

3. MEMBERS' CONTRIBUTIONS

Article 3: Members' Contributions

3.1

Housing Charges

- (a) Each member of the co-op must pay housing charges. Housing charges are made up of:
- the membership fee of \$1 a month
 - monthly housing charges, less any subsidy
 - parking charges, if any
 - the member loan, and
 - other charges that members must pay under any of the co-op's by-laws.
- (b) Co-op members must decide what the monthly housing charges and parking charges will be at a Cluster members' meeting.
- (c) Members must pay their housing and parking charges before the close of business on the first day of each month.
- (d) The housing charge does not include the following costs to a member:
- telephone for a unit
 - insurance on the member's personal property, and
 - the member's personal liability insurance.

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

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3.2

Member Loan

(a) **Paying the Member Loan**

Members must pay a \$400 member loan to the co-op. Members must pay this loan before moving into their unit, or \$40 for the first ten months.

(b) **Returning the Member Loan**

The co-op will return the member loan when the member leaves the unit permanently. Before returning the loan, 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 stated in 5.9 of this By-law
- the member owes money to the co-op,

(c) **Interest on the Member Loan**

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

3.3

Other Charges

(a) A member is responsible for and must pay the co-op for any extra costs, charges or expenses caused by:

- the member
- any person who is a part of the member's household, or
- any person that the member allows onto the co-op's property.

This applies even if no co-op by-law has been broken.

Some examples of these costs are:

- School support
- charges on returned cheques
- charges for collection of debts
- increased insurance premiums
- legal fees, and
- cost of repairs.

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The co-op has the right to recover solicitor and client costs, as settled by the co-op (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.

- (b) Members must pay any interest at the rate of 2% above the prime rate of any credit union or bank designated by the board.

3.4 All Charges Are Housing Charges

Housing charges include all amounts that the co-op charges to members.

3.5 Responsibility for Charges

(a) **Per-Unit Basis**

The co-op calculates the monthly charge and the member deposit for each unit as a whole. If more than one adult occupies a unit, they are each responsible for the full charges. This is so whether or not they are members of the same family or household.

If any person moves out of the unit, the remaining occupant(s) remain(s) responsible for all the charges which apply to that unit.

(b) **Sharing Expenses**

Persons who share a unit can arrange to share expenses, with the following conditions:

- the sharing arrangement does not limit the co-op's rights
- one of the members in the unit must collect the payments and make one single monthly payment to the co-op, and
- they are each responsible for the full charges.

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Housing Charge Subsidy Rights to a subsidy are stated in the Housing Charge Subsidy By-law. If there is no such by-law, members' rights will be stated in Appendix C of the Occupancy Agreement and in any other document, which the board of directors has adopted. The coordinator/manager is authorized to determine who is entitled to subsidy and the amount of the subsidy. Members have the right to appeal to the board. The board will determine the procedures to follow. These procedures must be procedurally fair.

3.7

Participation

Members must attend all general members' meetings and take part in the activities of the co-op. **The co-op requires that each member participate a minimum of two (2) hours per month.**