiting lists are currently closed.

This information is being provided to prospective applicants like you to give you an understanding of our co-op and our application process so you can decide whether Fred Dowling may be a good fit for you. If you are interested, register to be notified directly when the waiting list opens: <https://tinyurl.com/FD-WtgList-Notify>

About our application process:

- Applications are only available when the waiting list is open.
- Applications are for “market units” only. Members are only eligible for subsidy after one year's occupancy. Availability of subsidy is not guaranteed.
- Each household member who is 16 or older needs to apply for membership status. If a household member reaches 16 at the time you are offered an interview, they will need to attend the meeting and provide income documentation.
- To avoid delays, review the checklist on page 2 to ensure that you submit a full application package, including the supporting documents and fee. Your application will not be processed until it is complete.
- Once all information is received, co-op staff will conduct a credit check and a landlord check. If the results are positive, we will contact you to arrange an interview with the co-op's Membership Selection Committee. After the interview, the committee will make a recommendation to the Board of Directors. If the board approves your membership application, you will be placed on the waiting list and contacted when a unit becomes available.

Other information

About our units:

Unit Type	Number of Units	Monthly Housing Charges	Minimum Household Size
Bachelor	4	\$865	1 person
1 Bedroom	28	\$1,025 / \$1,065	1 person
2 Bedroom	14	\$1,380	2 people
3 Bedroom	22	\$1,557 / \$1,608	3 people
4 Bedroom	4	\$1,672	4 people

These monthly housing charges apply from August 1, 2023 to July 31, 2024.

The bachelor and one-bedroom units are apartments and the two- to four-bedroom units are townhouses. All our units have stairs and we do not have elevators.

Each unit comes with a fridge, stove, rental gas water heater, and gas furnace. Members are responsible for hydro (lights and appliances) and gas (heat and, for most units, water heater rental). Cable and internet are not included.

We have a coin laundry room on site available to all members. There is outdoor parking currently available at \$48 per month.

Moving in:

If you accept a unit, you will need to provide a deposit equal to 40% of the current monthly housing charge to hold the unit.

This deposit will be applied towards the Member Deposit, which is equal to one month's housing charges plus 40%. The Member Deposit is returned after move-out and any deductions.

The following charges are due before you move in:

- The remainder of the Member Deposit
- The first month's housing charge
- A one-time Membership Fee of \$10 per member

Application checklist

Before you send us your application, please check that all information is complete and attached:

□ **A fully completed application**

including all requested landlord information. Every applicant must sign on the last page. Incomplete applications will not be processed.

□ **Proof of income for each applicant**

This can be a letter of employment on company letterhead stating how long you have been employed and how much you earn, or two months of recent and consecutive computerized pay stubs.

If you are receiving government assistance, please submit your EI, OW or ODSP statement, including your drug card if applicable, or a pension statement letter from Service Canada.

If you are self-employed, please provide your most recent statement of business or professional activities from your TI General Income Tax Return.

□ **Copy of proof of residency status in Canada for each applicant**

For example, passport, citizenship card, or permanent resident card.

□ **Photo ID for each applicant if your proof of residency does not include your photo**

For example, driver's license or Ontario Photo Card.

□ **Application fee of \$30 per applicant**

Cheque only – we do not accept cash. These funds are non-refundable.

If your payment is returned by our bank due to non-sufficient funds, you will need to provide certified funds (certified cheque, bank draft, money order, or e-Transfer) with an NSF fee of \$45 for your application to still be considered.

Mail or drop off your application to:

Fred Dowling Co-operative Inc.
95 Wychcrest Avenue
Toronto, ON M6G 3X8