

CHAMPLAIN HOUSING TRUST



WWW.GETAHOME.ORG

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 a 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 six to eight 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.org/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 (see page 2), 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!**



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.
- **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, they 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 Cost:** Enough money to pay for the share at move-in.
- **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.
- **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, gender, veteran status, presence of physical or mental impairment, having minor children, or receiving public assistance.
- **Bright Street** does not allow 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 their 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 their 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 their art work;
- d) receives/has received compensation from the art;
- e) has a record of income or loss relevant to the practice of their work;
- f) has received professional training, either in an educational institution, or from a practitioner or teacher recognized within their 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 their artistic profession; and/or devotes a reasonable proportion of their professional time as an artist in developing their work.

KEEP FOR YOUR RECORDS

CHAMPLAIN HOUSING TRUST



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CO-OP CHARGES AND THE INCOME MINIMUMS AND LIMITS, 2022

If your annual household income exceeds the Income Limits in the charts below, you only qualify for Market Rate Apartments.

Some co-ops have a few apartments that have stricter income limits that are not provided in the charts below.

BRIGHT STREET CO-OP (heat included)				
Apartment Size	Charge per Month*	Minimum Yearly Household Income		TAX CREDIT INCOME LIMITS (Maximum yearly gross household income)
1-bedroom	\$732 - \$1,134	\$18,960		1 Person: \$45,120
2-bedroom	\$910 - \$1,266	\$23,712		2 People: \$51,540
3-bedroom	\$1,261 - \$1,584	\$32,472		3 People: \$57,960
4-bedroom	\$1,901	\$48,168		4 People: \$64,380
				5 People: \$69,540

FLYNN AVENUE CO-OP				
Apartment Size	Charge per Month*	Minimum Yearly Household Income		INCOME LIMITS (Maximum yearly gross household income)
1-bedroom	\$818 - \$1,118	\$23,040		1 Person: \$61,520
2-bedroom	\$989 - \$1,449	\$27,816		2 People: \$70,320
3-bedroom	\$1,366 - \$1,687	\$37,608		3 People: \$79,120
				4 People: \$87,840
				5 People: \$94,880

HOUSE OF HILDEGARD CO-OP				
Apartment Size	Charge per Month*	Minimum Yearly Household Income		INCOME LIMITS (Maximum yearly gross household income)
2-bedroom	\$790	\$23,040		1 Person: \$61,520
				2 People: \$70,320
				3 People: \$79,120
				4 People: \$87,840
				5 People: \$94,880

* In the co-ops where carrying charges fall within a range, the monthly charge for a certain available apartment is dependent upon the tax credit designation of said apartment. When a prospective member household is contacted by the property manager, they will be apprised of the carrying charges for the vacancy they may possibly occupy.



KEEP FOR YOUR RECORDS

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CO-OP CHARGES AND THE INCOME MINIMUMS AND LIMITS, 2022

If your annual income exceeds the Tax Credit Income Limits in the charts below, you only qualify for Market Rate Apartments.

Some co-ops have a few apartments that have stricter income limits that are not provided in the charts below.

QUEENSBURY CO-OP

Apartment Size	Charge per Month*	Minimum Yearly Household Income	TAX CREDIT INCOME LIMITS (Maximum yearly gross household income)
2-bedroom	\$750-\$986	\$21,600	1 Person: \$46,140
3-bedroom	\$874-\$1,475	\$25,776	2 People: \$52,740
			3 People: \$59,340
			4 People: \$65,880
			5 People: \$71,160

ROSE STREET ARTISTS' CO-OP (heat included)

Apartment Size	Charge per Month*	Minimum Yearly Household Income	TAX CREDIT INCOME LIMITS (Maximum yearly gross household income)
Studio	\$735	\$18,552	1 Person: \$46,140
1-bedroom	\$764	\$19,728	2 People: \$52,740
2-bedroom	\$927	\$24,120	3 People: \$59,340
3-bedroom	\$1,065	\$27,768	4 People: \$65,880
			5 People: \$71,160

THELMA MAPLE CO-OP

Apartment Size	Charge per Month*	Minimum Yearly Household Income	TAX CREDIT INCOME LIMITS (Maximum yearly gross household income)
1-bedroom	\$585	\$16,776	1 Person: \$46,140
2-bedroom	\$714	\$21,216	2 People: \$52,740
3-bedroom	\$771	\$23,328	3 People: \$59,340
			4 People: \$65,880
			5 People: \$71,160

* In the co-ops where carrying charges fall within a range, the monthly charge for a certain available apartment is dependent upon the tax credit designation of said apartment. When a prospective member household is contacted by the property manager, they will be apprised of the carrying charges for the vacancy they may possibly occupy.





RENTAL HOUSING APPLICATION

For Office Use Only	<input type="checkbox"/> BHA MOU	Date/time received
	<input type="checkbox"/> PB Waitlist	
	<input type="checkbox"/> Resident Services	

HEAD OF HOUSEHOLD and CONTACT INFORMATION

#1 First	Middle	Last	Relationship Head of Household
Social Security Number			Full Time Student
<input type="checkbox"/> Yes <input type="checkbox"/> No			Birth Date (mm/dd/yyyy)
<input type="checkbox"/> M <input type="checkbox"/> F			Sex

Home Phone Number	Cell Phone Number
Preferred Communications:	
<input type="checkbox"/> Email <input type="checkbox"/> Mail	

Current Address	Mailing Address (if different than current)
Address line 2	Address line 2
City	City
State	State
ZIP	ZIP

Do you currently: <input type="radio"/> Rent <input type="radio"/> Own <input type="radio"/> Other (Please Explain below)	When did you move to your current address?
	(mm/yy) <input type="text"/> / <input type="text"/>

Current Landlord (if applicable)	Landlord Address
Landlord Phone Number	Address line 2
Landlord Email	City
	State
	ZIP

Are you currently homeless?	<input type="radio"/> Yes <input type="radio"/> No
Are you applying to live with a current Champlain Housing Trust resident?	<input type="radio"/> Yes <input type="radio"/> No
If yes, which resident and what address?	<input type="text"/>
Have you, or any member of your household ever lived in Champlain Housing Trust housing?	<input type="radio"/> Yes <input type="radio"/> No
If yes, when and what address?	<input type="text"/>
Do you require an interpreter?	<input type="radio"/> Yes <input type="radio"/> No
If Yes, what is your primary language?	<input type="text"/>

Additional Household Members Complete the following information for each person who will live in your apartment.

Minors can only be listed if you have 50% or more custody.

#2 First <input type="text"/>	Middle <input type="text"/>	Last <input type="text"/>	Relationship <input type="text"/>
Social Security Number <input type="text"/> - <input type="text"/> - <input type="text"/>	Full Time Student <input type="radio"/> Yes <input type="radio"/> No	Birth Date (mm/dd/yyyy) <input type="text"/> / <input type="text"/> / <input type="text"/>	Sex <input type="radio"/> M <input type="radio"/> F

#3 First <input type="text"/>	Middle <input type="text"/>	Last <input type="text"/>	Relationship <input type="text"/>
Social Security Number <input type="text"/> - <input type="text"/> - <input type="text"/>	Full Time Student <input type="radio"/> Yes <input type="radio"/> No	Birth Date (mm/dd/yyyy) <input type="text"/> / <input type="text"/> / <input type="text"/>	Sex <input type="radio"/> M <input type="radio"/> F

#4 First <input type="text"/>	Middle <input type="text"/>	Last <input type="text"/>	Relationship <input type="text"/>
Social Security Number <input type="text"/> - <input type="text"/> - <input type="text"/>	Full Time Student <input type="radio"/> Yes <input type="radio"/> No	Birth Date (mm/dd/yyyy) <input type="text"/> / <input type="text"/> / <input type="text"/>	Sex <input type="radio"/> M <input type="radio"/> F

#5 First <input type="text"/>	Middle <input type="text"/>	Last <input type="text"/>	Relationship <input type="text"/>
Social Security Number <input type="text"/> - <input type="text"/> - <input type="text"/>	Full Time Student <input type="radio"/> Yes <input type="radio"/> No	Birth Date (mm/dd/yyyy) <input type="text"/> / <input type="text"/> / <input type="text"/>	Sex <input type="radio"/> M <input type="radio"/> F

#6 First <input type="text"/>	Middle <input type="text"/>	Last <input type="text"/>	Relationship <input type="text"/>
Social Security Number <input type="text"/> - <input type="text"/> - <input type="text"/>	Full Time Student <input type="radio"/> Yes <input type="radio"/> No	Birth Date (mm/dd/yyyy) <input type="text"/> / <input type="text"/> / <input type="text"/>	Sex <input type="radio"/> M <input type="radio"/> F

Will anyone else live with you in the next 12 months who is not listed on this application? Yes No

If Yes, please explain.

WAITLIST SECTION

Please check the waitlists you are interested in. For more information, see our website or review pages 9-13 of this application packet.

<input type="checkbox"/> Avenue Apartments Housing <i>Burlington</i>	<input type="checkbox"/> South Meadow Apt. <i>Burlington</i>	<input type="checkbox"/> Cedar's Edge Housing <i>Essex Junction</i>	<input type="checkbox"/> Dorset Commons <i>South Burlington</i>	<input type="checkbox"/> Blake Commons <i>Swanton</i>
<input type="checkbox"/> King Street Housing <i>Burlington</i>	<input type="checkbox"/> Waterfront Housing <i>Burlington</i>	<input type="checkbox"/> Grand Isle Housing <i>Grand Isle</i>	<input type="checkbox"/> Garden Street <i>South Burlington</i>	<input type="checkbox"/> Maple Tree Place <i>Williston</i>
<input type="checkbox"/> Laurentide <i>Burlington</i>	<input type="checkbox"/> Brookside Village Housing, <i>Colchester</i>	<input type="checkbox"/> Green Street Housing <i>Hinesburg</i>	<input type="checkbox"/> Lime Kiln Housing <i>South Burlington</i>	<input type="checkbox"/> Pinecrest <i>Williston</i>
<input type="checkbox"/> Old North End Properties <i>Burlington</i>	<input type="checkbox"/> Fort Apartments <i>Colchester</i>	<input type="checkbox"/> Richmond Village Housing, <i>Richmond</i>	<input type="checkbox"/> O'Dell Housing <i>South Burlington</i>	<input type="checkbox"/> Winooski Properties <i>Winooski</i>
<input type="checkbox"/> Park Place <i>Burlington</i>	<input type="checkbox"/> Winchester Place <i>Colchester</i>	<input type="checkbox"/> Shelburne Properties <i>Shelburne</i>	<input type="checkbox"/> St. Albans Properties <i>St. Albans</i>	<input type="checkbox"/>
<input type="checkbox"/> Salmon Run <i>Burlington</i>	<input type="checkbox"/> Falls Housing <i>Enosburg Falls</i>	<input type="checkbox"/> Anderson Parkway <i>South Burlington</i>	<input type="checkbox"/> Congress Street <i>St. Albans</i>	<input type="checkbox"/>

Please check the apartment sizes you are interested in:

Studio 1 Bedroom 2 Bedroom 3 Bedroom 4 Bedroom

Previous Housing List all places that you have lived in the past five (5) years **for every adult in the household**, not including your present housing. If you lived in a family member's or friend's home, indicate by checking "other". **Make Copies of this page as needed.**

Applicant Name			Dates You Lived There (mm/yy)		
<input type="text"/>			□□ / □□ TO □□ / □□		
Previous Address			Landlord Name		
<input type="text"/>			<input type="text"/>		
Previous Address line 2			Landlord Phone Number		
<input type="text"/>			□□□ - □□□□ - □□□□□□		
City	State	ZIP	Landlord Email		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		
<input type="radio"/> Rent <input type="radio"/> Own <input type="radio"/> Other (Please Explain) <input type="text"/>					

Applicant Name			Dates You Lived There (mm/yy)		
<input type="text"/>			□□ / □□ TO □□ / □□		
Previous Address			Landlord Name		
<input type="text"/>			<input type="text"/>		
Previous Address line 2			Landlord Phone Number		
<input type="text"/>			□□□ - □□□□ - □□□□□□		
City	State	ZIP	Landlord Email		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		
<input type="radio"/> Rent <input type="radio"/> Own <input type="radio"/> Other (Please Explain) <input type="text"/>					

Applicant Name			Dates You Lived There (mm/yy)		
<input type="text"/>			□□ / □□ TO □□ / □□		
Previous Address			Landlord Name		
<input type="text"/>			<input type="text"/>		
Previous Address line 2			Landlord Phone Number		
<input type="text"/>			□□□ - □□□□ - □□□□□□		
City	State	ZIP	Landlord Email		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		
<input type="radio"/> Rent <input type="radio"/> Own <input type="radio"/> Other (Please Explain) <input type="text"/>					

Applicant Name			Dates You Lived There (mm/yy)		
<input type="text"/>			□□ / □□ TO □□ / □□		
Previous Address			Landlord Name		
<input type="text"/>			<input type="text"/>		
Previous Address line 2			Landlord Phone Number		
<input type="text"/>			□□□ - □□□□ - □□□□□□		
City	State	ZIP	Landlord Email		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		
<input type="radio"/> Rent <input type="radio"/> Own <input type="radio"/> Other (Please Explain) <input type="text"/>					

Income Please list **all sources of income** for each person who will live in the apartment.

Employment Income Be sure to list gross (before taxes) dollar amounts and where the income comes from.

Household Member Name <input type="text"/>	Employer <input type="text"/>	Gross Weekly Salary \$ <input type="text"/>
Household Member Name <input type="text"/>	Employer <input type="text"/>	Gross Weekly Salary \$ <input type="text"/>
Household Member Name <input type="text"/>	Employer <input type="text"/>	Gross Weekly Salary \$ <input type="text"/>

Other Income Enter all other sources of income including child support, pension/annuity, Social Security (SSI, SSDI), Reach-up, unemployment, and other periodic payments, etc. Note: food stamps and fuel assistance are not included as "other income".

Household Member Name <input type="text"/>	Income Source <input type="text"/>	Gross Monthly Amount \$ <input type="text"/>
Household Member Name <input type="text"/>	Income Source <input type="text"/>	Gross Monthly Amount \$ <input type="text"/>
Household Member Name <input type="text"/>	Income Source <input type="text"/>	Gross Monthly Amount \$ <input type="text"/>

Do you currently have a Section 8 Housing Choice Voucher? Yes No

If "Yes," which public housing authority?

Assets / Bank & investment accounts Please list all accounts such as checking, savings, retirement accounts, stocks, 401K's etc. held by each person who will live in your apartment. Attach a separate sheet of paper, if needed

Household Member Name / Account Holder <input type="text"/>	Bank/Institution <input type="text"/>	Type of Account <input type="text"/>	Current Balance \$ <input type="text"/>
Household Member Name / Account Holder <input type="text"/>	Bank/Institution <input type="text"/>	Type of Account <input type="text"/>	Current Balance \$ <input type="text"/>
Household Member Name / Account Holder <input type="text"/>	Bank/Institution <input type="text"/>	Type of Account <input type="text"/>	Current Balance \$ <input type="text"/>

Other Assets

Do you own real estate? Yes No

If "Yes," where is it located? Market Value \$

Is this property rented to others? Yes No

Does anyone applying own any other asset not already listed? **(Do not include furniture. Do not include motor vehicles used for personal transportation.)** Yes No

If "Yes," please describe. Market Value \$

Do you or any member of the household receive regular gifts or contributions from any person or organization? Gifts or contributions include cash, non-cash items, bills paid on your behalf, or items paid on your behalf. Yes No

If "Yes," please describe.

Received From <input type="text"/>	How Often (i.e. monthly) <input type="text"/>	Amount \$ <input type="text"/>
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General Information

Do you require a handicapped/accessible apartment? If you answered "Yes", please explain	<input type="radio"/> Yes <input type="radio"/> No	
Are you requesting a reasonable accommodation to enable you to live in this apartment?	<input type="radio"/> Yes <input type="radio"/> No	
Will you or any member of your household require a live-in attendant?	<input type="radio"/> Yes <input type="radio"/> No	
Do you require a service or emotional support animal?	<input type="radio"/> Yes <input type="radio"/> No	
Have you or any member of your household been a full-time student in the past year or plan to enroll as a full-time student in the upcoming year? <i>(Please list all household members who are full-time students)</i>	<input type="radio"/> Yes <input type="radio"/> No	
Household Member Name	Household Member Name	Household Member Name
<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>
Household Member Name	Household Member Name	Household Member Name
<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>
Have you ever been evicted or have any eviction proceedings ever been started against you?	<input type="radio"/> Yes <input type="radio"/> No	
If you answered "Yes", please explain and provide dates	Dates	
<input style="width:70%;" type="text"/>	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>	
Has anyone in your household ever been convicted of a crime or are there any pending criminal charges against you?	<input type="radio"/> Yes <input type="radio"/> No	
If you answered "Yes", provide the charge, mark Felony or Misdemeanor, and provide the date of the charge. <i>Failure to provide this information may jeopardize the approval of this application.</i>	Dates (mm/yy)	
Charge: <input style="width:40%;" type="text"/> <input type="radio"/> Felony <input type="radio"/> Misdemeanor	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>	
Charge: <input style="width:40%;" type="text"/> <input type="radio"/> Felony <input type="radio"/> Misdemeanor	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>	
Is anyone in your household subject to a registration requirement under a state sex offender registration program? <i>Failure to answer this question may jeopardize the approval of this application.</i>	<input type="radio"/> Yes <input type="radio"/> No	
Do you have any pets? <i>Most Champlain Housing Trust properties do not allow dogs as pets</i>	<input type="radio"/> Yes <input type="radio"/> No	
What Type?	How Many?	
<input style="width:70%;" type="text"/>	<input style="width:20%;" type="text"/>	

Champlain Housing Trust is an equal opportunity housing provider. We do not discriminate on account of race, sex, sexual orientation, color, age, familial status, marital status, religion, national origin, U.S. military veteran status, disability, gender identity, gender-related characteristics or because a person is a recipient of public assistance, including Section 8 housing assistance.

If you are willing to help us with the US Government survey regarding racial/ethnic heritage, please complete the following information about the head/co-head of your household. You do not have to give this information, as it is not required to determine your eligibility. It is being used for statistical purposes to be sure that everyone receives assistance on a fair basis.

Ethnicity <i>(Mark one)</i>	<input type="radio"/> Not Hispanic or Latino <input type="radio"/> Hispanic or Latino	
Race <i>(Mark one or more)</i>		
<input type="checkbox"/> American Indian/Alaska native	<input type="checkbox"/> Asian	<input type="checkbox"/> Black or African-American
<input type="checkbox"/> Native Hawaiian or other Pacific Islander	<input type="checkbox"/> White	<input type="checkbox"/> Other <input style="width:100%;" type="text"/>

Additional Contact Information Please provide the names of anyone who helped you with the application process.
(i.e. friend, relative, caseworker)

Name <input type="text"/>	Relationship <input type="text"/>	Email Address <input type="text"/>
Name <input type="text"/>	Relationship <input type="text"/>	Email Address <input type="text"/>

Do we have permission to contact the people above for assistance with your application? Yes No

Are you working with any of the following agencies? (check all that apply)

<input type="checkbox"/> AALV	<input type="checkbox"/> Howard Center	<input type="checkbox"/> Safe Harbor	<input type="checkbox"/> Steps To End DV
<input type="checkbox"/> BHA	<input type="checkbox"/> NCSS	<input type="checkbox"/> Samaritan House	<input type="checkbox"/> Veterans Administration
<input type="checkbox"/> COTS	<input type="checkbox"/> Pathways	<input type="checkbox"/> Spectrum	<input type="checkbox"/> Voices Against Violence
<input type="checkbox"/> Other <input type="text"/>			

Do we have permission to contact the agencies above for assistance with your application? Yes No

PLEASE READ THE FOLLOWING STATEMENT CAREFULLY BEFORE SIGNING THIS APPLICATION:

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 type="text"/>	Print Name <input type="text"/>	Date <input type="text"/> / <input type="text"/> / <input type="text"/>
Signature – Other Adult Household Member <input type="text"/>	Print Name <input type="text"/>	Date <input type="text"/> / <input type="text"/> / <input type="text"/>
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Signature – Other Adult Household Member <input type="text"/>	Print Name <input type="text"/>	Date <input type="text"/> / <input type="text"/> / <input type="text"/>



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.

<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 Co-op (2-bedrooms) Old North End, Burlington
<input type="checkbox"/>	Queensbury Co-op (2 & 3-bedrooms), South Burlington

<input type="checkbox"/>	Studio Rose St Only	<input type="checkbox"/>	1 BDRM	<input type="checkbox"/>	2 BDRM	<input type="checkbox"/>	3 BDRM	<input type="checkbox"/>	4 BDRM Bright St Only
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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.

Have you a completed a Champlain Housing Trust Rental Application? If Yes, please continue.	<input type="radio"/> Yes	<input type="radio"/> No
In addition to your coop selection do you want to be considered for tax credit and market rate apartments?	<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"/>		Birth Date (mm/dd/yyyy) <input type="text"/> / <input type="text"/> / <input type="text"/>	Sex <input type="radio"/> M <input type="radio"/> F <input type="radio"/> NB
#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"/>		Birth Date (mm/dd/yyyy) <input type="text"/> / <input type="text"/> / <input type="text"/>	Sex <input type="radio"/> M <input type="radio"/> F <input type="radio"/> NB
#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"/>		Birth Date (mm/dd/yyyy) <input type="text"/> / <input type="text"/> / <input type="text"/>	Sex <input type="radio"/> M <input type="radio"/> F <input type="radio"/> NB
#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"/>		Birth Date (mm/dd/yyyy) <input type="text"/> / <input type="text"/> / <input type="text"/>	Sex <input type="radio"/> M <input type="radio"/> F <input type="radio"/> NB
#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"/>		Birth Date (mm/dd/yyyy) <input type="text"/> / <input type="text"/> / <input type="text"/>	Sex <input type="radio"/> M <input type="radio"/> F <input type="radio"/> NB

GENERAL INFORMATION

How much do you pay for housing now? \$

What are your reasons for moving?

SHARE PURCHASE

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

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

CO-OP MEMBERSHIP INFORMATION

How did you first learn about cooperative housing?

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

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

(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

If "No," please explain:

Co-ops are committed to providing housing to people regardless of their political or religious affiliation, race, color, national origin, age, sex, sexual orientation, gender, 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

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.

or in the event my application is approved, I also give my consent for 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.

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Signature – Head of Household <input style="width:95%;" type="text"/>	Print Name <input style="width:95%;" type="text"/>	Date <input style="width:20px;" type="text"/> / <input style="width:20px;" type="text"/> / <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/>
Head of Household Phone Number <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> - <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> - <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" 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:20px;" type="text"/> / <input style="width:20px;" type="text"/> / <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/>
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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

FAX: 802-862-5054

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

CHAMPLAIN HOUSING TRUST



WWW.GETAHOME.ORG

FAIR CREDIT REPORTING ACT

We are hereby informing you of certain information pursuant to the Fair Credit Reporting Act and Fair and Accurate Credit Transactions Act of 2003, 15 U.S.C. §§1681 *et seq.*, as amended by the Consumer Credit Reporting Reform Act of 1996 (Public Law 104-208, the Omnibus Consolidated Appropriations Act for the Fiscal Year 1997, Title II, Subtitle D, Chapter 1).

1. A consumer credit report will be obtained when an application is submitted from the following consumer credit reporting agency:

Equifax

P.O. Box 105873

Atlanta, Georgia 30348

Toll Free Telephone Number: (800) 685-1111

2. Pursuant to Section 615 of the Fair Credit Reporting Act, we are notifying you that the above noted agency only provided information about your credit history. It took no part in making the decision to deny your rental application, nor can it explain why the decision was made.
3. You have certain rights under federal law, as explained in more detail in paragraphs 4 and 5 below. Pursuant to the Fair Credit Reporting Act, you have the right to obtain a copy of your credit report, dispute its accuracy and provide a consumer statement describing your position if you dispute the credit report. If you believe your report is inaccurate or incomplete, you may call the consumer credit reporting agency at the number listed above or write to the credit reporting agency at the listed address.
4. Pursuant to section 612 of the Fair Credit Reporting Act, you have the right to obtain a free copy of your consumer report from the consumer credit reporting agency whose name is listed. You must request the copy within 60 days of the date you received this letter.
5. Pursuant to Section 611 of the Fair Credit Reporting Act, if you dispute any of the information in your report, you have the right to add to your report a "consumer statement" of up to 100 words explaining your position of the item under dispute. Trained personnel are available at the consumer credit reporting agency to help prepare consumer statements.

To request a copy of your Credit Report or send in a Statement or Dispute:

Equifax
P.O. Box 105873
Atlanta, Georgia 30348
(800) 685-1111

LeasingDesk Screening
2201 Lakeside Blvd.
Richardson, Texas 75082
(866) 934-1124
<http://www.realpage.com/consumer-dispute>

