

Headwater South Application Information

Headwaters South is currently under construction and is scheduled for move-ins to begin on May 1, 2024. Please be aware that construction delays can happen for any number of reasons, which could result in a delay for move-ins.

The South building at Headwaters is comprised of 37 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

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.

Please note: the BC Housing requirements that apply to Catalyst for our selection of rent geared to income (“RGI”) tenants for Headwaters South is different from the requirements for Headwaters North. The acceptable income range for studio and one-bedroom RGI units is still \$21,000 - \$62,000, but **households with annual income specifically in the \$21,000 - \$32,000 are encouraged to apply for the RGI studio and 1-bedroom units at South.**

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

- Catalyst Community Developments Society

Application Timeline

February 2, 2024 at 5:00 pm	Deadline for Catalyst to receive tenancy applications
February 8, 2024	Lottery drawing and review of applications
February 9, 2024	All applicants will be notified via email regarding the status of their application
March 29, 2024	Leases for May 1 move in must be fully signed by tenant and landlord
April 1, 2024	Deadline for tenants to pay security deposits, key/fob deposits, and pet deposits (if applicable)
May 1, 2024	Expected date for first tenants to move in

Applications received after February 2, 2024 at 5:00 pm will not be processed until after the processing of all applications that were received on time, regardless of reason.

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

- _____ MUST INITIAL
1. I have lived in the Alberni Clayoquot Regional District for a minimum of 24 of the last 36 months.
- _____ MUST INITIAL
2. With this application submission, I am able to provide 2022 tax returns and 2022 Notices of Assessment to Catalyst for all adults in my household.

You must Initial at least one more of the following, as applicable:

- _____
3. I have 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.
- _____
4. I am a senior (age 55 and older).
- _____
5. I am receiving disability assistance.
- _____
6. I am 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.

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 lines #1 and #2 above and at least one other option from lines #3 - #6 above, 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 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)

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 there are 2- and 3-bedroom units still remaining once all initial applications are processed that we receive from families, 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 February 2, 2024).

Step 3: Determine your rent type eligibility.

Unit Type	Rent Type	Number of Units Available
Studio	Market	1
Studio	RGI	4
Studio	Deep Subsidy	1
1 Bedroom	Market	2
1 Bedroom	RGI	8
1 Bedroom	Deep Subsidy	3

Unit Type	Rent Type	Number of Units Available
2 Bedroom	Market	5
2 Bedroom	RGI	5
2 Bedroom	Deep Subsidy	2
3 Bedroom	Market	3
3 Bedroom	RGI	2
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 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 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. 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	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: _____

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 Deep 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 South
363 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

Eight (8) of the 1-bedroom units at Headwaters South are accessible.

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.

Per the lottery rules established with Tofino Housing Corporation, you will get an extra entry in the lottery if:

- You were on the Creekside waitlist by March 1, 2023
- You have lived in Tofino more than 5 years
- You have lived in Tofino more than 8 years
- You have lived in Tofino more than 11 years

Maximum number of entries is five if you have lived in Tofino more than 11 years and you were on the Creekside waitlist by March 1, 2023.

If you believe you are entitled to any additional lottery entries per the information above, use the last page of this application to explain your eligibility. You must provide us with contact information of someone who can verify your residential history (e.g. former landlord) or otherwise acceptable proof of residency (such as a copy of your former lease).

Continue to the next page.

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 – January, 2024)
 - Bank Statement – Chequing (Sam Smith – December, 2023)
 - Bank Statement – Chequing (Sam Smith – November, 2023)
 - Bank Statement – Savings (Sam Smith – January, 2024)
 - Bank Statement – Savings (Sam Smith – December, 2023)
 - Bank Statement – Savings (Sam Smith – November, 2023)
4. **Pay Stubs for all adult applicants (your first and last name – period ending).pdf. Example:**
 - Pay Stub – (Sam Smith – January 15, 2023)
 - Pay Stub – (Sam Smith – December 31, 2023)
 - Pay Stub – (Sam Smith – November 30, 2023)

*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 16, in the correct format to: rentheadwaters@catalystcommdev.org.

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.

READ AGREEMENT AND INSTRUCTIONS ON REVERSE

PART I Name of tenant(s). Show SURNAME first, in capital letters, then GIVEN NAME and MIDDLE INITIAL		
Address of Rental Unit (Home Address)	Postal Code	Home Phone No.
Mailing Address (if different from above)	Postal Code	Business Phone No.

PART II LIST BELOW EVERYONE RESIDING AT THE ABOVE RENTAL UNIT.
PROOF OF TOTAL MONTHLY INCOME AND ASSETS FOR EACH PERSON WITH INCOME OR ASSETS MUST BE ATTACHED.
(IF ADDITIONAL SPACE NEEDED, ATTACH LIST ON SEPARATE SHEET OF PAPER)

Full Name(s) (Last / first / initial)	Birth Date day / month / year	Relationship To Tenant	Source(s) of Income	Current Gross Monthly Income	BC HOUSING USE ONLY
		TENANT			

<p>PART III AGREEMENT</p> <p>I/We declare that the information provided in and attached to this Declaration of Income and Assets (DIA) is true, correct and complete in all respects and understand that it is my/our responsibility to ensure that information provided is correct, even if completed with the assistance of others. Mistakes do not negate my/our responsibility to pay the correct rent.</p> <p>I/We acknowledge and agree that this agreement, including the additional terms outlined on page 2, forms part of and is material to BC Housing's acceptance of this DIA.</p> <p>I/We understand that:</p> <ul style="list-style-type: none"> By itself this DIA does not constitute a Residential Tenancy Agreement or provide a right to occupy the rental unit, but shall be attached to and amend the Residential Tenancy Agreement for the tenant(s) and rental unit listed above and supersedes any previous DIA forms as of the effective date on this form. This DIA is valid until the Expiry Date in Part IV, unless, there is a change in the number people living in the rental unit at which time it is my/our responsibility to notify BC Housing of the change, or BC Housing provides a rent revision due to a rent calculation error, or BC Housing approves a request for rent adjustment. 	<table style="width: 100%;"> <tr><td style="text-align: right;">TOTAL GROSS MONTHLY INCOME</td><td style="border: 1px solid black; width: 100px;"></td></tr> <tr><td style="text-align: right;">LESS EMPLOYMENT ALLOWANCE</td><td style="border: 1px solid black;"></td></tr> <tr><td style="text-align: right;">NET INCOME A</td><td style="border: 1px solid black;"></td></tr> <tr><td colspan="2">Current Value of Assets:</td></tr> <tr><td style="text-align: right;">STOCKS/BONDS/TERM DEPOSITS</td><td style="border: 1px solid black;"></td></tr> <tr><td style="text-align: right;">CASH/BANK BALANCE</td><td style="border: 1px solid black;"></td></tr> <tr><td style="text-align: right;">REAL ESTATE HOLDINGS</td><td style="border: 1px solid black;"></td></tr> <tr><td style="text-align: right;">OTHER (specify)</td><td style="border: 1px solid black;"></td></tr> <tr><td style="text-align: right;">TOTAL VALUE OF ASSETS</td><td style="border: 1px solid black;"></td></tr> <tr><td style="text-align: right;">LESS EXEMPTION</td><td style="text-align: right;">\$10,000</td></tr> <tr><td style="text-align: right;">NET VALUE OF ASSETS</td><td style="border: 1px solid black;"></td></tr> <tr><td style="text-align: right;">()% OF NET ASSETS DIVIDED BY 12 B</td><td style="border: 1px solid black;"></td></tr> <tr><td style="text-align: right;">TOTAL MONTHLY INCOME A + B</td><td style="border: 1px solid black;"></td></tr> </table>	TOTAL GROSS MONTHLY INCOME		LESS EMPLOYMENT ALLOWANCE		NET INCOME A		Current Value of Assets:		STOCKS/BONDS/TERM DEPOSITS		CASH/BANK BALANCE		REAL ESTATE HOLDINGS		OTHER (specify)		TOTAL VALUE OF ASSETS		LESS EXEMPTION	\$10,000	NET VALUE OF ASSETS		()% OF NET ASSETS DIVIDED BY 12 B		TOTAL MONTHLY INCOME A + B	
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<p>Signed _____ date _____</p> <p>Signed _____ date _____</p> <p>Signed _____ date _____</p>	<p>Signed _____ date _____</p> <p>Signed _____ date _____</p> <p>Signed _____ date _____</p>																										

THIS DIA MUST BE SIGNED BY THE TENANT(S) AND ALL HOUSEHOLD MEMBERS AGED 19 OR OVER.

PART IV NOTICE OF RENT / TENANT RENT CONTRIBUTION
 THE FOLLOWING SECTION, TO BE COMPLETED BY BC HOUSING, DOES NOT FORM PART OF THE TENANT(S) DECLARATION

PROPERTY /SEQ. NUMBER	Check one <input type="checkbox"/> NEW TENANT (A) <input type="checkbox"/> TRANSFER (A) <input type="checkbox"/> EXPIRY <input type="checkbox"/> OTHER (SPECIFY) _____	Unit Size	Unit Type S F D Wch.
Proof of Income/Assets Received <input type="checkbox"/> YES <input type="checkbox"/> NO - Approval to proceed to NET/Charge Market Rent (as applicable):		Applicant File No. _____	
Occupancy Date _____		Pro-Rated Amount for Portion of Month	
MARKET RENT (if applicable) \$ _____	Other Monthly Charges/Rebates	DESCRIPTION From: (d/m/y) _____ To: (d/m/y) _____ Amount Due: \$ _____ Effective Date (d / m / y) _____ Expiry Date (d / m / y) _____	
Total Monthly Income \$ _____	(1) _____		
	(2) _____		
	(3) _____		
_____ % of Monthly Income	+	Total of Other Charges / Rebates	=
\$ _____	or	=	17. Rent / Tenant Rent Contribution
	-		
Calculated / Entered By: _____	Date: _____	Revised / Entered by (if applicable): _____	Date _____

Information is collected under Section 26(c) of the *Freedom of Information and Protection of Privacy Act*, to determine the rent geared to income payment and/or rent subsidy for the rental unit. If you have any questions about the collection and use of this information, please contact BC Housing's Privacy Officer (604) 433-1711 or 1-800-257-7756.

DECLARATION OF INCOME AND ASSETS (DIA)

PART III: AGREEMENT (continued):

This DIA must be signed by the tenant(s) and all occupants aged 19 years or over living at the rental unit.

I/We understand that:

- It is my/our responsibility to promptly provide, or cause to be provided, all information and documentation that is reasonably requested by BC Housing to determine the applicable rent, or for audit purposes. This may include additional documents requested by BC Housing to verify total household income and assets.
- If I/we fail to disclose or misrepresent any information, such failure or misrepresentation may result in BC Housing ending my/our right to occupy the rental unit as per section 49.1 of the Residential Tenancy Act upon providing a minimum of 60 days notice.
- If misrepresentation or failure to disclose information results in an underpayment of rent, I/we will be responsible to repay all moneys representing the difference between what I/we paid as rent as a result of the misrepresentation or failure to disclose information as requested and the amount I/we should have paid in rent under or in connection with the Residential Tenancy Agreement.
- The basis for the calculation of my rent is set out in the Residential Tenancy Agreement. A minimum rent amount is applied by BC Housing based on my household size and the age of all occupants in the rental unit. If I am in receipt of income assistance, the rent will be fixed at an amount determined from time to time by BC Housing based on household size and age of occupants.
- The declaration of income and assets by an occupant who is not listed as a tenant on the Residential Tenancy Agreement is intended only for the purposes of determining my/our eligibility for the subsidized rental unit and the calculation of the rent. The declaration of income and assets, or contribution towards the rent, by an occupant who is not listed as a tenant on the Residential Tenancy Agreement or on an approved List of Additional Tenants and Occupants will not be construed as creating a tenancy between BC Housing and that occupant.

I/We agree and consent to:

- BC Housing verifying all personal information required to enable BC Housing to carry out its rent calculation and audit functions.
- The BC Ministry responsible for the Employment and Assistance Act and the Employment and Assistance for Persons with Disabilities Act disclosing to BC Housing (if applicable), the status of my/our file, household composition and the effective dates of any payments for the purposes of verifying total household income and determining the applicable rent.
- BC Housing auditing the information provided in or with this DIA (and any previous DIA), and understand that non-compliance with the audit process may result in the loss of tenancy and/or recovery of any/all subsidy funds in addition to any other remedies available in law or equity.
- BC Housing collecting from me/us any underpayment of rent resulting from my/our misrepresentation and/or failure to disclose information as requested, and that any money owing pursuant to this DIA, a court order or Arbitrator's Order or otherwise may bear interest at the post judgment court order interest rate.

No failure or delay on the part of BC Housing in exercising any right, power or privilege under this Agreement will operate as a waiver thereof, nor will any single or partial exercise of any right, power or privilege preclude any other or further exercise thereof or the exercise of any other right, power or privilege.

INSTRUCTIONS & NEXT STEPS:

1. **Complete DIA:** Please verify that Parts I and Part II are completed in full.
2. **Sign & Date:** Read the Agreement in Part III on pages 1 and 2. The tenant(s) and anyone aged 19 years or over who is living at the rental unit must sign the DIA.
3. **Attach proof of income and assets from all sources:** (Do not send original documents)
 - Proof is required for all sources for the tenant(s) and all occupants age 19 or older
 - For a complete list of income and assets to be included and acceptable proof, please contact your regional office or visit our website at www.bchousing.org.
4. **Return:** Send completed DIA with supporting documents to the Regional Office.

IMPORTANT INFORMATION Please have this translated

重要資料 請找人為你翻譯

RENSEIGNEMENTS IMPORTANTS Prière de les faire traduire

これはたいせつなお知らせです。どなたかに日本語に訳してもらってください

INFORMACIÓN IMPORTANTE Busque alguien que le traduzca

알려드립니다 이것을 번역해 주십시오

CHỈ DẪN QUAN TRỌNG Xin nhờ người dịch hộ

ਜ਼ਰੂਰੀ ਜਾਣਕਾਰੀ ਕਿਰਪਾ ਕਰਕੇ ਕਿਸੇ ਕੋਲੋਂ ਇਸ ਦਾ ਉਲੱਥਾ ਕਰਵਾਉ

Proof of Income & Assets Guide

Note: All income and assets, both taxable and non-taxable, must be declared for all household members 19 years or older for the purpose of rent calculation. Supporting documents must be dated within 3 months (excludes Income Tax Return / Notice of Assessment). Notice of Assessment¹ and Income Tax Return may be requested at the discretion of the Housing Provider.

This guide is not exhaustive and required documents may vary based on individual circumstances.

Income Source	Acceptable Proof
Employment	<ol style="list-style-type: none"> At least three current consecutive pay stubs reflecting gross average earnings; or Letter from employer stating gross monthly salary. <p>Important: If employment is in the service industry, tips must be declared.</p>
Seasonal/Fluctuating Employment	<ol style="list-style-type: none"> Notice of Assessment¹ from Canada Revenue Agency and corresponding detailed Income Tax Return from the most recent tax year. Proof of number of months employed during the taxation year (ie: Record of Employment, letter from employer).
Self-employment	<ol style="list-style-type: none"> Notice of Assessment¹ from Canada Revenue Agency, the corresponding detailed Income Tax Return, and T2125 Statement of Business or Professional Activities from the most recent tax year; or If in first year of operation and no Tax Return, complete financial statements.
Employment Insurance	<ol style="list-style-type: none"> Letter from Service Canada stating weekly entitlement before taxes; or Copy of detailed account statement from the Service Canada website; or Employment Insurance cheque stub.
Pensions and Disability Income (excluding Income Assistance PWD)	<p>Includes: OAS/GIS, CPP, Private Pensions, Foreign Pensions, Superannuation, RRIF, WCB, LTD and others.</p> <ol style="list-style-type: none"> Current Letter of Entitlement from all pension providers; or Copy of pension cheque or cheque stub; or Copy of bank statements showing pension deposit.
Income Assistance (including PWD)	<ol style="list-style-type: none"> Income Assistance cheque stub; or Ministry Release of Information stating support and shelter.
Alimony, or Family/Friends/Community Support	<ol style="list-style-type: none"> Confirmation of alimony support from court orders or other legal documentation; or Three consecutive bank statements showing the support deposits; or Written documentation from the person(s) providing the alimony or support; or Notice of Assessment¹ from Canada Revenue Agency and corresponding detailed Income Tax Return from the most recent tax year if the tenant is declaring on Tax Return. <p>Note: Effective April 1, 2018 Child Support is exempt.</p>
Rental Income	<ol style="list-style-type: none"> Notice of Assessment¹ from Canada Revenue Agency and corresponding detailed Income Tax Return from most recent tax year, if the tenant is declaring on Tax Return; or Copy of current rental agreement and three consecutive bank statements

¹ Unable to locate the Income Tax Return or Notice of Assessment? Tenants can contact Canada Revenue Agency, at 1-800-959-8281 or 1-800-959-2221 and request a Detailed Notice of Assessment or an "Option C" print out

Proof of Income & Assets Guide

	<p>showing rental income deposits and monthly mortgage payments.</p> <p>Use the greater of rental income or imputed rate of return on equity – see rent calculation guide for details.</p>
Income Source	Acceptable Proof
No Income	<ol style="list-style-type: none"> 1. Notice of Assessment¹ from Canada Revenue Agency and corresponding detailed Income Tax Return from the most recent tax year. 2. Proof that they are not eligible for other sources of income, such as Employment Insurance, WCB, OAS/GIS, or Income Assistance; and 3. Proof of any other cash flow, including support. Review bank statements for all adults in the family group. <p>Note: Unless residents can provide proof that they have applied for and are not eligible for Income Assistance or Employment Insurance, they will be charged the Flat Rent based on family size, as if they are in receipt of Income Assistance.</p> <p>Important: If living off assets, proof is required to verify they are sufficient to cover monthly rent and other expenses. If living off line of credit, supporting proof is required.</p>
Other Income Sources	Contact BC Housing for assistance or refer to the Rent Calculation guide for more information on incomes that are included or excluded for the purposes of rent calculation.

Asset Type	Acceptable Proof
Chequing/savings and TFSA accounts	<ol style="list-style-type: none"> 1. Three months current statements for all accounts; and 2. Account summary printout from financial institution showing all accounts.
Investments, i.e.: Stocks, bonds, mutual funds, term deposits	<ol style="list-style-type: none"> 1. Most recent financial statement (can be monthly, quarterly or annual depending on the financial institution); and 2. Account summary printout from financial institution showing all accounts.
Equity in real estate	<ol style="list-style-type: none"> 1. Copy of most recent Property Tax Assessment showing assessed value; and 2. Statement of outstanding mortgage on the property.
Business equity	<ol style="list-style-type: none"> 1. Three months consecutive business and personal bank statements (all accounts); and 2. If Limited or Incorporated Company, Financial Statements or copy of CRA form T1178 General Index of Financial Information.

Students	Acceptable Proof
Full time students who qualify as a dependant	<ol style="list-style-type: none"> 1. Ages 19 to 24: Student status from the educational institute or a BC Housing Student Verification Form, confirming a minimum of nine units of study, equaling nine hours per week, with a minimum duration of six months in a twelve-month period. 2. Ages 25 and up: Are considered their own family group and must declare all income and assets.

¹ Unable to locate the Income Tax Return or Notice of Assessment? Tenants can contact Canada Revenue Agency, at 1-800-959-8281 or 1-800-959-2221 and request a Detailed Notice of Assessment or an “Option C” print out.

Enter the full name of all tenants (19 years or over) who will be living in the rental unit.

Enter your current address – the address where you are living at the time of the application

Check box

Ensure you include your postcode and contact phone number



RGI MARKET
DECLARATION OF INCOME AND ASSETS (DIA)

READ AGREEMENT AND INSTRUCTIONS ON REVERSE

PART I Name of tenant(s). Show SURNAME first, in capital letters, then GIVEN NAME and MIDDLE INITIAL.
 FOX, Michael J., HOLIDAY, Doc P

Address of Rental Unit (Home Address) 1265 Station Street, Vancouver, BC
 Postal Code V4T 3G1 Home Phone No. 604-123-4567

Mailing Address (if different from above) _____
 Postal Code _____ Business Phone No. _____

PART II LIST BELOW EVERYONE RESIDING AT THE ABOVE RENTAL UNIT.
 PROOF OF TOTAL MONTHLY INCOME AND ASSETS FOR EACH PERSON WITH INCOME OR ASSETS MUST BE ATTACHED.
 (IF ADDITIONAL SPACE NEEDED, ATTACH LIST ON SEPARATE SHEET OF PAPER)

Full Name(s) (Last / first / initial)	Birth Date day / month / year	Relationship To Tenant	Source(s) of Income	Current Gross Monthly Income	BC HOUSING USE ONLY
FOX, Michael J	01/01/1976	TENANT	Acting	2,000.00	
HOLIDAY, Doc P	06/05/1952	Tenant	Inventing	500.00	
			Acting	1000.00	

Enter the name of each tenant over 19 and their income.
 Use a new line for each income source. Do not combine income from different sources. e.g., your OAS amount should be on a separate line to your CPP.
 If you need more space, attach a list on a separate piece of paper
 Note the amounts are **monthly**

PART III AGREEMENT
 I/We declare that the information provided in and attached to this Declaration of Income and Assets (DIA) is true, correct and complete in all respects and understand that it is my/our responsibility to ensure that information provided is correct, even if completed with the assistance of others. Mistakes do not negate my/our responsibility to pay the correct rent.

I/We acknowledge and agree that this agreement, including the additional terms outlined on page 2, forms part of and is material to BC Housing's acceptance of this DIA.

I/We understand that:

- By itself this DIA does not constitute a Residential Tenancy Agreement or provide a right to occupy the rental unit, but shall be attached to and amend the Residential Tenancy Agreement for the tenant(s) and rental unit listed above and supersedes any previous DIA forms as of the effective date on this form.
- This DIA is valid until the Expiry Date in Part IV, unless there is a change in the number people living in the rental unit at which time it is my/our responsibility to notify BC Housing of the change, or BC Housing provides a rent revision due to a rent calculation error, or BC Housing approves a request for rent adjustment.

TOTAL GROSS MONTHLY INCOME	3,500.00
LESS EMPLOYMENT ALLOWANCE	0.00
NET INCOME A	3,500.00
Current Value of Assets:	
STOCKS/BONDS/TERM DEPOSITS	25,000.00
CASH/BANK BALANCE	30,000.00
REAL ESTATE HOLDINGS	0.00
OTHER (specify)	0.00
TOTAL VALUE OF ASSETS	55,000.00
LESS EXEMPTION	\$10,000
NET VALUE OF ASSETS	45,000.00
(1)% OF NET ASSETS DIVIDED BY 12 B	37.50
TOTAL MONTHLY INCOME A + B	3537.50

List your assets in this section. Be as accurate as possible. Remember this is the total value at the time you are completing the form.
 Real estate holdings include any property that you own wholly or in partnership with others.

This amount is 1%

Signed *M.J. Fox* 01/15/2022
 Signed Doc 01/15/2022

THIS DIA MUST BE SIGNED BY THE TENANT(S) AND ALL HOUSEHOLD MEMBERS AGED 19 OR OVER.

Every tenant and occupant over 19 must be listed on the form and must sign and date the form.

PART IV NOTICE OF RENT / TENANT RENT CONTRIBUTION
 THE FOLLOWING SECTION, TO BE COMPLETED BY BC HOUSING, DOES NOT FORM PART OF THE TENANT(S) DECLARATION

PROPERTY / SEQ. NUMBER _____ Check one NEW TENANT (A) TRANSFER (A) EXPIRY OTHER (SPECIFY) _____ Unit Size _____ Unit Type S F D

Proof of Income/Assets Received YES NO - Approval to proceed to NET/Charge Market Rent (as applicable): _____ Applicant File No. _____

MARKET RENT (if applicable)	Other Monthly Charges/Rebates	DESCRIPTION
\$ _____	(1) _____	_____
\$ _____	(2) _____	_____
\$ _____	(3) _____	_____

% of Monthly Income _____ Total of Other Charges / Rebates _____ = 17. Rent / Tenant Rent Contribution _____

Calculated / Entered By: _____ Date: _____ Revised / Entered by (if applicable): _____ Date: _____

Effective Date (d / m / y) _____
 Expiry Date (d / m / y) _____

You must submit supporting documentation to show your income and assets are as reported on the form. This form is not valid without the supporting documentation.

Please read all the information supplied with the form before completing it. If you have questions or require assistance completing the form, please email rivermarkcaretakers@catalystcommdev.org or call 778-888-3523

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
 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 will not be eligible 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?

- Yes

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

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)

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.