

# HOUSING SUPPORT GUIDE

Finding suitable accommodation can be challenging, but with proper planning and research, Welcome Group Program volunteers can help refugee newcomers find a new home in Canada.

# 12 STEPS TO HELPING NEWCOMERS FIND HOUSING

- 1. **Determine Their Budget:** Communicate with the newcomer to find out how much they can spend on rent. Housing is often expensive, and they will need to consider their finances to see what they can afford. Talk to them about the difference in costs between an apartment, a condo, a house, and private versus shared accommodations. Not everyone is comfortable sharing their finances, so remember to approach the subject of money and budgeting delicately.
- 2. **Research Neighbourhoods:** Familiarize them with different areas of the city. Consider factors like safety, proximity to public transportation and schools, availability of amenities, and suitability for the newcomer's lifestyle and preferences, and proximity to their community grocery store, community centre, religious institution, or friends and family in Canada. Newcomers may also already have a specific area in mind where they'd like to live, which you can use as a starting point.
- 3. **Explore Online Listings:** Help the newcomer search for available housing options through online platforms like <u>Kijiji</u>, <u>ViewIt.Ca</u>, and <u>Facebook Marketplace</u>. You can show them how to make their search quicker by putting on filters based on their criteria and preferences, like number of bedrooms and bathrooms. Take the newcomers' digital literacy into account; rather than just sending links to listings, you can ask if they'd like to sit down with you to review them together.
- 4. **Provide Language Support:** If newcomers need help reading listings and communicating with landlords, assist with translation to help them understand the intricacies of the rental process.
- 5. **Connect with Settlement Agencies:** You can introduce the newcomer to settlement agencies that specialize in housing support. Encourage them to seek assistance from organizations that provide free housing-related services to newcomers; read more about this in the subsequent section.
- 6. **Attend Viewings Together:** Accompany the newcomer to open houses if they request your help. Tip: scheduling viewings during the afternoon can help them see how much natural light the space gets, and how hot or cold it will get during the warmest time of the day.
- 7. **Organize Documentation:** Help the newcomer gather the necessary documents required for rental applications, such as ID, proof of income, references, and a rental application form.
- 8. **Be Ready to Act Quickly:** The housing market can be competitive, so when they have found a suitable place, be prepared to help them submit their application as soon as possible to increase their chances of securing their space.
- 9. **Review the Lease:** Help them to understand the lease agreement, paying attention to the duration of the lease, rent amount, security deposit, and any specific terms or





conditions.

- 10. **Explain Tenant Rights and Responsibilities:** Educate the newcomer about their tenant rights and responsibilities (<u>Ontario</u> / <u>British Columbia</u>). Ensure they are aware of what to expect in terms of lease agreements and their rights as tenants.
- 11. **Offer Moving Assistance:** Once they secure housing, offer to help with moving logistics, such as recommending movers or providing some help on moving day.
- 12. **Be Patient:** The housing search process can be overwhelming. Offer emotional support throughout the journey. Let them know that the home they find can be a stepping stone, and not the end of their journey. With persistence, the right home can be found.

Remember that the housing market can be competitive and expensive, so it's crucial to be flexible and adaptable in your search. With diligence and patience, you'll increase their chances of finding a place to call home.

### Ida, a Welcome Group Volunteer:

"You hear about it on the news all the time, and you read about it, high prices and housing crisis. When you're searching for a family of nine people, space is a luxury that you have to pay for. It was quite a challenge to find something that was affordable, close to the school, the resources, the community, and once we did secure a place to go visit, many people were put off by the size of the family, and that they were newcomers who couldn't communicate without a translator. It was an eye-opening experience."

### HOUSING SEARCH RED FLAGS

- 1. **False Listings:** In order to attract clients, some real estate agents post listings that are underpriced, newly renovated, and in desirable neighbourhoods. But when renters reach out, the agent will say that the unit is not available and will ask for the renter's personal information in order to make them a client so they can help you find something similar. While some renters prefer to work with a real estate agent, this is not a necessity. You can often spot real estate agents if they have posted many listings on one site.
- 2. **Inaccurate Location Information**: Some postings will not be truthful about their proximity to public transit and major landmarks. For instance, a unit in North York may be listed as "walking distance to downtown Toronto" when in reality, it would take two hours to walk downtown. Always ask for the address of the unit upon inquiring about its availability.
- 3. **Outdated Photos**: Some landlords will post pictures that do not show the unit's current state. If you suspect that the photos are not recent, you can ask if the landlord is open to remote viewings. Some landlords will schedule a time on Zoom for a remote walk-through, which saves time and money for everyone.
- 4. **Read Reviews:** Rate The Landlord is a free website where you can search for reviews of landlords and property management companies. If you search a building's address





online, you may be able to find Google Reviews or Reddit threads written by current or past tenants to give you an idea about property management, safety, and more.

### **MOVING AND FURNISHING**

After finding a place to live, it's time to look for ways to make it feel like a home. While you can access many free/discounted items on <u>Kijiji</u>, <u>Facebook Marketplace</u>, <u>Craigslist</u>, <u>Karrot</u>, and various Facebook refugee support groups, here are more places to look:

<u>Canadian Connections</u> - This grassroots team of volunteers in Toronto helps refugees source new and donated household items, and can rent moving trucks and provide free assistance with moving.

<u>Furniture Banks</u> - Across Canada, there are furniture banks that provide free furniture to those in need. A referral from a settlement worker is needed. There are a number of different furniture banks for newcomers in the cities we serve. Click to see the <u>map of locations!</u>

<u>Habitat for Humanity ReStore</u> - Across Canada, there are 100 ReStores selling discounted household items. This is a social enterprise retailer that resells donations of new and used furniture, appliances, décor, and home improvement building materials.

<u>House to Home</u> - This non-profit provides community-donated furnishings to refugees in Ottawa.

#### GUARANTORS

A guarantor is someone who vouches for a renter's financial responsibility and agrees to cover their lease obligations if they are unable to do so. Finding a guarantor for a newcomer can be challenging, especially if they don't have an established credit history or personal connections in the country.

Please note that Welcome Group volunteers are never expected to serve as guarantors.

Here are some alternative options:

- 1. **Employment:** If the newcomer has a stable job in Canada and a steady income, some landlords might consider this as a form of assurance.
- 2. **Rental Insurance:** Some landlords may be more comfortable renting knowing that the newcomer has rental insurance so that they are covered for unforeseen circumstances. Check if the newcomer's bank or credit union has insurance. Websites like <u>Ratehub.ca</u>, <u>InsuranceHotline.com</u>, and <u>Rates.ca</u> allow you to input your details and get quotes from multiple insurance companies.
- 3. Tenant Assistance Programs: Some provinces or cities in Canada offer programs that





help newcomers with guarantors.

- 4. **Rental Agencies:** Some rental agencies might offer a service where they act as the guarantor for a fee.
- 5. **Guarantor Services:** There are third-party companies that specialize in providing guarantor services. These companies typically charge a fee and conduct background and credit checks on the tenant and the potential guarantor.
- 6. **Member of Provincial Parliament**: Some MPPs will be able to provide support for community members seeking guarantors.

### **TENANT RIGHTS**

From pest control to emergency repairs to evictions, many situations can arise for renters to know their rights. Here are two online resources for Welcome Group newcomers in Ontario and British Columbia:

**Ontario:** The province of Ontario has a free resource about the laws that affect residential tenants and landlords in Ontario. See <u>Renting in Ontario.</u>

**British Columbia:** In British Columbia, the Tenant Resource & Advisory Centre (TRAC) provides information, education, and support for tenants. They offer resources on tenants' rights, responsibilities, and advocacy. See <u>Tenant Resource & Advisory Centre.</u>

### **SUBSIDIZED HOUSING**

In Ontario and British Columbia, there is a high demand for subsidized housing, where rent is calculated as a percentage of income. To help a newcomer to apply, they can use these links:

British Columbia: BC Housing

Toronto: <u>City of Toronto Subsidized Housing</u> Mississauga: <u>Region of Peel Housing Subsidy</u> Ottawa: <u>City of Ottawa Subsidized Housing</u>

Please note that due to high demand, applicants are encouraged to sign up for subsidized housing lists in multiple regions.

#### **EMERGENCY SHELTERS**

# Ida, a Welcome Group Volunteer:

"Even emergency housing has waiting lists. It was a very scary period for our family and our volunteers. We wanted to make sure they had a safe place to be."

During the course of your match, if emergency shelter space is needed, here are three places to find emergency shelter in Ontario and British Columbia. While space is often limited, the





following resources should be a first step in seeking emergency services.

### **Toronto Emergency Shelters:**

The fastest way to find emergency shelter information in Toronto is to call the City of Toronto's <u>Central Intake line</u> at 416-338-4766, 1-877-338-3398, or 311. Central Intake is a city-operated, 24-hour phone service that offers referrals to emergency shelter and other overnight accommodation, as well as information about other homelessness services.

#### Mississauga Emergency Shelters:

In Peel Region, call 905-450-1996 to access shelters, and city staff will provide information. There is also a <a href="https://hotel.ncbi.nlm.ncbi

## **Ottawa Emergency Shelters:**

The City of Ottawa has a Housing Services department that helps assess and refer individuals for shelters and provides case management and housing support services. Call 311 and navigate to option 2 for Shelter Information and Placement.

#### **Surrey, BC Emergency Shelters:**

For a full list of emergency shelters, transitional housing, and safe houses located in Surrey, BC, click on this resource by <u>Surrey Libraries</u>.

### **HOUSING RESOURCES**

For housing help in Ontario and British Columbia, you can call or chat online with 211 for free help finding local housing services. They can refer you to settlement agencies, community centres, and more. 211 provides services in multiple languages 24 hours a day.

#### **Housing Benefit**

<u>Canada-Ontario Housing Benefit</u> - Through this program, refugee claimants and asylum seekers are eligible to receive support to pay their rent; this pays the difference between 30% of the household's income and the average market rent in the area, or, for recipients of social assistance, the difference between the shelter allowance and the cost of rent and utilities.

#### **Toronto:**

<u>City of Toronto Housing Help Centre</u>: This city service provides information and resources for renters, including assistance with finding affordable housing, understanding your rights and responsibilities as a tenant, and accessing financial support.

Ontario Ministry of Municipal Affairs and Housing: The Ontario government provides information on housing programs and resources. Check their website for updates on tenant assistance programs that might be available.

<u>Toronto Community Housing Corporation</u>: The TCHC offers affordable housing options for low and moderate-income households. They may also have information about additional support programs.





Refugee Housing: In Ontario and British Columbia, this is a growing initiative where hosts rent out affordable, furnished bedrooms in their homes to refugees. Hosts must be located near public transit, and must pass a vulnerable sector check. Refugees stay for a minimum of one month, but longer stays of 3-6 months are encouraged. This is an initiative of Happipad in collaboration with settlement agencies.

#### Mississauga:

<u>Peel Region Housing and Shelter</u> has information and resources about housing subsidies, homeless support, financial help, and more.

#### Ottawa:

<u>City of Ottawa Housing Services</u>: This City of Ottawa site provides information and resources for renters, including affordable housing options, rental assistance programs, and support for those facing housing challenges.

Ontario Ministry of Municipal Affairs and Housing: This Ontario government resource offers information on housing programs. Check for updates on tenant assistance programs that might be available in Ottawa and throughout the province.

Ottawa Community Housing Corporation: OCHC provides affordable housing options in Ottawa and offers information on support programs.

### Surrey, BC:

<u>City of Surrey - Social Planning</u>: The City of Surrey's Social Planning division offers information on affordable housing options, tenant support, and community resources.

<u>BC Housing</u>: As the provincial agency responsible for housing assistance programs in British Columbia, BC Housing provides information on affordable housing options and support services.

We hope these tips help inform your housing support for newcomers. Please let us know if you have any other tips we can include or if you need more support in your match.

