The C Street Cooperative is now accepting applications for membership and a **1-bed 1-bath upstairs suite**. Each adult member of a household must submit an application in order to be considered.

We are targeting low-income households who meet the following income guidelines:

Household Size	Minimum monthly income*	Maximum monthly income
1 person	$1,574/month*	$3,325/month
2 people	$1,574/month*	$3,800/month
3 people	$1,574/month*	$4,275/month

*Note: household debt is also considered when determining the minimum monthly income. Total monthly household debt payments (car loan, credit card payments, etc.) plus the monthly carrying charges ($788/mo.) may not exceed more than 50% of total household income.

How to submit your application:

- Each adult member of the household must complete an application.
- Return completed applications by email to info@squareonevillages.org or by mail to SquareOne Villages at

  15 N. Polk St.
  Eugene, OR 97402
  Attn: C Street Member Selection Committee

  All sections of the application must be completed in order to be considered.
- Please note: the application process will involve an interview.
- Email questions to info@squareonevillages.org

—C Street Co-op Overview—

Address:1075 & 1077 C Street; Springfield, OR 97477

Six private 1-bed, 1-bath suites with kitchenettes; ~384 square feet each



Current carrying charges: $787 / month

The carrying charge is a monthly payment that each member makes to the co-op that covers all of the co-op's fixed and variable expenses, including utilities (electric, water, sewer, and trash), property taxes and insurance, maintenance, replacement reserves, ground lease fee, and mortgage payments. Monthly carrying charges are set by the co-op as part of its annual budgeting process.

Membership Share Purchase: $10,000 **

In addition to the monthly charges, each accepted applicant must purchase a membership share in the co-op, similar to a down payment on a home. The value of the share will appreciate according to a resale formula of 3% simple interest per year. This allows member-owners to build modest equity while also preserving affordability for future residents.

A minimum of $2,500 toward the total share cost must be paid in full prior to move-in. SquareOne Villages is able to assist qualified applicants in obtaining financing to purchase a share.

Available Suite

Currently available is an upstairs 1-bed, 1-bath suite with kitchenette. The suite includes a refrigerator and induction cooktop. C Street members share a laundry room with two washers and two dryers.



—Application Process—

1. Submit completed applications by email to info@squareonevillages.org or by mail to SquareOne Villages at

   15 N. Polk St.
   Eugene, OR 97402
   Attn: C Street Member Selection Committee

   Please note: each adult member of the household must submit an application. Only completed applications will be considered.

2. SquareOne Villages will review applications for completeness, income eligibility, and according to the member selection criteria (see pp. 4-6). Applications will be considered in the order they are received.

3. Applicants who meet the income guidelines will have their references contacted by the C Street board of directors, and a criminal background check will be conducted. Applicants with criminal convictions may be subject to additional screening.

4. Applicants who pass the background check and whose references have confirmed their ability to uphold the community agreements and participate in the management of the property will be invited for an interview with the C Street board of directors. Documentation of income must be provided at the time of the interview.

5. Upon approval by the C Street board of directors, the selected applicant will be contacted by SquareOne Villages to set a time to sign all relevant documents and finalize their purchase of a share in the co-op.

6. Once a final inspection has been completed, the applicant will be notified of their move-in date. First month's carrying charges must be paid in full upon move-in.

—Member Selection Criteria—

Applicants will be evaluated on the criteria listed below. Neither SquareOne nor the C Street Cooperative shall discriminate on the basis of race, color, religious affiliation, age, gender identity, familial status, sexual orientation, marital status, disabilities, source of income, or for any reasons prohibited by federal law or the laws of the State of Oregon.

1. **Income**

- Minimum income: Has a gross income (before taxes) of at least **$1,574/month** ($18,888/year).
  Note: Minimum monthly income may be higher depending on total household debt (see below under "Household Finances")

- Maximum income: Total household income must not exceed 80% of the Area Median Income for Lane County based on household size. The 2021 income limits are:

Household Size	Max. monthly income	Max. annual income
1 person	$3,325	$39,900
2 people	$3,800	$45,600
3 people	$4,275	$51,300

2. **Household Finances**

- Regular income: Consistent, verifiable income/employment for the past 24 months.

- Rent payment history: Applicant must be able to show a history of making rent or mortgage payments in full and on time.

- Credit history: Applicants should show financial responsibility, including paying installment debts (e.g. credit cards). No bankruptcies or foreclosures in the past 3 years.

- Household debt-to-income: Total household debt repayments *plus* monthly co-op carrying charge payments ($787/mo.) may not exceed 50% of the household's income.

3. **Co-op share purchase**

- Share purchase: Applicant must be capable of purchasing a share in the cooperative. A minimum of $2,500 toward the total share cost must be paid in full prior to move-in.

- Share financing: If any part of the share purchase is being financed (through SquareOne Villages or any other lender), total monthly debt-to-income ratio (monthly carrying charges [$787] + share loan repayment + all other household debt) must not exceed 50% of the household's income (see above).

4. Commitment to cooperative housing

- Co-operative Homeownership: Applicants must make reasonable efforts to understand the unique characteristics of co-operative housing.

- Participation in management: Applicants must show reasonable ability and willingness to spend a limited amount of time every month to participate in the co-op's operations, management, maintenance, and governance.

- Cooperation: Applicants must show reasonable ability and willingness to cooperatively work with other members and participate in group decision-making.

- Community agreements: Affirms ability to observe community and cooperative agreements; agrees to sharing in roles and responsibilities with others in co-op management (rotating officer roles, etc.).

- Non-discrimination: Applicants must agree that they and their household will not discriminate against other residents or applicants on the basis of any protected category, including race, sex, gender, age, marital status, religious or political affiliation, color, national origin, sexual orientation, veteran status, family composition, disability, or source of income.

- Ability to comply with terms of lease: Applicants must be able to fully comply with all terms of the Proprietary Lease and Community Agreements, and participate in the life of the co-op either independently or with reasonable assistance.

5. Criminal history, property damage, and disturbances

- Criminal history: Applicants must accurately describe any criminal convictions of all household members. Criminal history does not automatically disqualify an applicant. However, a history of one or more activities against people (violence, etc.); property (theft, destruction, fraud, etc.); or for any serious recent drug-related activity may be taken as evidence of the applicant's inability to participate successfully in a community setting, depending on the time since the conviction, the seriousness of the charges, and how the applicant has lived since then (e.g. completion of substance abuse treatment, etc.). Applicants with criminal convictions may require additional screening. Failure to report criminal convictions of any member of the household will be grounds for rejection of the application.

- Disturbances: Applicants must have no history of disturbing neighbors, destruction of property, or living or housekeeping habits that might adversely affect the safety, health, or welfare of other residents, or that might result in unusual maintenance services.

6. **References**

- Rental/housing references: Applicant must be able to provide at least two housing-related references (may include landlords, property managers, housemates, service/shelter providers, etc.) who can speak to the applicant's rent/mortgage payment history, lease compliance, and treatment of property. References must report no history of neighbor disturbances, property damage, or living/housekeeping habits that adversely affected the health, safety, or welfare of other residents or which resulted in unusual maintenance needs.

- Employment references: If household income includes income from employment, current employer(s) must be able to confirm regular and accurate income information.

- Personal references: Applicant must provide at least three references for each adult in the household who can speak to the applicant's initiative, attentiveness, responsibility, reliability, and teamwork and problem-solving abilities. References may include neighbors, coworkers, teachers, fellow volunteers, etc. No more than one of these references may be a member of the applicant's family.

Rights & Responsibilities of Co-op Members

RIGHTS	RESPONSIBILITIES
A. To occupy one of the housing units controlled by the co-op and share in the use of common amenities.	a. To refrain from behavior which in any way prevents or discourages another member from living peacefully in their assigned unit.
B. To live in democratically managed housing under the auspices of a democratically run organization.	b. To regularly attend co-op meetings and participate actively, or through their elected representatives, in the governing of their housing cooperative. To keep abreast of all co-op (and SquareOne) communications such as emails, newsletters, calendars, and website updates.
C. To live in housing that is clean and sanitary.	c. To share in whatever work is required to keep the property clean, sanitary, in good repair, safe and secure, and operating properly.
D. To live in housing that is safe and secure.	d. To abide by all co-op security measures. Lock doors, windows, and rooms appropriately. Monitor all guests. Manage keys and lock combinations responsibly. Respect the property and privacy rights of others. Refrain from all illegal activities.
E. To live in housing free from abuse, harassment and prejudicial behavior of any kind.	e. To refrain from any actions that would discriminate against, harass or abuse another member; or cause physical, emotional, or psychological harm.
F. To privacy in their assigned unit.	f. To respect the privacy rights and personal space of all other members.
G. To access all co-op rules, policies, and financial records.	g. To pay all co-op charges in a timely manner. Familiarity with the co-op's Bylaws, policies, contracts, and community agreements.
H. To a balanced and fair system of dispute resolution and due process.	h. To work proactively to resolve disputes in a forthright, peaceful and civil manner – beginning by addressing concerns respectfully as a neighbor whenever possible and appropriate
I. To trained and competent co-op Officers and Board of Directors; including protection from capricious or irresponsible decision making.	i. To serve as a member of the co-op's Board and to periodically assume the role of an Officer along with other members. To communicate and cooperate with the co-op's Officers and Board in the execution of their duties. To hold officers and other members accountable and provide constructive feedback at appropriate times and places. To be familiar with the co-op's rules, policies, procedures and community agreements. Attend and actively participate in relevant meetings.

—Cooperative Agreements—

The mission of the C Street Cooperative is to provide permanently affordable housing to its members in a stable community setting, and to promote a cooperatively-owned affordable housing option for low-income members of the community at large. The cooperative approach to housing instills a pride of ownership resulting from people experiencing control over their living space, often for the first time in their lives. This pride of ownership leads to a deeper interest in keeping the housing and property well-cared for.

The C Street Cooperative is more than just a cheap place to live. **It requires the participation of its member-owners in the management and maintenance of the property through a democratic process**. Cooperative ownership depends on the active involvement of its members in order to operate and remain affordable.

As with any form of homeownership, cooperative housing involves additional responsibilities compared to rental housing. In exchange, members enjoy significant cost savings and greater control over how their housing is managed. By continuing with this application, you agree that:

You understand that this is different from rental housing and that living at C Street comes with additional obligations beyond making a monthly payment. If accepted as a member, you agree to:

Participate as a member of the Cooperative's Board of Directors and share in the responsibilities of an Officer of the co-op along with other members.

Regularly contribute time each month on approved activities managing and maintaining the property. These include landscaping, home repair, taking minutes, committee work, serving as an Officer of the co-op, and more. All members must at all times abide by the Cooperative's Participation Policy.

You recognize and understand that by applying to become a member of the C Street Cooperative, You are making a commitment to cooperative housing as outlined above.

If accepted as a member of the C Street Cooperative you agree that you will, in good faith, maintain this commitment while a member, acquaint yourself with all of the cooperative's rules and policies, and participate to the best of your ability

—Application—

Each adult applicant (18 or older) must fill out an application to be considered for membership. Please fill out the application completely. Incomplete applications will not be considered.

I have read the Member Selection Criteria, Cooperative Agreements, and the Rights & Responsibilities of Co-op Members and still want to continue the application process

Applicant Initials: _____ **Date: _____**

General Information

Legal/Given Name:		
Date of birth		
Name Used:		
Phone #:		
Email:		

How much do you pay for housing now? $_____

Do you need a reasonable accommodation due to a disability? **Yes / No**
If so, what kind?

Household Composition List all household members (<u>including yourself</u>) who are applying to live at C Street:

Full Legal Name	DOB

Pets List any pets you may have

Kind (Cat/Dog …)	Service Animal?	Spayed / Neutered?	Licensed?
	Yes / No	Yes / No	Yes / No
	Yes / No	Yes / No	Yes / No

Note: C Street's pet policy has a limit of one pet per household. Dogs and cats must be vaccinated, licensed, and spayed/neutered. Applicants with pets may be required to provide additional references about their pet's behavior. Reasonable accommodations to the pet policy due to a disability may be requested above.

Do you have a vehicle? **Yes / No** If so, how many and what kind(s)? _____

_____

Note: Off-street parking at C Street is limited to four spaces on a first-come, first-served basis and subject to the terms of the co-op's Parking Policy. Vehicles parked on the property must be licensed, registered, and in working condition at all times.

Current Address

Do you currently (check one) Rent _____ Own _____ Other (explain) _____

Current Street Address:	City/State	Zip
Current Landlord/Service Provider (if applicable):	When did you move in here?	
Phone Contact for Current Landlord/Service Provider:	Rent:	
Email Contact for Current Landlord/Service Provider:		

Are you currently homeless?	Yes / No
Is your current rent/mortgage more than 50% of your total household income?	Yes / No

Previous Housing List all the places where you have lived in the past 5 years, not including your current housing. If you lived in a friend's or family member's home, indicate by checking "other."

Previous Address:	City/State	Zip
Previous Landlord/Service Provider:	Dates you lived here?	
Phone Contact for Previous Landlord/Service Provider:	Rent:	
Email Contact for Previous Landlord/Service Provider:		
Check one: Rent _____ Own _____ Other (explain) _____		

Previous Address:	City/State	Zip
Previous Landlord/Service Provider:	Dates you lived here?	
Phone Contact for Previous Landlord/Service Provider:	Rent:	
Email Contact for Previous Landlord/Service Provider:		
Check one: Rent _____ Own _____ Other (explain) _____		

Previous Address:	City/State	Zip
Previous Landlord/Service Provider:	Dates you lived here?	
Phone Contact for Previous Landlord/Service Provider:	Rent:	

Email Contact for Previous Landlord/Service Provider:	
Check one: Rent _____ Own _____ Other (explain) _____	

Previous Address:	City/State	Zip
Previous Landlord/Service Provider:	Dates you lived here?	
Phone Contact for Previous Landlord/Service Provider:	Rent:	
Email Contact for Previous Landlord/Service Provider:		
Check one: Rent _____ Own _____ Other (explain) _____		

Household Income

List all sources of income for all household members. Some examples of income sources include, but are not limited, to:

Employment	Social Security	Child support or alimony
Self-Employment	Disability benefits	Pension/retirement
Unemployment benefits	Worker's Compensation	Assistance from family/friends

Name of Household Member with Income	Source of Income	Amount per month

Note: Documentation of all income must be provided for verification.

Employment History Present employer information is required if employment is listed as a source of income. Volunteer experience may also be provided here.

Present Employer How Long? Position Full/Part-time

Supervisor Phone #

Previous Employer How Long? Position Full/Part-time

Supervisor Phone #

Previous Employer How Long? Position Full/Part-time

Supervisor Phone #

Assets Please list all checking, savings, retirement accounts, stocks, 401k's, etc. held by each member of your household. (use additional sheets if necessary)

Name of Household Member/ Account Holder	Bank/Institution and Type of Account	Current Balance

Does any household member own real estate? **Yes** / **No**

If "Yes," where is it located? _____ Market value: $_____

Is this a residential property? **Yes** / **No**

Is this property rented to others? **Yes** / **No**

Share purchase The cost of a share in the C Street Cooperative is $10,000

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

If you are not able to buy a co-op share in full, how much would you need to borrow? $_____

Household debt Please list all debts owed by all household members. Sources of debt may include credit card payments, car payments, student loans, medical debt, personal loans, etc. Please list the total amount owed as well as the current monthly payment for each source of debt. (use additional sheets if necessary)

Name of Household Member with Debt	Source of Debt and Total Balance	Current Monthly Payment

Participation & Cooperation *…your participation makes C Street affordable*

Residents of the C Street Cooperative are members of a cooperative corporation. The co-op is responsible for managing common areas, adopting rules and policies, and maintaining the property through a democratic process in partnership with SquareOne Villages. C Street's ongoing affordability depends on member participation and cooperation.

Can you commit to the requirements outlined in the Cooperative Agreements on p. 8 of this application?	**Yes / No**

Do you understand how a housing co-op is different from conventional rental housing?	**Yes / No**
Can you fulfill the responsibilities of being a member of a housing cooperative as described on p. 7 of this application?	**Yes / No**

Why do you want to join a housing cooperative?

_____

_____

_____

_____

_____

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

_____

_____

_____

_____

Please describe 1-3 commitments you kept to organizations, projects, or other groups. These can include work, school, or community projects that demonstrate your reliability, initiative, teamwork, and problem-solving skills. **List a reference we can contact who can speak to each of these commitments.** (use additional sheets if necessary)

1._____

_____

_____

_____

_____

Name of reference who can speak to your experience:_____

2._____

_____

_____

_____

_____

Name of reference who can speak to your experience:_____

3._____

_____

_____

_____

_____

Name of reference who can speak to your experience:_____

Participating in co-op meetings includes listening to and discussing proposals with the goal of arriving at a decision everyone can live with; taking written meeting notes; preparing for meetings by reading meeting minutes and proposals; etc. Co-op business may include deciding how to best maintain common areas, how long members may host guests, and how to budget the co-op's financial resources. As a member, you will be expected to actively and humbly participate in the co-op's decision-making process.

Will you be willing to take part in community meetings as described above?	**Yes / No**
Once a member, will you be willing to accept feedback from other members of Cottage Village about concerns that involve you or members of your household (example: noise, shared space, lease compliance, etc.)?	**Yes / No**
Are you willing to listen to people who disagree with you about an issue that concerns you?	**Yes / No**

Criminal background information

Please list each State and County in which you have lived during the past three years

1. State, County	4. State, County
2. State, County	5. State, County
3. State, County	6. State, County

Have you ever been convicted of a criminal offense?	**Yes / No**

Please state any criminal convictions, including the charges, date, and location (use additional sheets if necessary).

_____

_____

_____

Character references Please list at least 3 references for each adult in the household. Choose references who can speak to your teamwork skills, problem-solving abilities, reliability, and initiative in completing projects and working with others. References may include employers, co-workers, volunteer supervisors, teachers, service providers, etc. **Please do not list more than one family member as a reference if at all possible**.

1._____
Name Relationship

_____
Address Phone E-mail

2._____
Name Relationship

_____
Address Phone E-mail

3._____

Name Relationship

Address Phone E-mail

4. Name Relationship

Address Phone E-mail

5. Name Relationship

Address Phone E-mail

I declare that all information in this application is true and accurate to the best of my knowledge. I give permission to SquareOne Villages to verify all information provided, and to check my criminal background, employment history, credit history, and references. I realize that providing false information will lead to a denial of my application.

Applicant Signature Date