

## CHAMPLAIN HOUSING TRUST



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### CHT COOPERATIVE HOUSING

Most of us understand renting or owning; cooperative housing is a third option. A housing cooperative is a member-owned business that manages the housing, and co-op members are both residents of the co-op and shareholders (owners) in the business. While co-ops aren't for everyone, they're ideal for people who want to be involved with their neighbors in creating community.

**Financially, joining a co-op is like renting: members do not buy any real estate. However, unlike regular rental properties, co-op members share the responsibilities that a homeowner or landlord typically handles – they manage their budget, set policies, oversee repairs and solve problems.** Depending on the roles they take on, members typically spend 4 to 10 hours a month on co-op duties. This level of security, control, and responsibility amounts to an ownership mindset without the financial investment of buying a home.

We have six co-ops in the Burlington area with a total of 121 apartments. The co-ops range in size: the smallest, House of Hildegard, has just three apartments, while the Bright Street co-op has forty – each with its own character. We see an average of 6 to 8 vacancies a year among all of our co-ops, and since openings are hard to predict, people who need housing within a few months should also look for rentals. To find out more about our co-ops please go to [www.getahome.com/coops](http://www.getahome.com/coops).

### STEPS TO CO-OP HOUSING MEMBERSHIP

#### 1. **Submit a Rental Application and Co-op addendum.**

This allows us to add you to the waitlists of the co-ops that interest you. We do not process the application until there is a vacancy you might qualify for. At that time, we ask if you are still interested and allow you to update any information on your application.

#### 2. **CHT processes your application & schedules a co-op orientation.** Our office checks your:

- A. Credit History
- B. Housing References
- C. Income
- D. Criminal Background
- E. Character References

During this time, we will contact you to schedule a co-op orientation. We forward the relevant results to the co-op's interview team. (We do not send financial specifics or SSNs.) The team then decides if they want to invite the applicant in for an interview.

**3. Interview with the co-op.** If your application meets the basic membership criteria\*, someone from the Member Selection committee will contact you to set up an interview with all the adults in your household.

**4. Recommendation & Board Decision.** After interviews, the committee recommends approval or denial to the co-op's Board of Directors. The Board makes the final decision to approve or deny an application.

The unit is filled based on the initial application date of all approved applicants. Approved applicants who do not get the unit are kept on the waiting list until another unit opens up. Applicants will not need to go through the interview and orientation process again.

*\* Denied applicants receive a letter stating the reasons for denial. You can appeal if you feel the decision was unfair or incorrect.*

#### 5. **Signing Papers & Share Purchase**

If you are offered the unit and accept membership in that co-op, the property manager from Champlain Housing Trust will schedule your move-in and set a time for you to purchase your share and sign all relevant documents.

#### 6. **Move in. Yeah!**

**7. Join a committee and start your intentional-community living experience!**

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### CO-OP MEMBER SELECTION CRITERIA

- **Low/Moderate Income:** Applicants must have a combined gross income at or below the income limit for the unit that's coming vacant.
- **Stability of Income:** A stable source of income. Stability can be shown in various ways.
- **Household Size:** The household size must match the capacity of the available unit, based on HUD guidelines. Co-ops can set minimum household sizes for bigger units.

No applicant will be given a unit that would result in overcrowding without Board approval. Each co-op decides whether to set minimum household sizes.
- **Affordability:** Enough income for the available unit to be affordable to the household.

The definition of "affordable" is that the household's shelter costs don't exceed 50% of its gross income. If they can show a long-term history of paying a higher percent of income for their shelter costs, the co-ops may consider that evidence.
- **Criminal History:** Applicants must describe any convictions. A history of one or more for activities against people (violence, etc.) or property (theft, destruction, fraud), or for any drug-related activity may be taken as evidence of the applicant's inability to participate successfully in a community setting, depending on time of conviction and how they have lived since then. Failure to report convictions of any member of the household will be grounds for rejection of the application
- **Ability to Comply with Terms of Lease:** Applicants must be able to fully comply with all terms of the Proprietary Lease and participate in the life of the co-op, either independently or with assistance.
- **Cooperative Spirit:** Applicants must show a reasonable ability and willingness to cooperatively work with other residents and participate in group decision-making.
- **Understanding of the Cooperative Model:** Applicants must make a reasonable effort to understand the unique characteristics of cooperative housing.
- **Participation in Management:** Applicants must show a willingness to spend a limited amount of time every month to participate in the co-op's operations, management, maintenance and/or governance.
- **Non-discrimination:** Applicants must agree that they and their households will not discriminate against other residents or applicants on the basis of any protected category, including race, sex, age, marital status, religious or political affiliation, color, national origin, sexual orientation, veteran status, presence of physical or mental impairment, having minor children, or receiving public assistance.
- **Credit History:** Applicants should show financial responsibility, including paying installment debts (e.g. credit cards) timely. If an applicant had past trouble meeting its obligations, s/he should show a history of meeting reasonable repayment terms.
- **Rent Payment History:** A history of paying rent or mortgage in full and on time.
- **Share/deposit Cost:** Enough money to pay for the share (or the allowed down-payment) at move-in.
- **Orientation:** All adult applicants must attend a co-op orientation before applying.
- **Property Damage and Disturbances:** No history of disturbing the neighbors, destruction of property, or living or housekeeping habits that might adversely affect the safety, health, or welfare of residents, or result in unusual maintenance services.
- **Bright Street has restrictions on households where all adults are full-time students.**



## ROSE STREET ARTISTS' CO-OP

### **ADDITIONAL MEMBER SELECTION CRITERION: COMMITMENT TO THE ARTS**

Any applicant household must have at least one adult who is actively pursuing a career in the arts or arts support. A broad range of categories such as film, video, theatre, dance, performance art, writing, graphic arts, music, architecture, etc. are acceptable. Work itself is not judged; this criterion pertains to the person's commitment to her/his artistic career.

Applicants must provide career documentation (a current resume, slides, etc.) and a current portfolio.

#### **"ARTIST" MEANS ANY PERSON:**

- practicing art, and who offers his/her professional services for compensation as a creator, interpreter, or performer in artistic endeavors;
- such a person employed or engaged by a producer pursuant to a contract for services or a contract of service; and
- applicants who meet the requirements listed below

The co-op requires at least four of the following criteria, one of which must be (d), (e), or (g), for an applicant to be defined as an artist.

- a) has presented work to the public;
- b) is represented by a dealer, publisher, agent and/or similar representative;
- c) devotes a reasonable proportion of professional time to promoting/marketing his/her art work;
- d) receives/has received compensation from the art;
- e) has as record of income or loss relevant to the practice of his/her work;
- f) has received professional training, either in an educational institution, or from a practitioner or teacher recognized within your artistic profession;
- g) has received public or peer recognition in the form of honors, awards, professional recognition;
- h) has membership in a professional association appropriate to your artistic profession; and/or devotes a reasonable proportion of his/her professional time as an artist in developing his/her work.

KEEP FOR YOUR RECORDS

**CHAMPLAIN  
HOUSING TRUST**



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**CO-OP CHARGES AND THE INCOME MINIMUMS AND LIMITS, 2019**

**BRIGHT STREET CO-OP** *heat included*

Apartment Size	Charge per month	Minimum yearly household income	Income at or below this to qualify
1 BR	\$711	\$17,064	50% of a.m.i.*
2BR	\$875	\$21,000	
1 BR	\$888	\$21,312	60% of a.m.i.**
2BR	\$1,058	\$25,392	
3BR	\$1,213	\$29,112	
1 BR	\$1,040	\$24,960	no income limit
2BR	\$1,218	\$29,232	
3BR	\$1,523	\$36,552	
4BR	\$1,827	\$43,848	

Household Size	*Your household is at or below 50% of area median income (50% of a.m.i.)	**Your household is at or below 60% of area median income (60% of a.m.i.)
One person	\$32,150	\$38,580
Two people	\$36,750	\$44,100
Three people	\$41,350	\$49,620
Four people	\$45,900	\$55,080
Five people	\$49,600	\$59,600

**FLYNN AVENUE CO-OP** *A few apartments come with subsidies for households under 50% of a.m.i.\**

Apartment Size	Charge per month	Minimum yearly household income	Income at or below this to qualify
1 BR	\$770	\$18,480	80% of a.m.i.**
1 BR	\$817	\$19,608	
2BR	\$947	\$22,728	
2BR	\$1,012	\$24,288	
3BR	\$1,307	\$31,368	
2BR	\$1,025	\$24,600	no income limit

Household Size	*Your household is at or below 50% of area median income (50% of a.m.i.)	**Your household is at or below 80% of area median income (80% of a.m.i.)
One person	\$32,800	\$52,480
Two people	\$37,500	\$60,000
Three people	\$42,200	\$67,520
Four people	\$46,850	\$74,960
Five people	\$50,600	\$80,960



**HOUSE OF HILDEGARD**

Apartment Size	Charge per month	Minimum yearly household income	Income at or below this to qualify
2BR	\$790	\$18,960	80% of a.m.i.*
Household Size	Your household is at or below 80% of area median income (80% of a.m.i.)		
One person	\$52,480		
Two people	\$60,000		
Three people	\$67,520		
Four people	\$74,960		
Five people	\$80,960		

**QUEENSBURY CO-OP** FL = Flat, TH = Townhome

Apartment Size	Charge per month	Minimum yearly household income	Income at or below this to qualify
2BR FL	\$645	\$15,480	60% of a.m.i.*
2BR TH	\$697	\$16,728	
3BR	\$812	\$19,488	
2BR TH	\$916	\$21,984	no income limit
Household Size	Your household is at or below 60% of area median income (60% of a.m.i.)		
One person	\$39,360		
Two people	\$45,000		
Three people	\$50,640		
Four people	\$56,220		
Five people	\$60,720		

**ROSE STREET CO-OP** For working artists ▪ heat included

Apartment Size	Charge per month	Minimum yearly household income	Income at or below this to qualify
Studio	\$655	\$15,720	60% of a.m.i.*
1BR	\$700	\$16,800	
2BR	\$840	\$20,160	
3BR	\$975	\$23,400	
Household Size	Your household is at or below 60% of area median income (60% of a.m.i.)		
One person	\$39,360		
Two people	\$45,000		
Three people	\$50,640		
Four people	\$56,220		
Five people	\$60,720		

**THELMA MAPLE CO-OP**

Apartment Size	Charge per month	Minimum yearly household income	Income at or below this to qualify
1BR	\$525	\$12,600	60% of a.m.i.*
2BR sm	\$632	\$15,168	
2BR lg	\$658	\$15,792	
3BR	\$698	\$16,752	
Household Size	Your household is at or below 60% of area median income (60% of a.m.i.)		
One person	\$39,360		
Two people	\$45,000		
Three people	\$50,640		
Four people	\$56,220		
Five people	\$60,720		



For Office Use Only  
Date/time received

# ADDENDUM FOR COOPERATIVE HOUSING

Please check the properties, and bedroom numbers you are interested in. *Individual co-ops may set minimum household sizes for number of bedrooms.* For information visit [www.getahome.org/coops](http://www.getahome.org/coops)

<input type="checkbox"/> Bright Street Co-op (1, 2, 3 & 4 bedrooms) Old North End, Burlington
<input type="checkbox"/> Flynn Avenue Co-op (1, 2 & 3 bedrooms) South End, Burlington
<input type="checkbox"/> Rose Street Artist's Co-op (studio, 1, 2 & 3 bedrooms) Old North End, Burlington
<input type="checkbox"/> Thelma Maple Housing Co-op (1, 2 & 3 bedrooms) Old North End, Burlington
<input type="checkbox"/> House of Hildegard (2 bedrooms) Old North End, Burlington
<input type="checkbox"/> Queensbury Co-op (2 & 3 bedrooms), South Burlington

Studio *Rose St Only*  
  1 BDRM  
  2 BDRM  
  3 BDRM  
  4 BDRM *Bright St Only*

**INSTRUCTIONS:** This addendum must be accompanied by a Champlain Housing Trust rental housing application. Please answer all questions carefully and completely since this information will be used to determine your eligibility.

<b>Have you a completed a Champlain Housing Trust Rental Application?</b> If Yes, please continue. <input type="radio"/> Yes <input type="radio"/> No
<b>In addition to your coop selection do you want to be considered for tax credit and market rate apartments?</b> <input type="radio"/> Yes <input type="radio"/> No

**HOUSEHOLD COMPOSITION:** Complete the following information for each person who will live in your apartment.

#1 First <input type="text"/>		Last <input type="text"/>		Relationship <input type="text"/>	
Social Security Number <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>		Birth Date (mm/dd/yyyy) <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/>		Sex <input type="radio"/> M <input type="radio"/> F	
#2 First <input type="text"/>		Last <input type="text"/>		Relationship <input type="text"/>	
Social Security Number <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>		Birth Date (mm/dd/yyyy) <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/>		Sex <input type="radio"/> M <input type="radio"/> F	
#3 First <input type="text"/>		Last <input type="text"/>		Relationship <input type="text"/>	
Social Security Number <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>		Birth Date (mm/dd/yyyy) <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/>		Sex <input type="radio"/> M <input type="radio"/> F	
#4 First <input type="text"/>		Last <input type="text"/>		Relationship <input type="text"/>	
Social Security Number <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>		Birth Date (mm/dd/yyyy) <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/>		Sex <input type="radio"/> M <input type="radio"/> F	
#5 First <input type="text"/>		Last <input type="text"/>		Relationship <input type="text"/>	
Social Security Number <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>		Birth Date (mm/dd/yyyy) <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/>		Sex <input type="radio"/> M <input type="radio"/> F	

**GENERAL INFORMATION**

How much do you pay for housing now? \$

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What are your reasons for moving?

**SHARE PURCHASE**

Shares cost between \$50 and \$500 depending on the co-op.

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If accepted for membership, will you be able to buy the co-op share in full?  Yes  No

**CO-OP MEMBERSHIP INFORMATION**

Date you attended a Co-op Orientation at Champlain Housing Trust?  /  /

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How did you first learn about cooperative housing?

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Why do you want to join a housing cooperative; what do you know about them?

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List skills and experience, including working in groups and volunteering, that could be useful in running a housing co-op:

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**(Rose St. Artists' Co-op only)** Summarize your artistic activities. (Also attach a resume of your art career):

Co-ops rely on member participation to run the co-op and build community. Are you prepared to regularly give time and energy to take on tasks and attend meetings?  Yes  No

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If "No," please explain:

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Co-ops are committed to providing housing to people regardless of their political or religious affiliation, race, color, national origin, age, sex, sexual orientation, marital status, veteran status, physical or mental impairment, intent to occupy the dwelling with one or more children, or receipt of public assistance.

**Do you agree with this commitment?**  Yes  No

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If "No," please explain:

**CHARACTER REFERENCES:** List at least three references for each adult in your household who can speak to your teamwork and problem-solving skills, such as neighbors, coworkers, fellow volunteers, teachers, etc. **Do not list friends or family members.**

#1 Household Member <input type="text"/>	Reference Name <input type="text"/>	Years Known <input type="text"/>
Relationship to Applicant <input type="text"/>	Phone Number (with area code) <input type="text"/> - <input type="text"/> - <input type="text"/>	Email <input type="text"/>

#1 Household Member <input type="text"/>	Reference Name <input type="text"/>	Years Known <input type="text"/>
Relationship to Applicant <input type="text"/>	Phone Number (with area code) <input type="text"/> - <input type="text"/> - <input type="text"/>	Email <input type="text"/>

#1 Household Member <input type="text"/>	Reference Name <input type="text"/>	Years Known <input type="text"/>
Relationship to Applicant <input type="text"/>	Phone Number (with area code) <input type="text"/> - <input type="text"/> - <input type="text"/>	Email <input type="text"/>

#2 Household Member <input type="text"/>	Reference Name <input type="text"/>	Years Known <input type="text"/>
Relationship to Applicant <input type="text"/>	Phone Number (with area code) <input type="text"/> - <input type="text"/> - <input type="text"/>	Email <input type="text"/>

#2 Household Member <input type="text"/>	Reference Name <input type="text"/>	Years Known <input type="text"/>
Relationship to Applicant <input type="text"/>	Phone Number (with area code) <input type="text"/> - <input type="text"/> - <input type="text"/>	Email <input type="text"/>

#2 Household Member <input type="text"/>	Reference Name <input type="text"/>	Years Known <input type="text"/>
Relationship to Applicant <input type="text"/>	Phone Number (with area code) <input type="text"/> - <input type="text"/> - <input type="text"/>	Email <input type="text"/>

#3 Household Member <input type="text"/>	Reference Name <input type="text"/>	Years Known <input type="text"/>
Relationship to Applicant <input type="text"/>	Phone Number (with area code) <input type="text"/> - <input type="text"/> - <input type="text"/>	Email <input type="text"/>

#3 Household Member <input type="text"/>	Reference Name <input type="text"/>	Years Known <input type="text"/>
Relationship to Applicant <input type="text"/>	Phone Number (with area code) <input type="text"/> - <input type="text"/> - <input type="text"/>	Email <input type="text"/>

#3 Household Member <input type="text"/>	Reference Name <input type="text"/>	Years Known <input type="text"/>
Relationship to Applicant <input type="text"/>	Phone Number (with area code) <input type="text"/> - <input type="text"/> - <input type="text"/>	Email <input type="text"/>



**PLEASE READ THE FOLLOWING STATEMENT CAREFULLY  
BEFORE SIGNING THIS APPLICATION:**

**Certification**

I hereby certify that I do/will not maintain a separate subsidized rental unit in another location. I further certify that this will be my/our permanent residence. I understand I must pay a security deposit for this apartment. I understand that my eligibility for housing will be based on the cooperatives' selection criteria. I certify that all information in this application is true to the best of my knowledge and I understand that false statements or information are punishable by law and will lead to cancellation of this application or termination of tenancy after occupancy.

**Authorization**

I understand that the information contained in this application will be used to determine my eligibility for housing. I grant consent for the management to make any and all inquiries to verify the information, with rental, criminal and credit screening services, and to contact previous and current landlords or other sources for credit, and verification of other information which may be released to appropriate Federal, State or Local agencies.

I authorize management to obtain one or more "credit and consumer reports" as defined in the Fair Credit Reporting Act, 15 U.S.C. Section 1681a(d), seeking information on my credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living.

In the event my application is approved, I also give my consent to have Champlain Housing Trust and/or its assigned credit bureau to obtain additional credit reports and other information after approval of my credit, both in connection with the same Transaction or an extension of credit; to obtain credit reports, criminal background checks and other information for account review purposes and other legitimate purposes associated with the account.

Furthermore, I understand that providing any false or misleading information will make me ineligible for rental assistance and may result in prosecution by the United States Government. Therefore, I certify that all of the above information is true and complete to the best of my knowledge and belief.

**ALL MEMBERS OF THE HOUSEHOLD (18 YEARS AND OLDER) MUST SIGN THIS APPLICATION.**

Signature – Head of Household <input style="width:95%;" type="text"/>	Print Name <input style="width:95%;" type="text"/>	Date <input style="width:95%;" type="text"/>
Head of Household Phone Number <input style="width:95%;" type="text"/>		Head of Household Email Address <input style="width:95%;" type="text"/>
Signature – Other Adult Household Member <input style="width:95%;" type="text"/>	Print Name <input style="width:95%;" type="text"/>	Date <input style="width:95%;" type="text"/>
Signature – Other Adult Household Member <input style="width:95%;" type="text"/>	Print Name <input style="width:95%;" type="text"/>	Date <input style="width:95%;" type="text"/>
Signature – Other Adult Household Member <input style="width:95%;" type="text"/>	Print Name <input style="width:95%;" type="text"/>	Date <input style="width:95%;" type="text"/>

**Submit Your Completed and Signed Application:**

IN PERSON: Drop off your completed application at 88 King Street, Burlington

BY MAIL: 88 King Street, Burlington VT, 05401

EMAIL: email the application to [applications@champlainhousingtrust.org](mailto:applications@champlainhousingtrust.org)

FAX: 802-862-5054, Burlington

Champlain Housing Trust does not discriminate on the basis of any protected status, including disability, in the admission of or access to, or treatment or employment in its programs and activities. Champlain Housing Trust provides persons with disabilities the opportunity to request a Reasonable Accommodation in order to apply to and participate in such programs and activities. Champlain Housing Trust also provides people whose primary language isn't English and as a result have limited English proficiency the opportunity to request free language assistance in order to apply to or participate in its programs and activities. Josie Curtin coordinates Champlain Housing Trust compliance with all nondiscrimination requirements, including Section 504. Contact her with any questions or concerns relating to Champlain Housing Trust compliance with nondiscrimination requirements: Telephone (802) 862-6244 or Champlain Housing Trust, 88 King Street, Burlington, VT 05401