

Headwaters Application Information (updated June, 2024)

Construction at Headwaters North is complete. Construction at Headwaters South is ongoing with move-ins currently scheduled to begin in September 2024. Please be aware that construction delays can happen for any number of reasons, which could result in a delay for move-ins.

Headwaters is comprised of two buildings with 72 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 be on the BC Housing Registry. You can sign up for the registry at:**

housingapplication.bchousing.org

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 Requirements

Step 1: Are you eligible to apply?

Initial below in the red lines to indicate your initially eligibility for housing at Headwaters.

- _____ A. I, my spouse, or common law partner do not own, either directly or indirectly through a trust, business asset, or otherwise, any interest in real property anywhere in the world.
MUST INITIAL
- _____ B. With this application submission, I am able to provide the prior year's tax returns and Notices of Assessment to Catalyst for all adults in my household.
MUST INITIAL

**If you can't initial lines #1 and #2 above,
you are not eligible for housing at Headwaters at this time.**

Applicants must also be able to initial at least one of the following:

- _____ C. At least one of the applicants on my application has been working full-time¹ for at least 12 months with businesses or institutions within the District of Tofino, or for Island Health, BC Parks, or Parks Canada
- _____ D. At least one of the applicants on my application is a senior (age 55 or older)
- _____ E. At least one of the applicants on my application is receiving disability assistance.

¹ 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

Step 2: Determine your unit size eligibility.

Occupancy at Headwaters is based on a minimum of one (1) person per bedroom and a maximum of two (2) 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

Please note: all studios in Headwaters South have walk-in showers (no bathtub).

Based on above, please rank your unit size preference:

1st choice: _____ 2nd choice: _____

Your answers should be "studio", "1-bedroom", "2-bedroom", or "3-bedroom"

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)

Step 3: Determine your rent type eligibility.

Your household income will determine your rent type eligibility. The three rent types available and the eligibility requirements are listed on the next page. **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 of \$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 of \$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 of \$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 of \$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. For example, if your annual household income is \$44,000, your monthly rent would be calculated as follows:**

$$(\$44,000 * 30\%) / 12 = \$1,100 \text{ monthly RGI rent}$$

BC Deep Subsidy Rates		
Home Type	Eligible Tenant Household Income	Monthly Rent
Studio	A maximum of \$22,935/year	\$375
1 Bedroom	A maximum of \$22,935/year	\$375
2 Bedroom	A maximum of \$28,669/year	\$570
3 Bedroom	A maximum of \$28,669/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: _____

Your answers should be "market", "RGI" or "Deep Subsidy" only.

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 the BC Housing Registry to apply for an RGI or Dee Subsidy rate unit. **Please initial below to confirm that you are already on the registry.**



RGI/Deep Subsidy Applicant Initials _____ BCH Registry # _____

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 or no)

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 \$1 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.

**Application for Headwaters
363/366 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

What is your desired move in date? _____
(Initial occupancy is currently planned for May 1, 2024)

PRIMARY APPLICANT

Full Name: _____

Phone: _____

Email: _____

Current Address: _____

City/Province: _____ Postal Code _____

What is your current monthly rental rate? _____

SECONDARY APPLICANT

Full Name: _____

Phone: _____

Email: _____

Current Address: _____

City/Province: _____ Postal Code _____

What is your current monthly rental rate? _____

If there are more than two adult applicants (aged 19 or older), please supply all required info above on the last page of this application.

MINOR OCCUPANTS

List the full names and dates of birth for all minors aged 18 and younger:

Full Name Date of Birth

Full Name Date of Birth

Full Name Date of Birth

Accommodation Required

Number of household bicycles: _____

Do prefer an accessible* unit designed for wheelchair users? _____ (Yes or No)

* "Accessible" means that the kitchen and bathroom counters are lowered. Typical suites are at 36" and accessible suites are at 32". Other features in the accessible unit may include:

Bathroom: medicine cabinet	Patios have an accessible threshold
Wider door clearances	Bathroom: grab bars at the toilet
Kitchen: countertop cooktop in addition to a built-in wall oven (as opposed to a traditional oven/cooktop combo unit)	No bathtub; accessible units have large walk-in showers instead

Will you accept an accessible unit if offered? _____ (Yes or No)

Do you expect the number of people in your family to change in the next 12 months (e.g., pregnancy)? _____ If yes, please explain*

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

Do you have a household pet? _____(Yes or No)

Type of pet: _____(dog or cat) Size: _____

Type of pet: _____(dog or cat) Size: _____

NOTE: Birds, fish, farm, and exotic animals are not allowed; only dogs or cats are allowed. Maximum one medium breed dog or smaller (as defined by the American Kennel Club). Dogs must be seen and approved before a tenancy can proceed. A pet deposit of \$250.00 is required.

Continue to the next page.

Household and Income Information

Please list Gross Annual Household Income (WHICH IS INCOME BEFORE ANY DEDUCTIONS) for all members of your household aged 19 and older. Include all income sources.

Primary Applicant Name: _____

Primary Applicant Date of Birth: _____

Primary Applicant Occupation: _____

Primary Applicant's Annual Gross Income: _____

Primary Applicant's Annual Income Sources and Amounts (**list your employer's name**, EI, pension, etc.):

Employer Contact Email and Phone (person who can verify your employment status):

Secondary Applicant Name: _____

Secondary Applicant Date of Birth: _____

Secondary Applicant Occupation: _____

Secondary Applicant's Annual Gross Income: _____

Secondary Applicant's Annual Income Sources and Amounts (**list your employer's name**, EI, pension, etc.):

Employer Contact Email and Phone (person who can verify your employment status):

If there are more than two adult applicants (aged 19 or older), please supply all required info above on the last page of this application.

Residency History

Please list your last three (3) addresses

Primary Applicant:

Current Street Address	Current City, Province, Postal Code	Move in Date
Current Landlord Name	Current Landlord Email	Current Landlord Phone
Prior Street Address	Prior City, Province, Postal Code	Move in/ Move out Dates
Prior Landlord Name	Prior Landlord Email	Prior Landlord Phone
Prior Street Address	Prior City, Province, Postal Code	Move in/ Move out Dates
Prior Landlord Name	Prior Landlord Email	Prior Landlord Phone

Residency History

Please list your last three (3) addresses

Secondary Applicant:

Current Street Address	Current City, Province, Postal Code	Move in Date
Current Landlord Name	Current Landlord Email	Current Landlord Phone
Prior Street Address	Prior City, Province, Postal Code	Move in/ Move out Dates
Prior Landlord Name	Prior Landlord Email	Prior Landlord Phone
Prior Street Address	Prior City, Province, Postal Code	Move in/ Move out Dates
Prior Landlord Name	Prior Landlord Email	Prior Landlord Phone

If there are more than two adult applicants (aged 19 or older), please supply all required info above on the last page of this application.

Required Attachments

Submit this completed application form with the supporting documents listed below by attaching all files in separate pdf documents, **following the naming convention as outlined:**

- 1. Application Form (your first and last name).pdf**
- 2. Credit Check Consent Form (your first and last name).pdf - must be signed by all applicants**
- 3. Bank Statements for all adult applicants (period - your first and last name - period).pdf - must be provided for ALL applicants for ALL cash accounts. Example:**
 - Bank Statement – Chequing (Sam Smith – March 2024)
 - Bank Statement – Chequing (Sam Smith – February 2024)
 - Bank Statement – Chequing (Sam Smith – January 2024)
 - Bank Statement – Savings (Sam Smith – March 2024)
 - Bank Statement – Savings (Sam Smith – February 2024)
 - Bank Statement – Savings (Sam Smith – January 2024)
- 4. Pay Stubs for all adult applicants (your first and last name – period ending).pdf. Example:**
 - Pay Stub – (Sam Smith – March 15, 2024)
 - Pay Stub – (Sam Smith – March 1, 2024)
 - Pay Stub – (Sam Smith – January 15, 2024)

*All dates listed above for bank statements and pay stubs are sample dates;
we understand your actual dates may vary.*

If you do not work but have income from pensions, benefits or assets, you will need to provide proof of this (e.g. statement from pension fund, letter or cheque stub from the agency providing the benefit or a letter of income support).

5. Proof of Residency for adult and minor applicants (your first and last name).pdf

Your proof of Canadian Residency can be a copy of your passport, drivers license, PR card or long-term work permit. For minors, please provide a birth certificate copy or other official form of government-issued identification.

6. 2022 Notice of Assessment for all adult applicants (your first and last name).pdf

7. 2022 Complete Tax Return for all adult applicants (your first and last name).pdf

8. BC Housing Declaration of Income and Assets (your first and last name).pdf

9. Other Supporting Documents (your first and last name).pdf

Document names highlighted in **bold** above are mandatory. Other supporting documents (e.g. letters of landlord reference, photos of your pets etc.) can be submitted as file #9 with the name corresponding to the nature of the document submitted.

We will not process your application without ALL required attachments.

Declaration

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

I/We hereby authorize agencies or individuals to provide information they have that is relevant 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 below-market housing.

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 for all adult applicants/residents listed on this application.

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

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

Secondary Applicant Signature: _____
Date

Third Applicant Signature: _____
Date

Send this completed application along with 100% of the required attachments listed on page 14, in the correct format to: rentheadwaters@catalystcommdev.org.

USE THIS SHEET FOR ANY ADDITIONALLY REQUIRED INFORMATION

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

Co-Applicant's Signature

Print Name

Print Name

Date (yyyy / mm / dd)

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.

Frequently Asked Questions

What is a Notice of Assessment (NOA)?

- The NOA is an annual statement sent by the Canada Revenue Agency (CRA) to taxpayers detailing their annual income and the amount of income tax they owe. It includes details such as the amount of their tax refund, tax credit, and income tax already paid. You receive a Notice of Assessment in response to filing your tax return each year, and can download it from CRA. A sample of the Notice of Assessment is below:

Government of Canada / Gouvernement du Canada

Canada Revenue Agency Logout

Notice of assessment

Notice Details

Address: TENANT NAME
 123 MAIN ST
 MUSKOKA ON X1X 2X2

Social Insurance Number: XXX XXX 123 **Tax Year:** 2019

Date Issued: Apr 14, 2020

Access code: 55X555XX

We assessed your 2019 income tax and benefit return and calculated your balance.

You have a refund of **\$463.12**.

We will deposit your refund into your bank account.

Thank you,
 Bob Hamilton
 Commissioner of Revenue

Account summary

You have a refund in the amount shown below.

Refund: **\$463.12**

Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to canada.ca/taxes-reviews. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Line	Description	\$ Final amount	CR/DR
15000	Total income	13,030	
	Deductions from total income	520	
23600	Net income	12,510	
26000	Taxable income	12,510	
35000	Total federal non-refundable tax credits	3,783	
6150	Total Ontario non-refundable tax credits	426	
42000	Net federal tax	0	
42800	Net Ontario tax	78	
43500	Total payable	78	
43700	Total income tax deducted	310.12	
44900	Climate action incentive	231.00	
48200	Total credits	541.12	
	Total payable minus Total credits	463.12	CR
	Balance from this assessment	463.12	CR
	Direct deposit	463.12	CR

Explanation of changes and other important information

You elected to get your 2020 Ontario trillium benefit in one payment in June 2021. We will let you know in July 2020 if we accepted your election.

We will let you know in July if you qualify for the Ontario energy and property tax credit for July 2019 to June 2020. This credit is part of the Ontario trillium benefit.

What if I don't file taxes in Canada?

- Then you are not eligible for tenancy at Headwaters. As stated above, you must provide us with a tax return with your application as well as your Notice of Assessment. Once you become a tenant at Headwaters, you must file taxes annually and provide us with your Notice of Assessment every year.

How will unclaimed income such as tips impact my eligibility for tenancy if the total income on my Notice of Assessment doesn't meet the qualification requirements?

- In such a scenario, you would be ineligible for tenancy at Headwaters. Adhering to the legal requirement of truthfully declaring your annual income is essential, as BC Housing mandates that decisions regarding applicant/tenant income eligibility be determined based on the total annual income amount stated on line 15000 of the Notice of Assessment.

What if my current income has substantially changed from my last Notice of Assessment?

- If your income has substantially changed from what's listed on line 15000 of your most recent Notice of Assessment, you will need to provide a signed letter from your employer to document your current income, along with supporting bank statements and cheque stubs. If you have questions about this, email us at rentheadwaters@catalystcommdev.org.

Can I lose my home at Headwaters if I make too much money?

- The answer is: possibly/it depends. Headwaters is designed to serve very specific households based on their incomes. Annual income reporting is a requirement, even for market-rent units. All tenants at Headwaters are required to submit an annual CRA Notice of Assessment to Catalyst, which means all tenants must file an annual tax return with CRA during their tenancy at Headwaters, even tenants in "market units".
- After occupancy, if an RGI or deep subsidy tenant's household income increases above that year's maximum allowable amount (this amount usually increases each year and is determined/published by BC Housing), we will work with tenant to assess if this is a permanent change before giving tenants two-months' notice to move out.
- If an RGI or deep subsidy tenant's household income exceeds the income limit for their type of unit, there may be a possibility that we could move a tenant to a different unit type (e.g. from RGI to Market) but that is not always possible and is solely based on unit availability at the time.

Are market-rent tenants subject to losing their home at Headwaters based on income?

- No. While market rent applicants must meet the initial income qualifications for tenancy, they are not held to income qualification thresholds once they become tenants. Note that market rent tenants are still required to provide their annual Notice of Assessment to Catalyst annually throughout their tenancy.

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

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

Do all the homes have patios or balconies?

- Some, not all.

What type of heating and cooling is available at Headwaters 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?

- The 3-bedroom units (only) 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

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)

Is there parking available?

- Limited parking may be 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.