

RESIDENT AGREEMENT

Outline of Lease Terms

COMMUNITY LIFE

Each member of the community has inherent value, adding a unique enhancement to Collective Chicago (The Co or The Collective). This value is recognized and appreciated. Everything that we do in the community affects not only ourselves but also the rest of the house. For these reasons:

- All residents attend once a week house meals and help cook every two months with the help of a coach. If you can't attend dinner due to an employment-related conflict or emergency, please let us know the day before.
- Each resident is expected to keep all aspects of his floor clean and organized and perform a share of the cleaning on his floor. We strongly advise going over a cleaning checklist agreement with roommates upon each move in. Coaches will try to conduct monthly "team clean audits" to help facilitate a clean space for all residents.
- Guests are welcome at the Collective as long as they do not hinder the growth and health of the house; however, overnight guests are permitted for a maximum of two nights a week. No guests are allowed in the home without a resident present. We strongly advise coordinating with your roommate in advance. This is to foster a sense of security and awareness in the house, so that all residents have been vetted by the community.
- Quiet hours are from 10pm to 8am, and we ask your discretion to be attentive to anyone with irregular work schedules whenever possible.
- Co-living floors are available from 9am to 5pm, but available beyond that time frame if you coordinate with the residents of that floor.
- Residents are welcome to request switching their coaches or financial advisors if they don't seem to be the best fit for their learning style.

CODE OF CONDUCT

The following are not permitted at Collective Chicago:

- Discrimination towards other residents, staff, or guests based on age, race, ethnicity, national origin, religion, gender, sexual orientation, disability, criminal history, economic class or current income, including their ability to contribute towards paying rent. All are to be equally valued.
- Sexual, physical, verbal or emotional abuse or harassment towards residents, staff or visitors
- Possession of weapons or illegal substances
- Stealing or destruction of property
- Dishonesty
- Smoking inside the house. If smoking tobacco or marijuana outside, please be considerate. Do not smoke around children and do not throw cigarette butts on the ground.
- Any personal conflict between two residents threatens the health of the whole. In the event of personal conflict between residents, they should seek to reconcile with each other. If that fails, they should seek reconciliation through the mediation of another resident or coaches.

RENT & FINANCIAL ADVISING

In the interest of supporting each resident's path toward financial and personal independence, residents are expected to gain employment and pay rent 45 days after move-in. The first 45 days are free, pending the following performance:

- If unemployed, a resident is expected to either:
 - Apply themselves to gain employment by using the many job readiness tools available and spend the majority of time applying to gain full time work OR enroll in a job readiness program.
- If underemployed, a resident is expected to:
 - Find supplemental employment or gain more hours in order to be making a minimal sustainable income of \$1,900/month (*essentially minimum wage at 40 hours a week*).
- All income will be divided up as follows (regardless of employment status or receiving government financial assistance—disability, unemployment, Social Security):
 - \$400/month for rent starting 45 days after move in
 - Rent is due every month after the initial 45 days of residence even if there are gaps in employment.
 - Half of the remainder of income after rent will go towards savings or debt payments
 - Savings may not be spent for any reason while at the Collective without first consulting your advisor.
 - Savings is a requirement for all income (even in the first 45 days)
 - The remaining half of income is available for personal spending
 - For example: if you earn \$2000 in a month, \$400 goes to rent, \$800 to savings or debt, and \$800 is for spending
- Each resident must create and follow a budget in collaboration with his financial advisor.
- Financial visibility can be required as needed to confirm progress on income and savings totals in accordance with your budget. No personal banking account info will ever be requested. Pay stubs and some itemized transactions can be reviewed on an as-needed basis.
- If a resident fails to pay rent, or make substantive progress; consistently missing meetings or neglecting to complete agreed objectives, residents can be given 30 days to move out upon their third written infraction, regardless of rent payments.

FINANCIAL HARDSHIP & NON-EVICATION POLICY

We at Collective Chicago are income-attentive housing that prioritizes stability and dignity.

No resident shall be evicted or asked to leave the program solely because of inability to pay rent. Residents experiencing financial hardship will work with their coach or financial advisor to create an individualized plan to catch up.

Options may include:

- Temporary rent reduction or waiver
- Payment plan based on available income
- Extension of the rent-free adjustment period

Decisions on reductions or waivers will be made by the residency board, comprised of staff and some board members, documented in writing via email from your respective coach or advisor.

The goal of this policy is to maintain housing stability to the best of our shared abilities and promote long-term self-sufficiency, not to penalize residents for short-term financial hardship.

ACCOMODATIONS

- A free gym membership and shared bikes are available to all, and access to therapy is available upon request for any resident interested.
- The following expenses are covered by the the Collective at move in, but will be covered by the resident as he is gains his second pay check:
 - Public transit, Phone bills, Toiletries, Basic clothes and footwear needed for employment.
- Weekly grocery gift cards of \$60 are provided by the Collective, pending good standing with rent, savings requirements, and making meetings.

COACHING & COMMUNICATION

Coaching meetings are a litmus test for employability and follow through. The more you are on top of your commitments, the more autonomy you naturally have. Below are the amount of coaching meetings based on your level of employment.

Hrs of Work/Week	0-19	19-29	30-35	35+
# Coach Meetings/Week	4	3	2	1

All unemployed and underemployed residents are expected to maintain office hours. Office hours begin at 9:30 AM at the Collective's office space and continue (with some flexibility) until 4pm. Those under 30 hours will customize office hours with their coach. This is a dedicated time to hone employment skills and work on job related tasks such as: completing applications, resume work, mock interviews and any other task that would assist the resident in getting full time work.

Every commitment made within the Collective ecosystem whether with coaches, dinners, or other will require follow through. Inability to follow through, or not communicate on three consecutive meetings will be addressed with your Coach, and upon the third documented infraction to follow through, it is grounds for dismissal from residency within one month from the final infraction, pending your communication poses no threat to yourself or others.

Failure to make meetings or correspond within 48 hours may prompt a safety protocol where digital code access will be temporarily suspended only until communication with coaches can be reestablished and we can confirm your safety and subsequently that of the house is not compromised.

PERFORMANCE PLANS

At Collective Chicago, when there is harm done, we seek to make it right and make a change. Any violations of this agreement negatively affect not only the individual, but also the Collective and can

jeopardize its health and growth. For these reasons the Collective will be patient and accommodating of the growing process for each individual, but the Collective reserves the right to remove someone from residency for displaying a consistent pattern of violations without progress towards self-betterment.

- After three violations to any items above, documented in the form of a coaching email or in the form of a performance plan can result in dismissal from the Collective at the discretion of the staff.
- A resident who has been removed from the Collective may be eligible for readmission after 6 months at the discretion of the Collective.