

Application Information

Headwaters North is comprised of 35 apartments centrally located just outside of downtown Tofino and is a joint project being developed by the District of Tofino, BC Housing and Catalyst Community Developments Society (“Catalyst”). Because Headwaters is an affordable rental community, there is additional information required in the application process from what you may be used to. This may seem like a lot to put together, but following the instructions in the enclosed application form and checklist will ensure we receive everything we need to process your application as quickly as possible.

Catalyst is the owner of the building. We create the policies and procedures and oversee the property management company. From time to time, we also organize tenant feedback sessions and community events. Ardent Properties is the property management company and is responsible for collecting rents, executing work order requests and assisting with any tenant questions about the building and living at Headwaters.

There are three types of rental rates available at Headwaters: market rates, rent geared to income (RGI) rates, and deep subsidy rates. To be considered for RGI or deep subsidy housing, you MUST first be on the BC Housing Registry. **You can sign up for the registry at:**

housingapplication.bchousing.org/olf/faces/welcome

Application selection for Headwaters will be conducted through a ranked lottery system. **Applicants with minor dependents (18 and under) or dependents age 19 and older with disabilities will be prioritized and be given the first chance in the lottery draws.** Please be aware that being drawn for the lottery DOES NOT guarantee you a unit; it only guarantees the position in which your application will be processed among the other applicants. Applications will be processed in the order they are drawn with no exceptions, and it is critical that you submit 100% of the required materials for tenancy consideration.

You must meet all eligibility requirements in terms of number of occupants and income as well as the requirements set out by the Tofino Housing Corporation. All applicants must also pass credit and reference checks.

Thank you for your interest in Headwaters! Read on for application information.

- Catalyst Community Developments Society

Application Timeline

August 13th, 2023 at 9:00 pm	Deadline for Catalyst to receive tenancy applications
August 14th, 2023	Lottery drawing and review of applications
September 1, 2023	All applicants will be notified via email regarding the status of their application
October 1, 2023	Leases for December 1 move in must be fully signed by tenant and landlord
November 1, 2023	Deadline for tenants to pay security deposits, key/fob deposits, and pet deposits (if applicable)
December 1, 2023	Expected date for first tenants to move in

Applications received after August 13, 2023, at 9:00 pm will not be processed until after the processing of all applications that were received on time, regardless of reason.

NOTE: Eligible applicants not selected for Headwaters North will be prioritised for tenancies at the 37-unit Headwaters South.

Application Requirements

Step 1: Are you eligible to apply?

For households made up of spouses and dependents¹, only one (1) applicant for the household needs to meet the criteria below and initial. For households made up of roommates, ALL applicants must meet the criteria below. Initial below in the red lines to indicate which eligibility criteria below you comply with:

INITIAL IF YOU
COMPLY

MUST MEET CRITERIA A

- _____ A. He, she or they or his, her or their spouse or common law partner does not own, either directly or indirectly through a trust, business asset, or otherwise, any interest in real property anywhere in the world

INITIAL B OR C

MUST MEET CRITERIA B OR C

- _____ B. Has lived in the Alberni Clayoquot Regional District for a minimum of 24 of the last 36 months

- _____ C. Is an “essential worker”, meaning a person working in public or non- profit health and mental health care, BC Ambulance Service, RCMP, critical utility and infrastructure workers holding specialized certifications, a teacher, principal, vice- principal or education assistant in the public school system or child-care worker.

INITIAL D OR E
IF NOT AN
ESSENTIAL
WORKER

IF YOU ARE NOT AN ESSENTIAL WOKER YOU MUST ALSO MEET CRITERIA D, E or F

- _____ D. Has been working full-time^{2,3} for more than one (1) year with businesses or institutions within the District of Tofino, or for Island Health, BC Parks or Parks Canada

- _____ E. Is a senior (age 55 or older).

- _____ F. Is receiving disability assistance.

1) Dependents are individuals under the age of 19, or individuals of any age with special needs, who are related by blood, marriage or other spousal relationship, adoption, or foster parenthood.

2) Full-time means an average of at least 26 hours per week year-round (1,352 hours annually) and in the case of self-employment, means employment which provides 90% of an individual's annual income.

3) The District of Tofino will allow the Housing Agreement employment requirement of a minimum of 1 year full-time employment (1,352 hours per year) be relaxed for any applicant where business shutdowns related to the COVID-19 pandemic meant that their full-time employment was interrupted, provided that their employer provide written confirmation that their employee would have full-time employment for the preceding year if the business had not had to close or reduce hours due to the COVID-19 pandemic

If you can't initial line A, B or C and, if you are not an essential worker, D, E or F, you are not eligible for housing at Headwaters at this time.

Step 2: Determine your unit size eligibility.

Occupancy at Headwaters is based on a maximum of two persons per bedroom.

Number of persons in household	Unit Eligibility
1	Studio or 1-bedroom unit
2	Studio, 1-bedroom or 2-bedroom unit
3	2-bedroom or 3-bedroom unit
4	2-bedroom or 3-bedroom unit
5	3-bedroom unit
6	3-bedroom unit

Based on above, please rank your unit size preference:

1st choice: _____ 2nd choice: _____

Will your household contain dependants (children aged 18 or younger, or household members aged 19 or older that are not able to work)? _____ (yes or no)

LIVING WITH A ROOMMATE (S):

If this is your preference, you must apply together and each of you must meet the qualification criteria. Remember 2- and 3-bedroom units will be prioritised to households with minor dependents.

If, once all the applications are processed, and there are 2- and 3-bedroom units still remaining we will notify unsuccessful applicants and give them an opportunity to submit a new roommate-based application for those units (before we seek new applications from those who did not apply by August 13th, 2023).

Step 3: Determine your rent type eligibility.

Unit Type	Rent Type	Number of Units Available
Studio	Market	2
Studio	RGI	5
Studio	Deep Subsidy	2
1 Bedroom	Market	3
1 Bedroom	RGI	8
1 Bedroom	Deep Subsidy	2

Unit Type	Rent Type	Number of Units Available
2 Bedroom	Market	5
2 Bedroom	RGI	3
2 Bedroom	Deep Subsidy	2
3 Bedroom	Market	1
3 Bedroom	RGI	1
3 Bedroom	Deep Subsidy	1

Your household income will determine your rent type eligibility. The three rent types available and the eligibility requirements are listed below. **The income limits are based on the total annual gross income of all household income earners 19 years or older applying to live in the unit.** Gross income is the total income **before tax deductions** which can be found on your tax return (T1) or your Notice of Assessment from the Canada Revenue Agency. Add each household member's gross income together to determine your household income, then refer to the tables below to see which rental rates and home types you are eligible for.

Market Rental Rates		
Home Type	Eligible Tenant Household Income	Monthly Rent
Studio	At least \$2,875/month to a maximum of \$6,859/month, or at least \$34,500/year to a maximum or \$82,310/year	\$1,150
1 Bedroom	At least \$3,458/month to a maximum of \$6,859/month, or at least \$41,500/year to a maximum or \$82,310/year	\$1,550
2 Bedroom	At least \$4,333/month to a maximum of \$10,734/month, or at least \$52,000/year to a maximum or \$128,810/year	\$1,950
3 Bedroom	At least \$5,167/month to a maximum of \$10,734/month, or at least \$62,000/year to a maximum or \$128,810/year	\$2,300

RGI Average Rent Rates**		
Home Type	Eligible Tenant Household Income	Monthly Rent
Studio	At least \$1,750/month to a maximum of \$5,167/month, or at least \$21,000/year to a maximum or \$62,000/year	30% of Gross income
1 Bedroom	At least \$1,750/month to a maximum of \$5,167/month, or at least \$21,000/year to a maximum or \$62,000/year	
2 Bedroom	At least \$2,167/month to a maximum of \$6,208/month, or at least \$26,000/year to a maximum or \$74,500/year	
3 Bedroom	At least \$2,167/month to a maximum of \$6,958/month, or at least \$26,000/year to a maximum or \$83,500/year	

**** NOTE: Actual rent in RGI units is 30% of gross (before tax) household income and will change annually based on changes in household income.**

BC Deep Subsidy Rates		
Home Type	Eligible Tenant Household Income	Monthly Rent
Studio	At least \$1,250/month to a maximum of \$1,829/month, or at least \$15,000/year to a maximum of \$21,946/year	\$375
1 Bedroom	At least \$1,250/month to a maximum of \$1,829/month, or at least \$15,000/year to a maximum of \$21,946/year	\$375
2 Bedroom	At least \$1,875/month to a maximum of \$2,217/month, or at least \$22,500/year to a maximum of \$26,600/year	\$570
3 Bedroom	At least \$1,995/month to a maximum of \$2,217/month, or at least \$23,940/year to a maximum of \$26,600/year	\$665

What is your combined household income: \$ _____

Based on above, please rank your rent type preference based on your income eligibility (Market / RGI / Deep Subsidy):

1st choice: _____ 2nd choice: _____

You may apply for both Market and RGI rates if eligible, but please remember you must already be on the BC Housing Registry for consideration of RGI and Deep Subsidy rates. **You do not need to be on the BC Housing registry to apply for the market-rate units.**

For RGI and Deep Subsidy rent applicants ONLY: You must already be on or have applied to the BC Housing Registry to apply for an RGI or Deep Subsidy rate unit. **Please initial below to confirm that you are already on the registry (or have applied).** To apply go to <https://housingapplication.bchousing.org/olf/faces/welcome>

RGI/Deep Subsidy Applicant Initials _____

IMPORTANT!

Filing a tax return with the CRA and participation in annual income testing are ongoing requirements of **all tenants** at Headwaters, including tenants in “market units”. All tenants are required to submit an annual CRA Notice of Assessment and a T1 Form (or for self-employed tenants a T2125 form and a copy of the business license) to the property management company. The property manager will usually perform annual income testing during the summer months. After occupancy, if household income increases above that year’s maximum allowable (this amount usually increases each year), we will work with tenants to assess if this is a permanent change before asking tenants to move out. **If you are unsure about this requirement, please ask.**

For the purposes of calculating gross household income, it is required that any income from the sources listed below are included:

- Income assistance
- Employment, including regular overtime, vacation pay and gratuities
- Self-employment, including commission sales
- Seasonal employment
- Employment Insurance and WorkSafe BC insurance
- Training allowances
- Income from the Resettlement Assistance Program
- Maintenance payments or support from family/ friends/community
- Rental income from real estate or dividends from stocks or bonds, if the real monthly income is greater than the imputed income from the asset
- Pension incomes including:
 - Old Age Security, Guaranteed Income Supplement, Allowance, and Allowance for the Survivor (formerly Spousal Allowance)
 - Senior's supplement
 - Private pension plans including Registered Retirement Income Fund
 - Canada Pension Plan, including retirement, disability, orphans, widows, disability for child, etc.
 - Foreign pensions

Does NOT Include:

- Earnings of dependent children aged 18 and under (regardless of student status)
- Student loans, equalization payments, student grants and scholarships
- Taxable benefits, including living out or travel allowances, medical coverage, uniform allowance, etc.
- Shelter Aid for Elderly Renters ("SAFER") and Rental Assistance Program ("RAP") payments
- Canada Child Tax Benefits, including the National Child Benefit Supplement, Child Disability Benefit, BC Family Bonus, and BC Earned Income Benefit
- Universal Child Care Benefits
- BC Childcare Subsidy
- Income from foster parenting or child support
- Child in Home of Relative and Extended Family Program
- Income from approved live-in care givers
- GST and Income Tax rebates
- War Veteran's Allowance and Disability Pension from Veteran's Affairs Canada.

Applicant Initials _____

Step 4: Pets

Pets with responsible owners are a welcome addition to Headwaters, however there are some restrictions to ensure everyone can enjoy their home and community:

- Only dogs and cats are allowed
- Each unit is allowed a maximum of two pets as follows:
 - One dog – OK
 - One cat – OK
 - One dog and one cat – OK
 - Two cats – OK
- **Dogs and cats must be neutered or spayed**
- Vicious pets of any breed are not permitted (pets that are known to have attacked humans)
- Only medium sized dogs and below are allowed (as defined by the [American Kennel Club](#))
- A pet damage deposit of \$250 is required regardless of number/type of pets
- Please submit a picture of your pet(s) with your application

What number and type of pets do you have? If none, indicate “zero”. _____

If you have a pet, is your pet spayed/neutered: _____ (yes or no)

If you have a dog, is it a medium-sized breed or smaller according to the American Kennel Club: _____ (yes, no, or N/A)

Applicant Initials _____

Step 5: Parking

Parking is an extra cost of \$25 per month. Parking availability is not guaranteed; a maximum of one parking spot per household **may** be made available to you.

One parking spot requested: _____ (Yes / No)

Step 6: Tenant Insurance

Before any tenant can receive keys to a unit at Headwaters, they must present to the property manager a copy of their tenant insurance policy that contains a \$2 million general liability coverage. This level of insurance coverage must remain in place throughout the tenancy.

Applicant Initials _____

If you believe you qualify for housing at Headwaters based on all of your answers to the preceding questions, please continue to the next section.

Consumer Credit and Tenancy History Inquiry Consent Form

(For one or two co-tenancy applicants otherwise complete a separate application)¹

Definitions: Information²

The word “**Information**” means credit information, personal information, and information about the services you use that are provided by the **Landlord or Landlord's agent as listed in this rental application** and information relating to your tenancy at the **Premises applied for in this rental application** including information regarding the duration of your tenancy, monthly rent, emergency contacts and any matters relating to your lease/tenancy agreement, including misrepresentations relating to, defaults under and/or breaches of your lease/tenancy agreement or any other matter experienced by the **Landlord or Landlord's agent**.

“**Credit Information**” means information about you, including your name, age, date of birth, occupation, place of residence, previous places of residence, occupancy length, marital status, co-occupant's/spouse's/same-sex partner's name and age, number of dependants, particulars of education or professional qualifications, field of employment, places of employment, previous places of employment, employment durations, estimated income, paying habits, outstanding debt obligations, cost of living obligations, involvement in bankruptcy proceedings or landlord and tenant disputes, assets, and banking information (including account and credit card information).

“**Personal Information**” means information about you including but not limited to credit information that may be relevant to your suitability as a tenant or for the assessment of other applications made by you (e.g. loans, financial, internet, phones, cable) if you have consented to the use of the information for this purpose, and may include: publicly available information obtained from the Internet, news sources or public records, databases and listings; online maps of your address used to verify the address information provided by you; and references (provided by you to the Landlord) concerning your character, reputation, physical or personal characteristics or mode of living or about any other matter or experience concerning you that is relevant to your suitability as a tenant.

Collection, Use and Disclosure of Information:

In consideration for the **Landlord or Landlord's agent** accepting you as a tenant and entering into a lease/tenancy agreement with you, you expressly consent to and authorize the following:

- The Landlord or Landlord's agent** may obtain Information about you through a tenancy and/or credit report conducted by **Rent Check Credit Bureau Ltd.** and as permitted or required by law. You expressly authorize **Rent Check Credit Bureau Ltd.** to provide Information regarding you to **The Landlord or Landlord's agent**.
- The Landlord or Landlord's agent** may use Information about you to determine your suitability as a tenant as permitted or required by law.
- The Landlord or Landlord's agent** may disclose Credit Information about you to **Rent Check Credit Bureau Ltd.**, as permitted or required by law, for inclusion within a database of rent-roll information and within a tenancy file on you, for purposes of:
 - tenancy reporting and credit reporting in accordance with provincial credit and consumer reporting acts;
 - establishing a credit history and or rental history;
 - maintaining aggregate statistical data for purposes of tenancy and credit scoring; and
 - supporting business application approval processing, usability studies and research.
- You expressly authorize **Rent Check Credit Bureau Ltd.** to retain positive Credit Information regarding you for the purposes outlined in section 3 above, for up to 20 (twenty) years. Negative Credit Information shall be maintained on record in accordance with provincial credit and consumer reporting acts.
- You agree that all statements on this Residential Rental Application are true and you expressly authorize all references given to release information about you to the **Landlord or Landlord's agent** for verification subject to sections 1 to 5.
- Rent Check Credit Bureau Ltd.** may also disclose your Information to any third party, but only with your prior express consent to do so or where required by law.

Please provide your consent by checking the following box and signing in the appropriate space below.

Yes, I have read and agree to the collection, use and disclosure of Information as outlined above.

I have read, understood and voluntarily agree to the terms and conditions outlined above.

Yes, I have read and agree to the collection, use and disclosure of Information as outlined above.

I have read, understood and voluntarily agree to the terms and conditions outlined above.

Applicant's Signature

X _____ X
Co-Applicant's Signature

Print Name

X _____ X
Print Name

Date (yyyy / mm / dd)

X _____ X
Date (yyyy / mm / dd)

¹ Signature space is provided for applicant and co-applicant however Rent Check suggests that if more than 2 applicants that the landlord provides additional tenancy applicants with a separate copy of this Residential Rental Application for completion.

² **DISCLAIMER:** Rent Check does not represent, warrant or guarantee that this Consent Statement will be valid or enforceable in all circumstances or for every landlord. Each individual landlord should modify the language of this Consent Statement to suit their individual circumstances, and should obtain legal advice regarding the appropriate consent to be obtained from their prospective tenants. The Landlord or Landlord's agent cannot disclose any information not covered by this consent for whatever reason to Rent Check Credit Bureau Ltd.

**Application for Headwaters North
366 Peterson Dr, Tofino, BC**

It is important that you complete all the sections of the application form. This application is designed to collect specific information from prospective tenant(s) seeking affordable housing in accordance with the Freedom of Information and Protection of Privacy Act. Catalyst Community Developments Society or their designated agent will use this information to determine your eligibility for housing.

Note: all household individuals aged 19 or older must be listed below as an applicant

Desired Move-In Date: _____

Primary Applicant Name: _____

Primary Applicant Phone: _____

Primary Applicant Email: _____

Primary Applicant Date of Birth: _____

Primary Applicant Current Address (include postal code):

Second Applicant Name: _____

Second Applicant Phone: _____

Second Applicant Email: _____

Second Applicant Date of Birth: _____

Second Applicant Current Address (include postal code):

Third Applicant Name: _____

Third Applicant Phone: _____

Third Applicant Email: _____

Third Applicant Date of Birth: _____

Third Applicant Current Address (include postal code):

List below the full name and date of birth for any minors under the age of 19 who will live in the household as non-tenant occupants:

Minor Occupant Full Name Date of Birth

Minor Occupant Full Name Date of Birth

Minor Occupant Full Name Date of Birth

Summarize Your Household Application Information

Please list yourself on the first line and then all those who will live with you if your application is approved.

Full Names (Last name, first name)	Relationship to Applicant (Indicate: Family member or roommate)
	Primary Applicant

*Requested to determine that family size does not exceed guidelines for occupancy and bedrooms.

Accommodation Required

Do you have any special requirements or require an accessible unit? No Yes (please explain): _____

Do you expect the number of people in your family to change in the next 12 months?

* No Yes If yes, please explain (e.g., pregnancy) _____

*This information helps us make sure we are meeting appropriate Occupancy Standards

Residency History (For roommate applications, each roommate must complete – add pages if necessary)

Please list your addresses for the three (3) years prior to the date of application.

Address	From (Date)	To (Date)	Landlord's Name	Landlord's Phone Number
		Present		

Employment History (For roommate applications, each roommate must complete – add pages if necessary)

Please give details of your employer(s) for the 12 months preceding the date of application

Company Name	Hours*	Supervisor Name	Contact Number	Email Address

*Total hours for 2023 (will be verified through paystubs or contracts)

You may submit other reference contacts here, e.g., doctor, pastor/priest, community organization.

Name	Role	Phone	Email

Income

To make sure our affordable rental homes are serving low to middle-income households, applicants are asked to provide confirmation of their current gross household income. Prior to signing a tenancy agreement, all applicants must provide identification and proof of income as part of our screening process to determine suitability for our below market rental homes.

Please list the Gross Annual Household Income for 2022 (BEFORE DEDUCTIONS) for all members of your household age 19 and older. The information listed below should include income from ALL sources. For roommate applications, income from all roommates must be listed (attach an additional page if required):

Full Applicant Name	Income Source (e.g., Current Employer, EI, Pensions etc.)	Annual Income
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
Total Household Gross Annual Household Income		\$

Before sending in your application, please check that you have:

- Completed your application in full
- Provided at least two (2) references (landlord, employment, or other reference)
- Provided three (3) years' residency history including landlord names and phone numbers
- Completed the declaration below and signed the application on the last page

Required Attachments

When you submit this application, simultaneously attach **in PDF format only** the following information for each household applicant age 19 or over:

1) Your last three paycheque stubs from all employers that you have – each stub must clearly show your name, your employer’s name, the pay period, the amount of pay received for the period. If you do not work but have income from pensions, benefits or assets, you will need to provide proof of such which could be a statement from pension fund, or a statement, letter or cheque stub from the agency providing the benefit. **If you are self-employed, you must provide a signed affidavit letter to us stating that at least 90% of your annual income comes from your self-employment job(s), and your provided banking statements must corroborate this.**

2) If self employed, a copy of your District of Tofino Business Licence.

3) Your 2022 Notice of Assessment (NOA) from the Canada Revenue Agency.

4) Your last three (3) statements for every bank/financial account you have, including chequing, savings, investment accounts, etc.

5) Proof of Canadian residency: We will accept a scan of your driver’s license, passport, permanent residency card, BC Services Card, or work permit.

6) A photo of each pet that will live with you at Headwaters, if applicable.

Please note that your application and all supporting materials you provide us will be treated sensitively and confidentially.

We will not process your application without all the required information listed above.

Declaration

Please read and sign this statement if you consent to the following:

MUST INITIAL

I/We hereby authorize agencies or individuals to provide information they have that is related to the assessment of the application for tenancy. Pursuant to the Freedom of Information and Protection of Privacy Act, Catalyst Community Developments Society or their designated agent can make any inquiries that are necessary to verify information given in this application for affordable housing.

MUST INITIAL

I/We certify that the information on this form is true, correct, and complete in every respect to the best of my/our knowledge and can be verified by Catalyst Community Developments Society or their designated agent, including obtaining personal reports on me/us from one or more agencies or individuals. I understand a credit check will be completed when an applicant is not able to provide satisfactory references and income verification.

MUST INITIAL

I/We understand this application does not constitute an agreement to provide me/us with rental accommodation.

MUST INITIAL

It is my/our responsibility to advise Catalyst Community Developments Society or their designated agent, of any changes to the information given in this application and to provide relevant supporting materials required or requested.

Primary Applicant Signature _____
Date

Second Applicant Signature _____
Date

Third Applicant Signature _____
Date

**Email your completed application form and all
attachments in PDF format to:**

rentheadwaters@catalystcommdev.org

Frequently Asked Questions

How many homes are in the project and what size are the individual homes?

- 35 homes in total
- Studio, 1 bed, 2 bed and 3 bed homes

Do all the homes have patios or balconies?

- Yes

What type of heating and cooling is available at Creekside and how will it be billed?

- Heat is in the form of electric baseboard heat.
- The homes do not have air conditioning.

How is hot water distributed to each home?

- Each home will share the building hot water boiler
- Hot water will be metered and billed to each unit

Are there any shared amenities at Headwaters, such as an amenity room or playground?

- The Headwaters complex has an amenity room that is shared by residents of both the North and South buildings. Please ask your property manager for more details

Are there in-suite washers and dryers?

- Certain 3-bedroom units have hookups installed for washers and dryers
- Both buildings at Headwaters have common access-controlled laundry facilities for all tenants

What is in the appliance package? Are the appliances full-size?

- Each 1, 2 and 3-bedroom home has a full-size stove, fridge, and dishwasher

Is the building non-smoking?

- Yes, all homes and common areas, indoors and outside are non-smoking. This applies to tenants and visitors

Are there any special features related to sustainability?

- The building envelope is built to provide good insulation and minimize energy loss
- Light fixtures are LED
- The energy system is efficient at providing heat and hot water

Is there a sprinkler system (in homes)?

- Each home and all common areas have sprinklers
- Please take care not to bump the sprinkler heads
- Nothing should be put over or hung from the sprinkler heads

What is the flooring, e.g., hardwood, laminate, vinyl, carpet?

- Each home has a luxury vinyl tile floor

Will there be security cameras on site?

- Yes

What pets are allowed?

- Two pets maximum. Dogs and cats only. One dog per household.
- All dogs must be medium sized or smaller (no large breeds)

What will the selection criteria be?

- Please refer to the application information sheet for details of the selection criteria

Is there parking available?

- Limited parking is available at an additional charge of \$25 per month

Is the parking under cover?

- No, the parking lots are surface level and shared between Headwaters North and South

Will there be an additional storage on site, such as a storage locker and bike storage?

- Limited storage opportunities will be available on a lottery basis. More details will be provided to selected tenants.

