

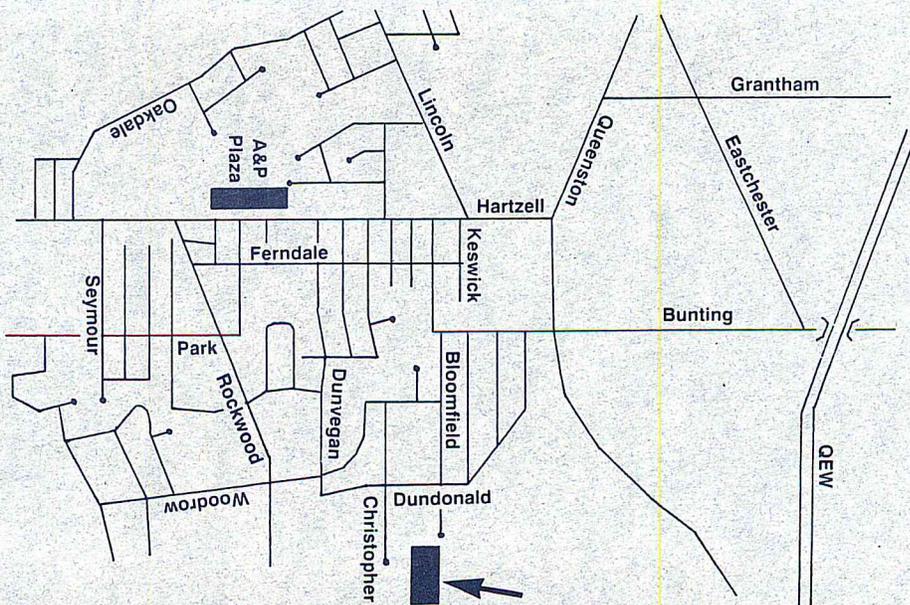
## WHAT IS CO-OPERATIVE HOUSING . . .

- co-op housing is people joining together to provide themselves with housing at cost
- co-operative housing is an exciting alternative to owning or renting
- housing co-ops are independent, self directing, legal associations
- the people who live in the co-ops make up the "co-op membership"
- the members of the co-op have a vote in the affairs of the co-op including their own budgets and housing charge (rent) increases

## CO-OP MEMBERS ARE . . .

- committed to the principles of co-operation and participation
- responsible for their own financial well-being
- interested in the co-op as a long term home
- willing to encourage friendliness while respecting the rights of others
- comfortable living within a community of different race, creeds, colours, social backgrounds and income levels

## WATERMARK CO-OPERATIVE HOMES



35 Christopher Street  
St. Catharines

*Watermark*

Watermark Co-operative Homes • 35 Christopher Street • St. Catharines, Ontario • L2P 3X9

Mailing Address:

c/o: Niagara Peninsula Homes • 178 King St., 3rd Floor • Welland, Ontario • L3B 3J5

Phone: 416 384-9452

## ABOUT WATERMARK CO-OP . . .

Watermark Co-op is a non-profit incorporated organization created in order to provide attractive affordable housing in the community of St. Catharines, Ontario.

Housing co-ops are collectively owned, self managed organizations that offer their members the opportunity to develop new skills while working together to create a secure community environment.

Watermark Co-op is a 3 storey, 50 unit apartment building, located at 35 Christopher in St. Catharines. Each unit has a fridge and stove included. Utilities are included.

The co-op also has a playground, laundry room, office and a meeting room.

## UNIT MIX . . .

	Qty	Type
1 Bedroom	6	6 Regular
2 Bedroom	26	24 Regular 2 Wheelchair Acc.
3 Bedroom	18	18 Regular

## WHEELCHAIR ACCESSIBILITY . . .

Watermark Co-op contains housing that is accessible to those confined to wheelchairs or those with limitations to physical mobility.

## A GREAT PLACE TO LIVE . . .

Watermark Co-op is conveniently located in St. Catharines,

## IT IS . . .

walking distance to schools

nearby shopping  
(4 blocks off Hartzell Road)

on bus route

walking distance to a park

## HOW TO APPLY . . .

Because a successful housing co-op requires the active participation of its members, it is important that prospective members have a full understanding of how a co-op works.

For this reason, Watermark Co-op uses the following application process:

1. Attend a Co-op Information Session
2. Fully complete an application, and when necessary, a rental assistance application
3. Successfully complete the acceptance process organized by the Co-op
4. Receive a letter of acceptance into the co-op
5. Make appointments to select a unit, receive information about your housing charge, sign an Occupancy Agreement, and receive keys for your new home

## RENT GEARED TO INCOME . . .

During its development, Watermark Co-op has received financial assistance from the Provincial Government. Part of the financial assistance received is applied toward "rent geared-to-income" housing charge assistance for a portion of the units.

To find out about Watermark Co-op call:

788-0166

or toll free from

St. Catharines/Niagara Falls

384-9452