



Tenant Housing Resource

Education materials for successful tenancies

The Tenant Housing Resource supports tenants as they gain experience, develop skills, and set goals needed to prepare for the future while accessing one of the Government Housing Programs.

The Resource also encourages tenants to develop the skills and resources necessary for them to effectively transition into the private housing market so that public housing units remain available for those most in need.

TENANT RESOURCE

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Using This Resource

Why Was a Tenant Housing Resource Needed?

The Resource reflects the goal of Saskatchewan Housing Corporation to provide individuals in need with safe homes and to help them prepare for the future. This Resource is an educational support for tenants. Previously, a tenant relied solely on housing authority staff and his/her own life experience; with the creation of this Resource, a tenant has access to a wealth of material that he/she can process at his/her own pace.

Who Should Use the Tenant Housing Resource?

Tenants

The Tenant Housing Resource is flexible and has something for all tenants. Individuals and families who have the ability and opportunity to transition out of government housing into the private market will find the Resource particularly useful. The Tenant Housing Resource seeks to reinforce the relationship between the housing authority and the tenant by outlining mutual expectations. This way the tenant and the housing authority will be on the same page and better equipped to resolve issues should they arise. This training Resource encourages tenants to engage with housing authority staff and neighbours, develop the skills to maintain a safe home, and utilize the tools needed to plan for the future.

Housing Authorities

The Tenant Housing Resource assists housing authorities in administering their government housing programs. The Resource outlines the relationship and the expectations of tenants and housing authorities and provides a mechanism for communication. The Resource addresses many of the concerns tenants may have regarding unit maintenance or emergencies, which may result in housing authority staff having fewer demands on their resources. Housing authority staff should direct a tenant to sections of the Tenant Housing Resource that are relevant to that individual tenant and continue the dialogue as necessary.

How Does One Use the Tenant Housing Resource?

The Resource alleviates some of the confusion or doubt that may occur between tenants and the housing authorities by outlining the expectations of tenants in a clear, standardized, and accessible format. The Tenant Housing Resource was designed to be accessible for a variety of learners. The Resource is divided into five sections (**"The Lease," "Maintenance," "Household Budgeting," "Inter-Personal Skills Development,"** and **"After SHC"**). The reader may consult the table of contents at the front of the Resource for a topic. The numbers listed in the table of contents correspond to the number listed on the top of the page. Each page (or Fact Sheet) of the Resource is devoted to a particular subject. The Tenant Housing Resource may be adapted to suit the needs of particular individuals, as sections may be added or removed when necessary. The Resource supports tenants as they gain the experience, develop the skills, and set the goals needed to be successful tenants during their occupancy through public government housing programs.

The Lease & Responsibilities

Tenant and landlord responsibilities



This section contains information about the lease individuals sign when they become a tenant of the housing authority. It describes what is allowed and not allowed under the terms and conditions of the lease.

The section also provides information about how the rent amount may be changed and how the housing authority or the tenant go about ending a tenancy.

If tenants have any questions not addressed in these information sheets, encourage them to contact the housing authority.

The Lease

Review The Lease To Become Familiar With The Terms And Conditions That You Agree To When You Sign The Lease

What is a lease?

- A lease is a written legal agreement between a landlord and a tenant about renting a residence.
- Although Saskatchewan Housing Corporation (SHC) owns your unit, the housing authority acts as the landlord.
- Therefore, your lease is a legal agreement between your housing authority and you, the person who signed the lease.
- When you sign the lease you agree to honour all the terms and conditions noted in the lease and attached schedules (e.g. A and B) from the moment you sign the lease until the time you move out of the unit.
- Once the lease is signed by both parties, it is a legal contract.

1014

SOCIAL HOUSING LEASE

THIS LEASE AGREEMENT made this ____ day of _____, 20__

BETWEEN:

(the "Authority") HOUSING AUTHORITY,
- 868 -

of
in the Province of Saskatchewan,
(the "Tenant")

RENTAL UNIT

1. In consideration of the rents and obligations contained in this Lease, and relying on the information provided by the Tenant in the Tenant's application for rental housing, the Authority agrees to lease to the Tenant the following property (the "Rental Unit"):

Apartment or unit number: _____
situated at _____
R# _____, SK, Postal Code _____

2. The Tenant shall use and occupy the Rental Unit only as a private residence. The Rental Unit shall be occupied only by the Tenant and the person(s) listed below. As of the date of this Lease, the following persons will reside in the household with the Tenant:

NAME	RELATIONSHIP TO TENANT
_____	_____
_____	_____
_____	_____
_____	_____

The Tenant shall inform the Authority of any changes in the members of the household.
The Tenant shall not permit anyone other than those listed above to occupy the Rental Unit without the written consent of the Authority.

R-09 Rev. 10/14

What is in the lease?

- The lease and schedules contain many terms and conditions that the housing authority and tenant have agreed to honour.
- These terms and conditions are in line with *The Residential Tenancies Act, 2006*, which is the provincial law on tenancy in Saskatchewan. This act balances the rights and responsibilities of tenants with the rights and responsibilities of landlords.
- The lease contains the names of the housing authority, tenant, and any other persons living with the tenant, the address of the residence, the date the lease was made, the contact information of the housing authority, the date the tenancy begins, the amount of the monthly rent, the amount of the security deposit, and information about the utilities and other services, such as parking.
- The lease and schedules also list a number of tenant and housing authority rights and responsibilities that they both must honour.



Something to think about...

Signing a lease means that you accept and will abide by its terms and conditions.

Contact your local housing authority for more information

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Landlord Responsibilities

Know Your Landlord's Responsibilities

The landlord must:

- Ensure that the unit is safe;
- Provide a copy of the signed lease to the tenant;
- Provide receipts for rent and security deposit payments to the tenant;
- Comply with all legal requirements concerning health, safety, etc. of the unit;
- Ensure the property is clean and in good condition at move-in;
- Maintain appliances or services that are included in the rent (e.g., heat and water);
- Respect the privacy of the tenant;
- Respect and preserve the tenant's right to quiet enjoyment of the rental unit.

The tenant has the right to:

- Live in a home that is safe;
- Receive a signed copy of the lease;
- Receive receipts for rent and security deposit payments;
- A rental unit that is maintained and fit for habitation and enjoyment;
- Exclusive occupancy of the rental unit, subject only to the landlord's right to enter the rental unit under certain conditions;
- Access the rental unit without restriction by the landlord;
- Privacy and freedom from unreasonable disturbance.



Something to think about...

Raise concerns to the housing authority about health and safety issues in your home.

Contact your local housing authority for more information

Lease Violations to Avoid

Understand Your Responsibilities As A Tenant

Tenant responsibilities in the lease	Consequences if violated
Pay rent on or before the first day of each month. (<i>Rent</i> , page 2 of the lease)	Rent in arrears for more than 15 days may result in immediate eviction. Repeatedly paying rent late may result in a notice of eviction.
Allowing only persons listed on the lease or approved in writing by the housing authority to live in the unit. (<i>Rental Unit</i> , pages 1-2 of the lease)	Allowing someone to live with you who is not on the lease may result in a notice of eviction.
Give the housing authority written details of the household income every year to determine a new rent amount. (<i>Rent Determination and Annual Review</i> , page 4 of the lease)	Providing false information or not disclosing assets or income may result in a notice of eviction.
Do not make alterations to your unit without written permission from the housing authority. (<i>Alterations</i> , page 5 of the lease)	Installing items like satellite dishes, changing lighting fixtures, or making changes to the structure of the residence may result in surcharges or a notice of eviction.
Avoid disturbing other tenants. (<i>Protection of tenant's right to quiet enjoyment</i> , item 7 of schedule A)	Harming or unreasonably disturbing others may result in a notice of eviction.
Maintain reasonable health, cleanliness, and sanitary standards throughout the residence and grounds. (<i>Landlord and tenant obligations to repair and maintain</i> , item 8 of schedule A)	Not maintaining reasonable standards after receiving notice to do so may result in a notice of eviction.
Immediately report any and all damage to the residence and grounds to the housing authority. (<i>Maintenance</i> , page 1 of schedule B)	Not reporting damage may result in the damage getting worse and the tenant having to pay for higher repair costs at a later time.



Something to think about...

Violating any conditions of the lease and schedules will have consequences, and in some situations may result in a notice of eviction.

Contact your local housing authority for more information

Alterations to Your Residence

Recognize Avoidable And Sometimes Costly Consequences Of Altering Your Residence

Alterations

- Alterations include installing anything into the walls, ceiling, floor, or exterior of your residence or changing something that is already installed.
- Prior to installing security systems, satellite dishes, cable, hooks, and hangers, contact the housing authority for approval.



Changing Fixtures



- **Do not** remove or change light fixtures.
- **Do not** remove or change bathroom fixtures, including toilet seats.
- **Do not** take hand railings off since it is a safety risk when using the stairs. If hand railings are loose, tighten them or call the housing authority.

Structural Changes

- Under no circumstances are tenants to make any structural changes to their residences.
- Structural changes include adding walls to create additional rooms or taking out walls to create larger rooms.



Something to think about...
Making alterations to your residence may result in health and safety risks, surcharges, or eviction.



Source: skypropertyrenovations.co.uk

Contact your local housing authority for more information

Being a Good Neighbour

What I Can Do To Be Considerate Of My Neighbours

5 ways to be a good neighbour

1. Get to know your neighbours.

- Introduce yourself and take the time to wave and say hello.
- It will be much easier to solve problems that may arise later if you and your neighbours are acquainted and feel comfortable approaching each other.

2. Respect your neighbour's privacy and property.

- When parking on the street, park in front of your residence.
- Don't blow snow or grass on neighbours' driveways or sidewalks.
- Don't let kids run or play in other people's yards unless they have permission.
- Ensure that conflicts between children do not cause conflicts between parents.
- Control your guests. **You are responsible for the behaviour of your guests.**



3. Take care of your yard.

- Mow grass and weeds and pick up litter and trash.
- Be timely about putting out trash/trash bins and bringing in trash bins.
- Don't keep junk vehicles in the yard or driveway.

4. Talk to your neighbour openly and with respect when you have a concern.

5. Learn and follow your community's bylaws on pets, noise, etc.

- **If pets are allowed**, keep them in your yard and pick up after them when walking them in the neighbourhood.
- Keep noise down at night (e.g., loud music or vehicles with loud mufflers).

Reducing the potential for noise complaints

One of the major reasons for police to visit your party is because there was a noise complaint.

- Let your neighbour know you are having a family gathering or a party *before* it happens so that they expect some noise and know the reason for it.
- Let them know that they can contact you if they have any concerns. Having them contact you instead of the police contributes to a good relationship with your neighbours.



Something to think about...

Be considerate of others. If you respect your neighbours, they may respect you.

Contact your local housing authority for more information

Insurance For Tenants



The Advantages And Potential Cost Savings Of Tenant Insurance



The benefits of tenant insurance

- Your landlord has building insurance, which covers your home and appliances.
- Since building insurance **does not** cover your personal belongings, such as clothes; toys; and furniture, you may wish to purchase tenant insurance.
- If a fire or other disaster occurs and your personal belongings are lost or damaged, your tenant insurance will cover the costs to replace them.
- Insurance covers costs associated with alternate living arrangements if you are displaced.
- Tenant insurance also protects you from having to personally pay compensation to a person who is injured on your property.

What kind of insurance is available?

- Basic tenant insurance provides \$1 million liability and covers all risk (if you live in a town or small city, insurance only provides \$20,000 of coverage for fire).
- There are a few kinds of tenant insurance, but all of them protect against fire, lightning, an explosion, vandalism, water pipes breaking, windstorm or hail, electricity surges, and credit or debit card loss.
- Speak to an insurance broker to find out about limits and conditions.



What happens if I don't have insurance?

- If an incident in your home, such as a fire, causes damage to your personal belongings, you would have to use your own money to replace them.
- If someone is hurt because of your lack of proper care and attention, you would have to pay for their damages and loss.

How much does insurance cost?

- Insurance costs a lot less than replacing everything or paying damages.
- Costs vary according to where you live, the type of home you live in, and the amount and kind of items you are insuring.
- For information, call or visit an insurance broker. You can find them listed in the yellow pages of your local telephone book.



Something to think about...

Ask an insurance agent about the benefits and costs of tenant insurance. Insurance can save you money in the long run if a fire or other disaster affects your home.

Contact your local housing authority for more information

Rent Increases and Lease Terminations

Be Mindful Rent May Increase, How A Tenancy May End, And What Are The Responsibilities Of The Tenant When Vacating Their Residence/Unit.

Rent increases

- According to the *Residential Tenancies Act, 2006*, there is no maximum amount that rent may be increased for month-to-month tenancies.
- Landlords must give tenants 12 month's notice before rent increases take effect.
- Landlords may only increase rent 18 months after the date of possession and/or 12 months after the date of any previous increase.
- **If a tenant's rent is to increase because that tenant's income has increased, the above timelines do not apply.**

Ending a tenancy

- A Housing Authority may end a tenancy for a few reasons, including:
 - The tenant repeatedly pays rent late;
 - The tenant or their guest have unreasonably disturbed another tenant, the landlord, or neighbour; jeopardized the health or safety of another tenant, the landlord, or neighbour; or put the property at risk;
 - The tenant or their guest engaged in offensive or illegal activity that has or may affect the property, other tenants, the landlord, or neighbours;
 - The tenant or their guest has caused extensive damage to the property.
- A landlord may provide one month's notice to end a lease for the above reasons if they provided the tenant a reasonable amount of time to address the situation.
 - The notice must end the tenancy at least one month after the date the notice was received and the day before rent is due for another month.
- A tenant has the right to dispute the landlord's notice to end the tenancy for the above reasons within 15 days of the tenant's receipt of the notice.
 - If a tenant receives notice and does not dispute it, it is understood that the tenant accepts the tenancy end date as indicated and that the tenant will vacate the unit on that date.
- Tenants must provide one month's written notice if they wish to vacate the unit.
 - E.g., if a tenant wishes to move out June 30, they must give the landlord notice no later than May 30. If the tenant provides notice June 1 or later, they are legally required to pay rent for July in addition to rent for June.
- If the landlord has violated the tenancy agreement, the tenant may end the tenancy only after the tenant gives the landlord a reasonable amount of time to address the violation.
- **When tenants vacate their units, they must leave the unit clean and undamaged (aside from normal wear and tear) and must return the keys to the landlord.**



Something to think about... Pay utilities on time. If utility charges remain unpaid for 15 days or more, you may receive a notice of eviction.

Contact your local housing authority for more information

Property Maintenance

This section contains information on how the housing authority and the tenant will maintain the residence.

The information in the first half of this section applies to all tenants. Following these guidelines will help make your home a safe and comfortable place to live.

The second half applies to tenants occupying houses, duplexes, or townhouses, as these tenants are responsible for monitoring and maintaining home systems (e.g., furnaces). The maintenance information sheets list the maintenance requirements as well as describe why maintenance is important, how often it should be completed, and how to complete the tasks. This maintenance information will be useful for tenants who may be moving into such a dwelling in the private market in the future.

If you have any questions not addressed in these information sheets please contact your housing authority.



Maintenance

What Is The Difference Between Routine And *Emergency* Maintenance, And When Is It Necessary To *Immediately* Contact The Housing Authority

Routine maintenance vs. emergency maintenance

Routine maintenance is work that does not put your health and safety or the rental property at risk but requires attention as soon as possible so the problem does not get worse.

An example of routine maintenance is repairing a kitchen tap to stop it from dripping or fixing a stove burner that doesn't work.

If your unit requires routine maintenance, contact the housing authority during business hours.

Emergency maintenance is work that must be done immediately to protect the rental property and/or your health and safety and can't wait until the next business day.

Some examples of situations that require emergency maintenance are:

- No heat in the winter (e.g., furnace not working);
- Severe water leak (e.g., water pipe burst);
- The smell of gas;
- Fridge or stove does not work at all (e.g., there is no way to keep food from spoiling or no way to cook a meal);
- The only toilet in the residence is clogged;
- The residence cannot be secured (e.g., front door lock is broken).



What to do when you need emergency maintenance

1. Make sure that the situation is an emergency that is putting you or the property at risk and is not something that can wait until the next business day.
2. Decide if there is something you can do to handle the situation until help arrives. For example, if the toilet is overflowing, shut off the main water valve.



Source: eurocongress.info



Something to think about...

Immediately inform the housing authority about maintenance issues to protect your health and safety, the property, and reduce operating costs or repair costs for you and/or the housing authority.

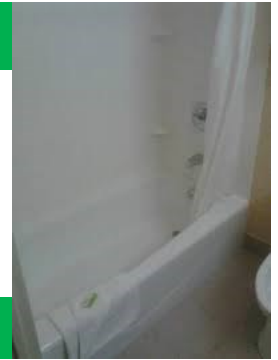
Contact your local housing authority for more information

Sinks, Showers, and Tubs

How To Maintain Sinks, Showers, And Tubs; Water Saving Tips; And The Need To Know Where The Main Water Shut-Off Valve Is Located.

Sink, shower, and tub surfaces

- Clean sinks, showers, and tubs regularly.
- Avoid using abrasive cleaners since they can scratch and discolour surfaces.
- Check for cracked or missing caulking around the base of your sink, shower, and tub.
- Put shower curtains on the inside of the tub so that water does not spray or splash on floor.



Source: www.tripadvisor.com

Taps and drains

- Call the housing authority when taps are leaking or dripping to stop them from getting worse.
- **Do not** pour fats, oils, and other thick liquids down drains since it can clog them. Freeze these liquids and then empty the frozen solid into the garbage in time for pick up.
- To unclog a drain use a plunger first. Do not use Draino or Liquid Plumber.
- Call the housing authority when something has fallen into the drain and clogged it.
- Check water pipes regularly to ensure they are not leaking. If a pipe is leaking, put a pail under the leak and contact the housing authority as soon as possible.

Water-saving tips

- Fill the sink when you shave instead of letting the water run.
- Turn off the tap while brushing your teeth.
- Turn off the taps tightly but gently so the faucet doesn't drip.
- Shower instead of bathing to use less hot water.
- If you prefer bathing, only fill the tub 1/2 full.



In case of an emergency

- If you live in a house, know where the main water shut-off valve is so that in case of an emergency, such as a flood or a leak, you are able to shut off the main water supply and prevent damage. The main water shut-off valve is in the basement.



Something to think about...

- * **Obtain permission from the housing authority prior to installing safety/grab bars.**
- * **Minimize operating and utility costs by keeping your home in good repair to save on water, power, and heating costs.**

Contact your local housing authority for more information

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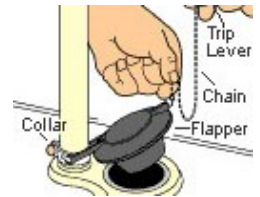
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Toilets

How To Maintain, Clean, Unplug A Toilet, And Handle An Emergency

Maintaining the toilet

- A leaking or running toilet can increase your water bill by as much as \$80 a month. If the toilet is leaking or running constantly, close the flapper valve and call the housing authority (sometimes jiggling the handle will close the flapper).
- When the handle doesn't flush the toilet, lift the lid off the tank and reconnect the handle to the toilet chain inside the tank.
- Avoid pouring hot fluids in the toilet since the heat can crack it.
- Dispose of feminine hygiene products, diapers, adult briefs, and **wet wipes** in the garbage rather than flushing them since they **will cause blockages**.
- Store items in a closet or under the sink rather than on the toilet tank or shelving above the toilet so that items do not fall into the toilet and plug it.
- Avoid changing toilet seats since some materials are not as sanitary as others.



Flapper valve

How to unplug the toilet



Source: www.examiner.com

- If your toilet is plugged, use a plunger and plunge at least 10 to 20 times to try and push the blockage through.
- Repeat the process until the toilet flushes properly.
- If this is not successful, call the housing authority.

How to handle an emergency

- If your toilet is leaking or overflowing, turn off the water supply. Shut off the valve behind your toilet and use a plunger.
- If you cannot turn off this valve, turn off the main water shut-off valve in your basement to prevent flooding and damage.
- If plunging doesn't remove the blockage, call the housing authority.
- You will be charged for blockages that require maintenance.



Shut off

Cleaning the toilet

- Use an all-purpose cleaner and a cloth to clean the outside of the toilet bowl, the tank, the seat, and around the base of the toilet to help eliminate odours and keep the bathroom sanitary.
- Use a toilet cleaner and a soft brush to clean the inside of the toilet bowl.



***Something to think about...* Only flush body waste and appropriate amounts of toilet paper down the toilet to avoid blockages.**

Contact your local housing authority for more information

Saskatchewan.ca



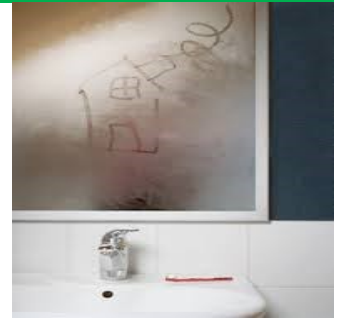
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Humidity and Mold

How To Control Humidity In Your Residence

What is humidity?

- Humidity refers to the amount of moisture in the air.
- Humidity occurs because of moisture being released into the air from cooking, bathing, showering, and even from house plants.
- When this warm, moist air cannot escape, it comes into contact with a surface that is cold and condenses instead of evaporates. This raises the humidity level in your home, resulting in excess moisture.



Source: harrystearnpainting.wordpress.com

Why is humidity a hazard?

- If your home has high humidity and the moist air cannot get out or fresh air cannot get in, mold can form.
- Since mold can damage your home and even make you sick, it is important that your home does not have too much moisture in the air.

How do I prevent too much humidity?

- The best way to prevent too much humidity is to have:
 - Proper ventilation so air can get in and out of your home easily;
 - Good air circulation so air can flow freely throughout your home.
- Here are some things you can do to ensure proper ventilation and air circulation:
 - Keep the heat at a moderate temperature, about 20°C or 70°F.
 - Use fans in the kitchen and bathroom, especially when taking a shower, to help moist air escape.
 - Open windows to let moist air out (remember to close them after a while in winter to prevent windows from freezing open).
 - Contact the housing authority to use an approved window kit to cover windows in the winter.
 - Do not cover vents with curtains, furniture, or mattresses. Do not cover windows with blankets or insulated drapes. **Keep all furniture 12 inches from baseboard heaters.**
 - **Keep beds off the floor and away from walls.**



Something to think about...

Control humidity in your home to prevent mold.

Contact your local housing authority for more information

Cupboards and Counters

How To Care For Your Cupboards And Counters

Cupboards

- Tighten screws on cupboard hinges, knobs, and handles before the cupboards are damaged.
- Avoid putting weight on cupboard doors (swinging on them).
- Make sure dishes and other items are dry before you put them away to avoid water damage to cupboards.
- Wipe up liquids as soon as possible, especially around the edges and seams of the cupboards. Letting liquids sit may cause counters to absorb the liquid and swell.



Source: www.directkitchencabinets.com

Counters



Source: www.todayhomeowner.com

- Putting hot pots or pans from the stove or oven directly on the counter can burn the surface. Use pot holders or trivets to avoid setting hot pots on counters until the pot or pan has cooled.
- Knives can easily scratch and cut countertops. Use cutting boards to avoid cutting on counters. Once counters are scratched they are harder to clean and are easily stained.
- Wipe up liquids as soon as possible around the edges and seams of the countertop.

Cleaning tips

- Clean cupboard doors, inside cupboards, and countertops regularly with a damp soft cloth and a mild detergent, like dishwashing liquid.
- Avoid using abrasive cleaners or steel wool to clean cupboards and counters since they can scratch and discolour surfaces.
- For stubborn stains, use a household cleaner and rinse thoroughly with clean water.



Something to think about...

Care for your cupboards and counters so they will last longer, look nice, and to avoid repair costs.

Contact your local housing authority for more information

Appliances

How To Care For Appliances Through Proper Cleaning And Use, And Reduce Utility Costs

Cleaning appliances

- Keep appliances clean so that they operate efficiently.
- Wipe up leaks and spills right away to avoid stains and odours.
- Clean behind and underneath appliances to get rid of dust and food to avoid attracting mice and insects.
- Cleaning behind appliances while avoiding floor damage.

Fridge and freezer

- Check the seals around the fridge and freezer doors to ensure that the doors close tight and cold air does not leak out.
- Set the temperature at mid range (3°C or 38°F) or medium setting. Any colder is a waste of power.
- Avoid overloading the freezer. This may cause the coolant to freeze and stop the freezer from working properly.
- If the fridge and freezer are too full, they won't seal properly and will cost more to operate.



Stove and oven

- Contact the housing authority to purchase burner liners for the stove. Do not put foil under burners since it can damage the elements.
- Ensure that the seal around the oven door is tight so that heat cannot escape.
- Clean the stove top, burners, and inside the oven to stop build up, which causes them to heat poorly and is a fire hazard.



Washer and dryer

- **Do not overload the washer** since it could damage the machine.
- Ensure that the dryer is fitted with a proper venting kit. The hose must be aluminum rather than plastic and it must be vented to outside the residence to reduce dust and humidity in your home.
- Since lint on the dryer screen is a fire hazard, remove lint after each use.



Saving power saves money

- Ensure the washer is level. A washer that is not level uses more power and wears out sooner.
- Dry loads of laundry immediately after each other while the dryer is still hot.



Something to think about... Ensure your appliances are in good operating condition. Contact the Housing Authority as soon as possible if they are in need of repair.

Contact your local housing authority for more information

Smoke Detectors

What Is The Importance Of A Smoke Detector, And Tips On Preventing A Fire

The importance of smoke detectors

- Smoke detectors provide an early warning that there is a fire so that everyone in your home can reach safety.
- Since smoke detectors can save lives when there is a fire, it is important that they are in good working order at all times.
- Maintenance personnel check smoke detectors on a regular basis to ensure that they are in good working order; you can help by not tampering with smoke detectors.



What happens if I tamper with a smoke detector?

- Tampering means removing, covering, or taking apart smoke detectors or removing any part of a smoke detector, including the batteries.
- If you tamper with a smoke detector, you may be legally responsible for costs and damages in the event of a fire.

What if my smoke detector goes off for no reason?

- Sometimes smoke detectors are so sensitive that they go off when there is no fire. **Dirty fans may cause a smoke detector to go off.**
- If a smoke detector is too sensitive, phone the housing authority and someone will visit your home to adjust the smoke detector.

Tips on preventing fires

- Carelessness is one of the leading causes of fires in the home. Follow these tips to reduce the risk of a fire in your home:



Something to think about....

Do not tamper with smoke detectors: you may put your safety or the safety of others at risk.



- Keep matches and lighters away from children.
- When you are not home, **do not** leave halogen lights on since the heat they produce can start a fire.
- Use candles cautiously. Do not leave candles unattended.
- Do not place lit candles near walls, furniture, or curtains.
- **Avoid multitasking when cooking. An unattended stove is a fire risk.**
- **Do not store items on the stove top or in the oven.**

Contact your local housing authority for more information

Fire Safety Tips

Keep your home a safe place by practicing fire safety and by keeping lit cigarettes, matches, and lighters out of the reach of children.

Cooking safety

- Do not use the oven or stovetop if you are sleepy or have consumed alcohol.
- While cooking, stay in your home and check the food often. Use a timer for a reminder that food is cooking. If you have to leave your home, turn off the stove.
- Keep items that can start on fire away from the cooking area; this includes oven mitts, food packaging, towels, and paper towels.
- Turn pot handles so that they point to the centre of the stove; this will prevent the pots from being pulled or bumped off the stove top.
- If a small fire occurs in a pan while you are cooking, put the lid over the pan and turn off the burner; the fire should go out. Leave the pan covered until it is cool.
- If a small fire occurs in your oven, turn off the heat and close the door; the fire should go out.
- If you are unable to put out the small fire, close the kitchen door and get your family out of the home. Call 911 from outside your home or from a neighbour's house.

Smoking safety

- When possible, smoke outdoors.
- Do not throw lit cigarettes into potted plants, flower beds, dried grasses, or other places that might start on fire.
- If smoking is allowed in your unit, do not smoke while in bed.
- Use a deep and sturdy ashtray that is placed on a surface that won't start on fire.



Source: www.flickr.com/photos/statefarm/

Candle safety

- Do not use candles in the bedroom or any other place where people sleep.
- Do not leave children alone in a room with a burning candle.
- Keep candles at least 12 inches (30 cm) from items that may start on fire, such as curtains or books.
- Blow candles out when you leave the room or go to bed.
- Use sturdy candle holders that won't tip and place them on an uncluttered surface.

**Keep a fire extinguisher in your home and know how to use it.
If a large fire occurs and you are unable to fight it, leave your home immediately.**

Contact your local housing authority for more information

Fire Planning

Plan for a fire so that you and your family can escape your home.

Fire escape tips

- Fires can spread quickly throughout a home, leaving the people inside with very little time to escape to safety. Know the quickest way to escape from each room of your home.
- When escaping a fire in your home, feel the door knobs before opening the doors. If the door knobs are hot, find another way to get out of your home.
- If you must leave through a smoke-filled area, crawl on your hands and knees under the smoke. Stay as low as possible.
- If possible, close doors on your way out to slow the spread of the fire. This may give you more time to escape.

Prepare a fire escape plan

- If you live in an apartment building, be familiar with the building's fire escape plans.
- So that you and your family know how to escape your home in the event of a fire, prepare and practice an escape plan by following the below steps:
 - Draw a floor plan of your home to show all the exits from each room and the quickest route to get outside. Each room should have a main exit (a door) and an alternate exit (a window).
 - Make sure your family knows to leave the home immediately if they hear a smoke alarm or someone shouting "fire."
 - Set a meeting place outside your home. This is so that you know who has escaped the fire and who may be trapped inside. Make sure your family knows about the meeting place.
 - When you have escaped the home, call 911 from a cell phone or from a neighbour's phone.
 - Ensure that no one enters the burning home except for firefighters.

Practice the fire escape plan

- Practice the fire escape plan that you and your family have developed.
- Make sure that all household members, including children, know the escape plan and the meeting place.



Source: fire.arlingtonva.us/safety/escape-plans/

When you escape a house fire, call 911 from a cell phone or from a neighbour's home.

Contact your local housing authority for more information

Carbon Monoxide Detectors

What Is The Importance Of A Carbon Monoxide (CO) Detector, And Tips For Preventing CO Getting Into Your Home

The importance of carbon monoxide detectors

- Carbon monoxide (CO) is a colourless, odourless, and tasteless gas.
- CO detectors are recommended if your home has gas, oil or wood burning appliances.
- CO detectors should be placed near bedrooms and sources of possible exposure, such as a furnace, boiler, and water heater.
- Purchase CO detectors which are battery powered or plug-in. Both models are currently available at most hardware stores.
- CO detectors should be replaced every 5 years.
- CO detectors can save lives when CO exposure is detected in a home. Never tamper or cover the detector and ensure it is working on a regular basis.
- Instructions on how to test your carbon monoxide detector should be included with your detector when purchased.
- If the CO detector alarm sounds, evacuate your unit immediately and call 911.

Carbon monoxide prevention

- Regularly inspect fuel burning appliances such as furnaces and water heaters.
- Change your furnace filter every 1-3 months. (Not in apartments, only in a house.)
- Check chimneys for blockages to ensure proper ventilation in your unit.
- If you suspect carbon monoxide exposure in your unit, contact the housing authority to have your unit checked immediately.



Furnace Filter



Follow the manufacturer's instructions for maintenance and replacement of your carbon monoxide detector. SHC has installed CO detectors in all rental units.

Contact your local housing authority for more information

Walls

The Importance Of And Tips For Cleaning And Preventing Damage To Walls



Removable adhesive putty

Care of walls

- Walls and ceilings account for the largest surface area inside your home.
- Keeping your walls in good condition makes them easier to clean and helps to avoid bigger repairs.

Preventing damage to walls

- Place furniture away from walls to avoid marking the walls and drawing frost or humidity through exterior walls.
- Use door stops to avoid making holes in the walls with door knobs.
- Use small nails rather than screws to hang pictures.
- Avoid applying wallpaper and borders to walls.
- Use removable adhesive putty ("Sticky Tac") rather than tape to put up posters, drawings, maps, etc.
- Supervise children when they are using crayons, pens, etc. to ensure they don't write on walls.
- Avoid piling or stacking items along exterior walls since it could cause mold and ice to form in winter.
- Report any wall damage to the housing authority in a timely manner to avoid further and more extensive damage. Do not make repairs to the walls in your unit without consulting the housing authority.

Did you know:

Magic Eraser can remove blemishes from crayons, markers, food, and stickers on walls and other surfaces. Test a small area first to ensure walls are not damaged in this process.

Cleaning tips

- Use a soft cloth and warm soapy water to clean walls.
- Avoid using an abrasive cleaner or cloth as this may take the paint off.
- Wash walls from the bottom of the wall to the top so that it is easier to wipe up cleaning solution before it runs and has a chance to cause permanent streaks, which do not wash off.
- It takes 30 days for new paint to fully dry. Avoid washing walls during this period or the paint may come off.



Something to think about...

Keep walls clean and in good repair so your residence looks good and to reduce maintenance and repair costs.

Contact your local housing authority for more information

Windows

The Importance Of Caring For, Repairing And Cleaning Tips For Windows

Care of windows

- Open and close windows carefully to avoid damaging them and to ensure that they continue to operate properly.
- Avoid forcing window locks.
- The tenant is responsible for repair costs when an open window causes plumbing to freeze or water damage to floors or walls.
- **Do not place foil, cardboard, or blankets on windows.**

Damage to windows



- If window screens or frames become damaged, **do not** throw them away. Call the housing authority for repairs.
- Letting the housing authority know about damage as soon as possible prevents it from getting worse. It can also save you from paying higher costs for repair and replacement.

Window Screen

Cleaning tips

- Wash windows inside and out regularly (usually in the spring and fall).
- To wash the exterior of windows, use soapy water and a sponge or squeegee. To wash the interior of windows, use glass cleaner or a mixture of vinegar and water.
- To avoid streaks, use a dry cloth to remove all moisture from freshly cleaned windows.
- Vacuum and clean out window tracks regularly for easy opening and closing.



Something to think about... Keep windows in good repair. Doing so can make your home warmer and reduce heating costs. The housing authority may charge you for damage beyond normal wear and tear.

Contact your local housing authority for more information

Doors

How To Maintain And Care For Doors, And The Rules Concerning Locks And Keys

Care of doors

- Since doors provide access to and security for your home, it is important to keep them operating properly.
- Ensure that bumper thresholds and weather-stripping on exterior doors are intact.
- **Do not** remove cylinders.
- Interior doors are hollow and can be punctured easily. Avoid pushing on them.
- Because doors are in continual use and have moving parts, normal wear and tear is expected.
- When your doors are not opening or closing properly, contact the housing authority to make repairs.
- **Call the housing authority during business hours to report damage as soon as possible.**
- **If you are having trouble with a door lock, it's only going to get worse. Call the housing authority to fix the lock as soon as possible.**

Check chain



Locks

- The housing authority must be able to access your residence to make repairs or in case of an emergency.
- Tenants are not allowed to install door knobs or locks. Please contact the housing authority if you have concerns.

Keys

- Report lost or stolen keys.
- Get approval from the housing authority to give a family member or friend your key.



Something to think about... Keep doors and locks in good repair. Well maintained doors can keep your home warmer and reduce heating costs. Tenants will be charged for damage to doors beyond normal wear and tear and for lost or stolen keys.

Contact your local housing authority for more information

Lighting and Plug-ins

Use And Care Of Light Bulbs, Lighting Fixtures, Plugs; How To Avoid Electrical Shock, And How To Save On Utility Costs.

Lighting

- Using a bulb with a higher than recommended wattage can cause the bulb to overheat and shatter or cause a fire.
- Use a light bulb with the correct wattage for the light fixture. Most enclosed fixtures are rated for bulbs with 60 watts or less. The recommended wattage is marked on all light fixtures in the area where the light bulb is installed.
- Dust bulbs and fixtures regularly with a dry cloth when the light is off. Using a damp cloth may cause the bulb to shatter.
- Take lighting covers off and wash them out regularly to remove dust and bugs.

Light Fixture



Plug-ins/Outlets

- When plug-ins are not working, a circuit breaker may be tripped because of overloading.
- When this happens, unplug the item that was plugged in last. Then flip the tripped breaker back on (breakers are located in the panel box in the basement and are labeled). Call the housing authority for assistance.
- Call the housing authority about cracked or broken plug-ins.



Panel Box

Avoiding electrical shock

- Enough electricity flows out of light fixtures and plug-ins to injure or kill a person.
- Insert plastic safety caps into plug-ins to stop children from touching plug-ins.
- Ensure metal prongs at the end of power cords are fully plugged in so that no part of the prongs is exposed.
- Changing fixtures or installing ceiling fans and security and motion lights is **not allowed**. Please contact the housing authority to get approval.
- Call the housing authority about frayed wires.

Saving power saves money

- Saving power can save you money on your power bills.
- Turn off the lights when you leave a room.
- Open blinds and curtains to let in sunlight rather than turning a light on.



Something to think about... Change light bulbs as necessary, being careful to buy bulbs with the recommended wattage. Call the housing authority if you require assistance.

Contact your local housing authority for more information

Housekeeping

How To Maintain the Cleanliness Of Your Home, Including Your Appliances

Benefits of cleaning regularly

- Cleaning regularly reduces damage, limits hazards, and contributes to a healthy life.
- Cleaning also discourages mice, insects, and other pests from making your unit their home.

Dirt, dust, and grime

- Shoes and clothing bring dirt into your unit where it settles on the floor and furniture. Depending on the amount of dirt or dust generated by traffic and weather conditions, sweeping or vacuuming may be necessary daily, semi-weekly, or weekly.
- Dust particles are lifted into the air by traffic and circulated throughout the home by the heating system or open doors and windows. Dust on household objects is a sign that cleaning is needed. Wipe surfaces with a damp cloth.
- Residue from spills or cooking can stick to surfaces like counter-tops, walls, windows, or appliances and can build up over time. Wipe the area with a mixture of hot water and a cleaning solution.

Appliances



Something to think about...

Keep your home clean so it looks nice and to avoid issues (e.g. bugs, household pests, smell) that may arise if you don't.

- Since the fridge and stove are in constant use, they accumulate food particles, spills or drips, and mold.
- When spills, spatter, or drippings occur, clean the area with a damp cloth immediately.
- To reduce buildup, wipe the surface of the stove after each use. Wipe fridge trays/grills, storage bins, and interior surfaces periodically with cleaner.
- When doing laundry, check for and remove loose articles and tissue from clothing before washing and from the base of the agitator.
- Check for and remove lint build-up on the lint screen in the dryer and retrieve loose articles that could wedge between the drum and the fixed interior.
- Periodically clean the surface of the washing machine and dryer.

Other cleaning tips

- **Avoid clutter by storing too many items in your unit.** Clutter makes cleaning difficult and might attract mice, insects, and other pests.
- Tidy everyday, but assign each room a day to clean it from top to bottom for half an hour so the workload never gets overwhelming.

Contact your local housing authority for more information

Common Household Pests (P. 1 of 2)

Common Household Pests And How To Avoid Them

Types of pests

Seasonal insect activity is normal for Saskatchewan.

Below are some common household pests and tips on how to avoid them.

Mice are small rodents with grey-brown bodies and almost hairless tails. They eat almost anything and spread germs. They also can chew wiring in walls, causing a fire hazard. They can squeeze into very small holes and hide in walls and other small spaces.



Ants are attracted to sweet foods, such as jam and soft drinks. Once they get into your home and find a food source, they will try to invade. Because they are so small, they can easily get into food and garbage and spread germs throughout your home.



Fleas are brownish, very small, fast-jumping insects with flat and hard bodies. They feed on blood and can pass on diseases and parasites. They can be carried by dogs, cats, mice, or people, and they hide in places with dust and bits of foods, like carpets and couches.



Beetles can be black, reddish, or dark brown. Some eat flour and cereals and others eat natural fibers like wool, fur, silk, and feathers. They can spoil food and ruin furniture, clothes, linens, and carpets.



Cockroaches are large insects with brown to black bodies that are oval and flat. They like crumbs and food and spread germs with their feet. They leave a musty smell and taste to food that they have touched.



Tips to avoid pests

- Eat in the kitchen to reduce the spread of food crumbs in your unit.
- Tackle spills quickly and sweep or vacuum daily.
- Wash the dishes right away.
- Drain dishwater and wipe down the sink to avoid food smells lingering. Standing water is a desirable place for insects to breed.
- Clear drains to avoid standing water.
- Wipe off residue on honey, syrup, peanut butter, and ketchup containers.
- Store sugar, flour, cereal, pastas, and pet foods in sealable containers.
- Use or throw out fruits and vegetables that are overripe.
- Avoid clutter since it makes cleaning difficult and gives pests places to hide.

Something to think about...



Know the type of pests that can come into your home and how to avoid them.

Contact your local housing authority for more information

Common Household Pests (p. 2 of 2)

Get The Facts About Bed Bugs, They Are An Annoyance But Pose No Immediate Threat To People Or Animals.

What is a bed bug?

- Bed bugs are oval shaped insects that are about the same size as the head of a pin. They have brown flat bodies and no wings. Their bodies bloat and change to a reddish colour after they feed on blood.
- There is no evidence that bed bugs transmit diseases. Most people hardly notice bed bug bites, as bites may appear as a minor rash. Severe scratching of bitten areas may lead to infection. This is easily treated by your physician.



Where are they found?

- Bed bugs are a growing problem in many communities. They have been found all over the province and throughout Canada and the United States.
- Bed bugs can be found in hotels, apartments, private homes, and public places. Many people encounter bed bugs while travelling and unknowingly bring them home in clothing or luggage.
- Bed bugs are expert stow-a-ways and are good at hiding once in your home.
If buying second-hand furniture, inspect it before bringing it into the home.

How will I know that bed bugs are in my home?

- Inspect yourself for bites, which may appear as small red marks in a line or in groups of three or more. Sometimes bites result in swollen sores.
- Inspect the furniture in each room, especially beds. Look for eggs, which are whitish clusters of **10 to 15** the size of pinheads, discarded shells or carcasses, blood spots, and live insects.



Something to think about...

Take appropriate action if pests

come into your home to protect you, your family, and your home and that of others.

What do I do if I suspect my home has bed bugs?

- If you find any evidence of bed bugs, remain calm and contact your local housing authority immediately.
- Do not apply insecticide or try other remedies, since it doesn't get rid of them and makes them harder to find. Leave the job to the professionals, who have experience and advanced methods of detection and extermination.
- Prevent bed bugs from spreading in your home by eliminating clutter, making your bed an island, and washing and drying clothes and linens on a hot setting.
- Have patience and cooperate with the housing authority and the professionals hired to deal with the problem.

Contact your local housing authority for more information

Your Home's Plumbing System (p. 1 of 2)

A Basic Understanding Of the Plumbing System To Solve Simple Problems, Avoid Preventable Problems, And Prevent Damage In Emergency Situations

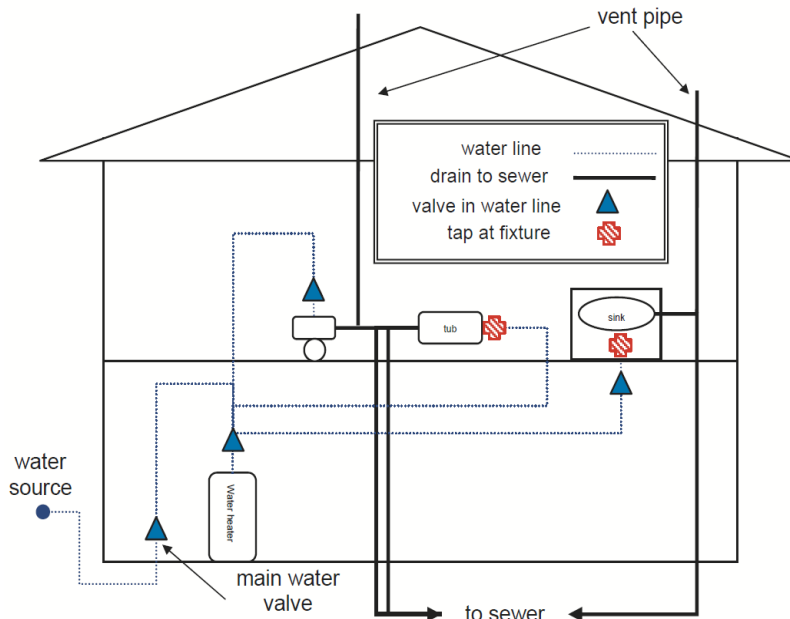
Plumbing System

Having a basic understanding of the plumbing system is useful for solving simple problems, avoiding preventable maintenance, and preventing damage in emergency situations.

The plumbing system in a typical home has four basic elements:

1. **Water supply, distribution, and control:** pipes (water lines) that bring water from the supply source (municipal system/well) to fixtures & appliances in the home, and taps or valves that control the flow to fixtures/appliances.
2. **Fixtures and appliances:** sinks, tub/shower, toilet, water heater, laundry tubs, washing machines, etc.
3. **Drainage:** drains (openings at the base of sinks, tubs/showers, or in the floor) and pipes that carry waste from the fixtures to the sewer or septic tank. The sinks, tub/shower, toilet and washing machine are each equipped with a trap (U-shaped drain pipe under the fixture) that holds water in the trap to prevent sewer gas from coming up through the drain pipe.
4. **Venting:** vertical pipes connected to sinks, tub/shower, toilet, and washing machine that extend up through the roof to bring air into the drainage system.

Look at the below example of the plumbing system in a home. Now locate all the valves in your own home that control water distribution so you know which one to shut off in the event of a problem or an emergency.



Emergency Tips

- In an emergency (e.g., flooding) you can shut off the main water valve or the valve to the fixture.
- The water line into the home is usually a copper pipe (3/4" diameter) with a meter attached to it
- Water lines to fixtures are smaller (1/2" diameter) and often have a valve entering the fixture.

Contact your local housing authority for more information

Your Home's Plumbing System (p. 2 of 2)

Plumbing System - Tenant Responsibilities and Tips

- Water is pressurized in your home so that it can reach all the fixtures in the home when and as needed. For this reason, the water distribution system of pipes must be water-tight, meaning no leaks.
- In copper piping, joints are soldered to prevent leaks and make a water-tight seal. Sometimes these joints separate or rupture causing leaks or flooding. Knowing where to shut off the water ahead of a leak or rupture is useful for preventing water damage to the home.
- For example, if your toilet won't stop cycling water, you can turn the valve located at the base of the water bowl behind the toilet until the water line is closed.

Clause 2 of the Maintenance section of Schedule "B" of the Social Housing Lease requires the tenant to **keep all drains free and unobstructed**. Many tenant service calls are the result of plugged drains and toilets. The following tips will help you to avoid preventable service calls.

- Watch for grease, soap, hair, or debris build up in sink or tub drains. Remove obstructions, clean, and flush the area to ensure proper drainage. Periodically use a rubber plunger to loosen material build-up in the trap, then flush thoroughly.
- Do not dispose of grease, potting soil, or other heavy material by pouring it down drains or flushing it down the toilet. This can clog the trap under your sink or toilet, which is in violation of clause 2 (above). Pour grease and other heavy liquids into empty containers; seal the containers and place them in the garbage.
- Ensure that toilets are kept clear of items that might clog the toilet trap. The toilet is not a trash disposal unit and must not be used as such. Watch for children's toys or other articles and remove anything that falls or is placed in the toilet. Do not try to flush objects down the toilet as these objects may become stuck in the toilet, requiring the toilet to be repaired.



Something to think about... Prevent problems by taking precautions, inspecting and maintaining the plumbing system: you must reimburse the housing authority for service calls and charges to repair drains or toilets resulting from your carelessness, neglect or abuse.

- This could, in some cases, include the costs of a plumber or town maintenance personnel to clear drains, traps, or lines beyond the toilet itself, or to replace equipment damaged as a result of repairs.

Contact your local housing authority for more information

Your Home's Heating System

A Basic Understanding Of The Heating System To Solve Simple Problems, Avoid Preventable Maintenance, And Tips to Save On Home Heating Costs

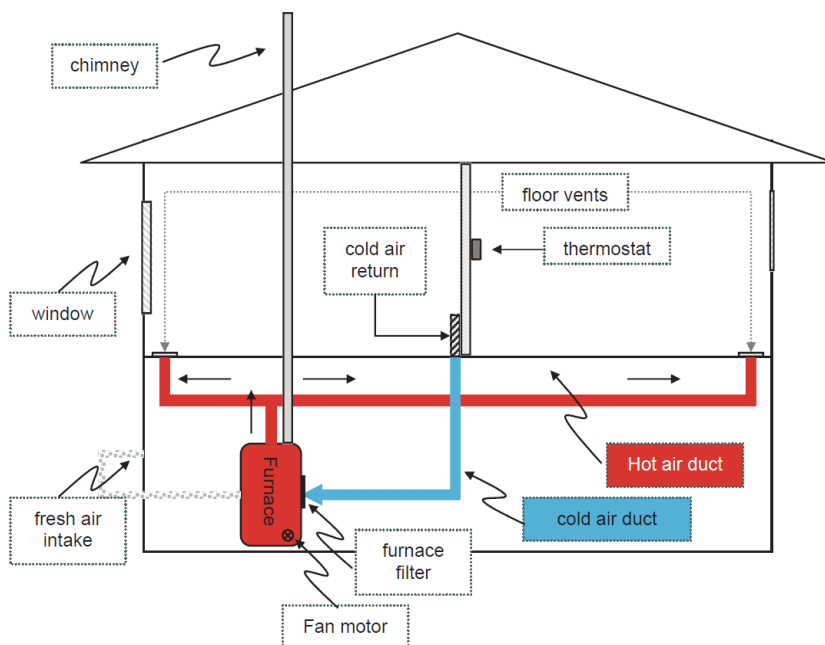
Heating System

Having a basic understanding of the heating system is useful in solving simple problems, avoiding preventable maintenance, and limiting damage in emergency situations.

The heating system in a typical home has the following basic elements:

1. **Heat source:** typically consisting of either a furnace, boiler heat, or a series of electric heaters. Most conventional furnaces burn natural gas, propane, oil, or wood and use a blower fan at the base of the furnace to force hot air through the home. Electric heaters typically consist of baseboard or space heaters that may also have installed fans. Electric heaters are controlled either by a wall thermostat or a switch at the heater.
2. **Warm and cold air ducts:** consist of rectangular sheet metal boxes and/or circular tubes joined together to carry warm air from the furnace to vents located throughout the home and to bring cold air back to the furnace. Duct work is normally situated between or below floor joists.
3. **A temperature control:** a thermostat located on the wall in a central location of the home that allows the tenant to regulate the temperature of the home.
4. **Chimney and fresh air intake vent:** present in homes equipped with a furnace.

Look at the following example of a forced-air heating system in a home. Heat vents are normally located underneath windows. The cold air return vent is located on an interior wall. The thermostat is normally placed near the centre of the home to monitor the temperature.



Tips to save \$\$\$



Something to think about...

- During cold months try to maintain a comfortable thermostat setting, except when you should turn the thermostat down.
- Locate and control hot air vents. Close vents where heat is not needed (e.g., in storage areas).
- Change the furnace filter every 1 - 3 months during furnace use.
- Periodically clean dust build-up in vents, returns, and in the fan motor compartment. **Note:** flip furnace emergency switch off first (red switch and cover plate).

Contact your local housing authority for more information

Basement

There Is a Need To Routinely Inspect the Heating Ventilation, Electrical, Plumbing, And Other Features Located In the Basement Of Your Home

Heating and ventilation

- The furnace heats the air and the duct work circulates the air around your home to regulate the temperature and air flow.
- Check ducts to ensure that they are securely in place and that air is moving through them.
- To reduce the risk of fire, avoid storing or placing anything near the furnace.

Electrical

- The electrical system provides your home with electricity for lighting and appliances.
- Check the breakers in the electrical panel box for sparking.



Other

- Teleposts are steel posts that help to give the floor, walls, and ceiling strength. Check the teleposts. If they are loose, call the housing authority.
- For your safety, **do not remove** the handrail in the stairway.
- Call the housing authority about loose steps.

Plumbing

Main water shut off valve

- Water enters your home through the pipe that has the main water shut off valve on it.
- Turning off this valve can stop water from flowing into the house in an emergency.
- If water is leaking from any pipe in the basement, call the housing authority.

Water heater and tank

- Pipes supply water to the water heater.
- Avoid placing anything around the tank as this is a fire hazard.
- If the tank is leaking, shut off the water supply and contact the housing authority.

Sump pumps and sewer

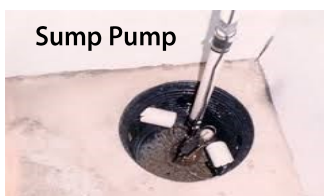
- Sump pumps should be plugged in at all times.
- Check to see if sump pumps are leaking.
- Make sure caps are on during heavy rains to avoid



Something to think about...



Prevent problems by inspecting and maintaining the heating, electrical and plumbing systems on a regular basis.



Source: www.b-dry.com

Contact your local housing authority for more information

Furnace Filter

The Purpose and Benefits of and the Procedure for Changing your Furnace Filter

Changing the furnace filter helps keep your family healthy

A furnace filter keeps the air in your home clean. If a filter doesn't get changed, it becomes filled with dust and germs.

When this happens:

- The air in your home is filled with dust and germs.
- Dust and germs can make you and your family sick.
- If you have allergies or asthma, you should change the furnace filter more often.



Used -Dusty Furnace Filter

Changing the furnace filter lowers your heating costs

If your furnace filter is clean, your furnace uses less energy to heat your home. If a furnace filter isn't changed, it gets clogged.

When this happens:

- Your furnace has to run longer to heat your home, costing you more money.
- The furnace could stop working.
- **If the furnace filter is clogged and this results in damage to your furnace, you may be charged for repairs.**



When and how to change your furnace filter

- Check your furnace filter monthly. If it looks dirty or is full of dust and other particles, it needs to be changed.
- There are different sizes, shapes, colours and types of furnace filters.
- If you do not know what size of furnace filter you need or you do not know how to change the filter, call the housing authority for help.



New Furnace Filter



Something to think about... Change your furnace filter at least every 1 to 3 months to minimize health problems and save on heating costs.

Contact your local housing authority for more information

Garbage Storage and Collection

The Goal Of Garbage Storage and Garbage Collection

Storing garbage

- Store garbage in collection bins.
- Use bags that do not break easily and tie them securely so that they stay closed.
- Since insects, mice, and other pests are attracted to garbage, store garbage outdoors in containers with tight fitting lids.
- Storing garbage in your home is a health and safety risk.



Keeping your yard free of rodents

- Fallen leaves that collect in your yard may attract mice and other rodents.
- Rake up leaves that have fallen and put them in a garbage bag.

Restrictions around garbage collection



- Since garbage collection workers will only pick up garbage that is contained in garbage containers, bags, or boxes, do not put loose garbage on the curb.
- If garbage is too heavy, it will not be collected.
- If garbage is too light, it may blow away and litter your yard and the neighborhood.
- **Place garbage directly in the bins. Do not leave it next to the bin.**
- Most communities have a scheduled garbage pick-up. Know your date!

If you miss garbage collection

- It is the responsibility of tenants to take garbage out for regular garbage collection.
- If you forget about collection, store garbage until the next scheduled collection date or take it to the local landfill.
- If you notice your garbage is still sitting on the curb at the end of garbage day, you have missed collection and must store the garbage until the next scheduled collection day.

Where to get a garbage collection schedule

- All cities and many towns post their garbage collection schedules on their websites.
- You can also call your city or town office to find out when garbage collection is scheduled.



Something to think about...

Take garbage out regularly for collection to prevent health and safety risks.

Contact your local housing authority for more information

Saskatchewan.ca



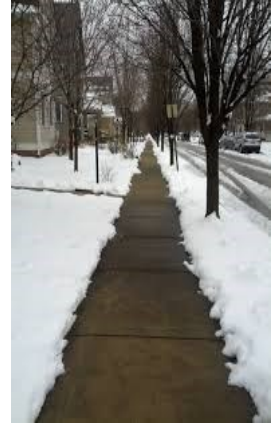
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Corporation**

Sidewalks and Driveways

The Care And Maintenance Of Sidewalks And Driveways

Care of sidewalks and driveways

- Sidewalks and driveways need care to keep them from getting broken and chipped. Keep them in good shape and safe.
- To prevent driveways and sidewalks from getting broken and chipped, avoid storing anything on them that will corrode and damage the concrete, like motor oil, paints, and paint thinners.
- Ice and snow can also cause concrete to break and chip. When ice and snow melt, water enters cracks and holes in concrete. When the temperature drops, water freezes and expands, breaking the concrete. To avoid damage, keep sidewalks and driveways clear of snow.



Source: www.urbanindy.com

Maintenance tips to prevent safety hazards

Here are some things you can do to prevent safety hazards on sidewalks and driveways:



- Keep sidewalks and driveways shoveled and clear of snow and ice so that people do not slip.
- Sprinkle sand and salt on driveways and sidewalks. Sand gives shoes grip when stepping on ice and snow and salt helps to melt ice and snow. You may purchase sand and salt at most local hardware stores.
- Avoid blocking walkways with shovels, bikes, toys, etc. so that people have less of a chance of falling.



Source: www.umnsu.edu



Something to think about... To prevent slips and falls: mail and newspaper carriers will not deliver to homes that have slippery sidewalks or driveways.

Contact your local housing authority for more information

Eavestroughs and Downspouts

The Purpose Of Cleaning And Caring For Eavestroughs, Downspouts, And Downspout Extensions

Purpose of eavestroughs and downspouts

- Eavestroughs and downspouts ensure that water from rainfall and melting snow is directed away from your home.
- Eavestroughs collect water from the roof.
- Downspouts drain water away from the building.
- Without eavestroughs and downspouts, water may leak into your home and flood your basement, cause the paint to peel off your walls, and cause mold.



Downspout extensions

- Downspout extensions are attached to the bottom of the downspout to prevent your home from flooding. They direct water away from your home.
- For proper drainage, downspout extensions must be put down during spring and summer rains.
- To ensure that they don't get damaged over fall and winter, downspout extensions should be raised.

Downspout extension down for summer



Downspout extension up for winter

Cleaning and care of eavestroughs and downspouts



- Eavestroughs and downspouts must be kept free of leaves and other debris so that they can collect and drain water properly.
- Check your eavestroughs and downspouts regularly to ensure that they are not blocked.
- If they are blocked, call the housing authority to make an appointment for someone to come out and clean them.
- Call the housing authority when you notice that your eavestroughs or downspouts are loose or are leaking when it rains.

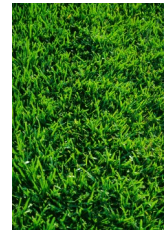


***Something to think about...* Monitor and clean your eavestroughs and downspouts to ensure that they are working properly.**

Contact your local housing authority for more information

Yard Care

How To Care For Your Lawn, Control Insects, Maintain Fences And Gates, And Prepare Your Yard For Winter



Caring for your lawn

- Keep grass watered and cut to help reduce the likelihood of mice and other pests.
- Fertilize grass once per year to keep it healthy, green, and to reduce weeds.
- Trim grass along the fence line and walkways.
- Bag leaves in the fall.
- **Do not** park vehicles on the lawn.
- Store items such as lumber, tires, pools, toys, bikes, and BBQs in the basement, shed, or patio area.



Controlling insects

- Items that can collect water, such as spare tires; toys; and garbage cans without lids, are ideal breeding sites for mosquitoes. To reduce the number of mosquitoes around your home, ensure that there is no standing water.
- Wasps and other insects are attracted to fresh fruit. To reduce the presence of wasps, pick fruit from trees and bushes and remove fruit that has fallen on the ground.

Maintaining fences and gates

- Tighten screws and adjust latches.
- Reduce damage to fences and gates by not climbing or putting weight on them (e.g., swinging on gates).
- **Do not** take down fences or gates.
- Call the housing authority for repairs and painting.
- The housing authority does not have to supply fences. A fence that is a hazard or eyesore may be removed instead of fixed or replaced. To ensure that you keep your fence, take care of it.



Something to think about...

Make your community a nicer place to live, safer and healthier by taking care of your yard.

Preparing for winter

- Put hoses, outdoor toys, and summer tools and equipment away.
- Shut off the water supply to your outside taps and drain the water from the taps before it freezes and damages the pipes.
- Ensure you have the proper tools to clean snow off your driveway and walkways.

Contact your local housing authority for more information

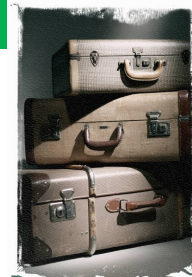
Preparing Your Home For When You Are Away

How To Prepare, Maintain, And Secure Your Home, And Save Money On Energy, While You Are Away

Why should I prepare my home before going away?

Doing a few simple things around your home before going away will help you:

- Save money on your bills by saving energy;
- Avoid damage to your home and belongings by reducing the potential for emergency maintenance to occur while you are gone;
- Reduce the likelihood of a break-in while you are away.



Energy saving tips

- Turn down the thermostat to 15°C (60°F).
- Turn down the water heater to warm or turn it off while you are gone.

Maintenance tips



Source: www.mikesauto.com

- Ask someone you trust to check your residence. Make sure you have approval from the housing authority to give them a key.
- If you live in a house:
 - Turn off the main water supply to the residence (main water shut off valve in the basement). This way, if a pipe bursts, damage will be limited.
 - Turn off the water heater in case the heater breaks and leaks.
 - Have someone run water down drains so sewer gas does not build up.

Security tips

- Since a full mailbox suggests that you are not home, ask someone you trust to pick up your mail or have mail delivery stopped until you return.
- Ask someone to check inside your home on a regular basis while you are away.



Something to think about... Secure and prepare your home for your absence, to prevent intruders and reduce unexpected costs.

Contact your local housing authority for more information

Household Budgeting



This section contains information on how to budget for your household. It provides information and tools to tenants who may need help improving their money management skills.

Managing a household budget means that you are able to pay rent in full and on time, maintain a good credit history, spend and save responsibly, and develop a plan for a financially sound future.

Information has been provided on saving, debt management, and establishing credit. This information is the next step in money management and will encourage you to plan for the future.

Included in this section are worksheets that will help you organize and understand your income and expenses.

Additional information has been provided on saving, debt management and establishing credit. This information is the next step in money management and planning for the future.

Making A Budget

How To Prepare A Budget And What To Do When Income Exceeds Expenses or Vice Versa



What is a budget?

- A budget is a list of amounts that a person expects to receive (income) and to spend (expenses) over a period of time.
- People often think they know where their money is going, but without a budget it is hard to keep track.
- A budget can help people be more aware of how they spend their money so that they can make changes to their spending habits and get the most out of their income.

Steps to make a budget

1. Have a record of everything you receive (income) in one month.
 - Keep your statement from work that shows your income (e.g., pay stub).
 - Keep your bank statement.
 - Record any other items and amounts that you received (e.g., money for a birthday gift) in a notebook.
2. Have a record of everything you spend (expenses) in one month.
 - Collect every receipt.
 - Keep your monthly bank and credit card statements.
 - For any purchase you made without a receipt, record the item and amount in a notebook.
3. Review your receipts, statements, and notebook at the end of the month.
4. Record how much you received (income) and spent (expenses) in each area listed in the budget worksheet on the next page and calculate the totals.

Which is higher — income or expenses?

- If your expenses are higher than your income, you may need to review your budget so that your income meets your needs.
- If your income is higher than your expenses, congratulations! You may want to save or invest extra income.



Something to think about... Prepare a budget to use your income wisely and allocate money for savings.

Contact your local housing authority for more information

Budget — WORKSHEET

Find the steps to make a budget in the sheet called "Making a Budget"

Monthly Income	
Average monthly income from employment (after deductions)	_____
Income from other sources (gifts, tax credits, investments, etc.)	+ _____
Total monthly income	= _____
Monthly Expenses	
Rent	_____
Utilities (electricity, gas)	_____
Groceries	_____
Childcare	_____
Transportation (bus, cab, car maintenance, gas, etc.)	_____
Telecommunications (cable, internet, phone, cell phone)	_____
Loan payments (car, personal, etc.) and credit card payments	_____
Insurance (car, home, travel, etc.)	_____
Personal care (toiletries, hair care, make-up, etc.)	_____
Clothing and footwear	_____
Health care (dental, glasses/lenses, medication)	_____
Pets	_____
Recreation (movie, game, music, hobby, concert, sports, etc.)	_____
Savings and investments	_____
Education (tuition, books, fees, etc.)	_____
Household (maintenance, furniture, housewares, etc.)	_____
Dining out	_____
Travel	_____
Unforeseen expenses (school field trips, replacing lost items, etc.)	_____
Gifts and charitable donations	_____
Arrears/Debt repayment	+ _____
Total monthly expenses	= _____
Total monthly income (enter the amount from above)	_____
Less total monthly expenses (enter the amount from above)	- _____
Equals monthly surplus (extra money) or deficit (money needed)	= _____

Source: Financial Consumer Agency of Canada's Participants' Handbook from the Financial Basics Workshop

Managing A Budget

How To Manage A Budget, Reduce Expenses And Reduce Impulse Buying

Managing a budget

- Managing a budget is about making sure your income is higher than your expenses each month.
- Now that you have completed the budget worksheet, you know your monthly income and expenses and can make changes if needed or desired.
- There are many ways to reduce your expenses. Consider the options below to help you decide if you can make any changes to better manage your budget.

Tips to reduce expenses

- Pay bills on time to reduce or avoid interest and penalty charges.
- Negotiate lower rates and fees with banks, phone, and cable companies, etc. by asking them how you can have lower monthly charges.
- Borrow or rent books, DVDs, tools, sporting equipment, etc. instead of buying these items.
- Buy items when they are on sale; shop at discount stores; buy generic brands; buy in bulk.
- Instead of dining out, make meals at home and bring coffee and lunch to work.
- Cut expenses out of the budget that are not absolutely needed.
- Grocery shop with a list.
- Use credit cards sparingly.



To resist impulse buying

- Leave credit cards at home; make purchases with cash; avoid window shopping and shopping for leisure.
- Walk away from an item for at least 10 minutes before deciding to buy it. Better yet, sleep on it before making a decision to buy.



Something to think about...

Plan ahead by budgeting for monthly ups and downs in your income and expenses.

Contact your local housing authority for more information

Reducing Expenses —WORKSHEET

Instructions

- Calculate and enter the average cost per week for items you could cut back on.
- Enter the number of times you could cut back on that item each week.
- Calculate and enter your weekly savings if you cut back on that item.
- When you are finished, add up the weekly savings column and multiply by 4 to find out how much you would save each month.
- At the bottom of the page, write what you could do with the money you saved.

Item to Cut Back	Average cost per week	# of times to cut back each week	Weekly savings
EXAMPLE: Dining out.	\$50 (\$10 x 5 times)	4 days	\$40 (\$10 x 4 times)
Dining out (instead of making meals at home and taking lunch to work)			
Driving (instead of taking the bus or carpooling)			
Buying bottled water (instead of using a reusable water bottle)			
Coffee or cappuccino			
Cigarettes			
Chocolate bars, snacks, etc.			
Popcorn at movies			
Lottery tickets			
My own magazine subscription (instead of sharing one with a friend)			
Buying DVDs (instead of borrowing them from the library)			
Other			
Other			
Total			
With this money I could:			
<hr/>			

Source: Financial Consumer Agency of Canada's Participants' Handbook from the Financial Basics Workshop

Managing Credit

What Is Credit, Why Is It Necessary And Tips To Manage Credit Cards

What is credit?

- Credit is money that you borrow from a credit company to pay for something. By using credit you agree to pay the money back, with interest, at a later time.
- Having credit can help you buy expensive items or cover costs that are unexpected until you are able to pay for them.
- Having credit allows you to establish a credit history. Having a **good** credit history is necessary if you plan on getting a loan to make a major purchase, like a house or car.

Is credit necessary?

- If you don't plan on getting a house or car loan, you may not need credit.
- If you do want to have credit, the most common way is with a credit card.

Tips to manage credit cards

- **Choose a card that meets your needs.** Credit cards come with a wide range of features, fees, and interest rates.
- **Set a budget and live within it.** Credit should not be used to live beyond a person's means. If you are tempted to use it, leave it at home.
- **Pay the balance in full each month and on time.** If you cannot pay in full, pay as much as you can on time. Late payments negatively affect credit since they show that a person may be late again or unable to pay in the future.
- **Keep credit card balances low.** Keeping your balance below the credit limit shows that you aren't tempted to charge more than you can pay. By charging a small amount and paying the balance on time, you will show that you can handle larger amounts of available credit.



Contact a credit bureau to find out your credit rating:

- **TransUnion Canada: 1-866-525-0262 www.transunion.ca**



Something to think about...

Use credit wisely to build a good credit history.

Contact your local housing authority for more information

Managing Debt

How To Recognize Debt Problems, Manage Credit Card Debt, And Seek Help With Debt

Recognizing the warning signs

Credit cards are helpful, but they can get out of control if a person:

- Uses credit cards as a necessity instead of as a convenience;
- Uses credit for daily living expenses;
- Misses payments or due dates;
- Has a credit balance near the card maximum;
- Borrows from one card to pay another.



Source: quizzle.com

Tips to manage credit card debt

- Use savings to pay off balances.
- Pay down the debt with the highest interest rate first.
- Set up automatic payments to stay on schedule.
- Contact lenders to set up a different payment schedule or interest rate.
- Get a consolidation loan through a bank. It is a single loan with a low interest rate and low monthly payment. A single loan allows a person to make one monthly payment to pay off all debts.



Source: galleryhip.com

More help with debt

For people who cannot get a consolidation loan because of ongoing credit problems, there are three other options to help with debt:

- **Get credit counseling.** The credit counseling agency will work with people to develop a debt management program to pay down their debt each month.
- **File for a consumer proposal.** A bankruptcy trustee can negotiate a contract on a person's behalf with creditors (the companies they are indebted to) for the person to repay part of the debt.
- Both of the above options will affect credit. Credit Canada (www.creditcanada.com) can provide resources and advice.



Something to think about...

Change how you manage debt when you cannot comfortably repay what you owe.

Contact your local housing authority for more information

Saving

How To Save Money, Secure It, And Accumulate Savings

The benefits of saving

- People who have money saved feel less stress about money and more secure and in control since they are able to:
 - Prepare for emergencies;
 - Afford major purchases;
 - Pay off debt and avoid new debt;
 - Retire comfortably.
- The amount you put into savings does not have to be large. Any amount will do.
- Even if you feel you don't have money to spare, don't wait until you feel you do.
- You may never feel like you have extra, since new expenses always come up.
- If you start putting a little bit away, you will find that you do have extra. You will also find that you have some savings to help with unexpected expenses in the future.



Where do I put my savings?

- The most common way to save is with a savings account. Contact banks to get the best interest rate and to find out which savings account would work for you.
- Another way to save that is convenient and easy is with a piggy bank. You can put spare change into the piggy bank and all members of the household can participate. It is also a good way to teach children about saving.

Tips for accumulating savings

- **Save first.** Treat savings like a bill you pay each month. Put money in your savings before paying any bills or expenses.
- **Set up automatic deposits.** Have your money automatically deposited from your pay cheque or your regular account to your savings account. This way you don't even have to remember to do it and won't be tempted to spend it.
- **Let your money grow.** Keep money in your savings account to collect interest and build your savings more quickly.



Something to think about...
Set aside part of your income as you receive it to save for the future.

Contact your local housing authority for more information

Investing

What Is the Purpose Of And Ways Of Investing

What is investing?

Investing, like saving, allows your money to earn interest. However, there are three differences between saving and investing:

- **Interest:** You earn interest by saving, but you can earn more by investing.
- **Risk:** Saving is safer because you can't lose money, while investing is riskier because you can lose money.
- **Access:** Savings are easy to access, while investments are harder to access.

Why invest?

- People invest because they want their money to grow faster than it does in a savings account.
- When people are in the habit of saving and have some money set aside, they may want to risk losing some of their money to make that money grow faster.
- Some investments have less risk than others. Contact a financial planner to find out what is right for you.

Types of investments

- **Bonds** are issued by the federal government and large corporations. They have a low risk and pay a low return on your money.
- **Land and housing** have a higher risk and pay a higher return on your money.
- **Stocks** are owned shares in a company. They are higher risk than bonds, land, and housing, but they provide a lot more return for your money.
- **Mutual funds** pool your money with the money of many other investors to invest in a variety of companies.
- **Registered Retirement Savings Plans (RRSPs)** hold investments like bonds, stocks, and mutual funds and are intended for retirement. A person can invest a limited amount annually. RRSPs are a tax deduction when purchased but they are taxable when withdrawn.
- **Tax-free Savings Accounts (TFSAs)** hold the same investments as RRSPs, but they can be used for anything. The amount a person can invest annually is less than for RRSPs.



***Something to think about...* Invest your money wisely to make it grow—take your risk tolerance into consideration.**

Contact your local housing authority for more information

Inter-Personal Skills Development

This section provides tools and tips to cope with stress, deal with and resolve conflict, manage change, and plan a career.

By learning and using these skills you may reduce stress, be a good neighbour, and be more focused on planning for the future.

Included in this section are worksheets that will help you set goals and plan for the future.



Coping With Stress

Identify And Choose Options To Manage Stress

What is stress and how does it affect us?

- Every day people feel stressed.
- Stress can cause emotional and physical symptoms in our bodies.
- In order to manage stress, people must:
 - Identify what is causing the stress (e.g., are you frequently paying bills late and/or are you not on time for meetings and appointments?);
 - Identify what behaviours and attitudes you demonstrate when dealing with stress (e.g., are you often irritated? Do you make excuses? Do you feel intolerable to others? Are you always tense?).

Tips for managing stress

- Learning to incorporate time management principles helps reduce stress. Take the time to stop, breathe, and reflect. Choose appropriate actions to deal with stress when it feels overwhelming.
- Develop time management skills. Plan your schedule so you have enough time to complete tasks. This will reduce feelings of being rushed and anxious.
- Remove unnecessary stress by learning to say 'No.' Limit the time you spend with individuals who cause you stress.
- Do not bottle up your stress. Express your feelings and emotions. This will help improve the situation and make you more willing to compromise.
- Exercise regularly. Being healthy and active helps eliminate physical feelings of stress.
- Maintain a healthy, balanced diet. Reduce caffeine and sugar intake; avoid cigarettes and alcohol.
- Don't try to go at it alone. You can build a support network and connect with others who are positive. This will help you battle the negative feelings of stress and improve your quality of life.



Something to think about...

Deal with the stressors in your life. Contact the HealthLine by phoning 811 or online at www.health.gov.sk.ca/healthline for further information regarding stress management.

Contact your local housing authority for more information

Recognizing Conflict

Understand What Conflict Is And How People May Interact With Others Because Of Conflict

What is conflict?

- People experience conflict when they are at odds with each other over differing values, ideas, or interests.
- Conflict is important because it indicates that there is a problem. It challenges people to work together to have better relationships and organizations.
- It is important to identify when you or others are in conflict so you can deal with it.

Conflict with others

- At home, work, school, the grocery store, or the mall you are exposed to others' ideas, values, and behaviours and they are exposed to yours.
- As a result, you experience all kinds of conflict every day and must decide when to accept others' ideas or behaviours and when to confront them.
- Sometimes you may think that you have resolved a particular conflict when you have not.
- You may be in conflict and need to do something about it if you are:
 - Feeling angry at someone;
 - Thinking about how to take revenge on someone;
 - Avoiding someone or having trouble making eye contact with him or her;
 - Having difficulty being pleasant and polite to someone.
- Someone can be in conflict with you even if you don't feel in conflict with them.
- Everyone experiences conflict differently. Here are some common ways a person may behave when they are in conflict:
 - Aggressive actions, like yelling, making insults, talking in a low voice, or clenching teeth.
 - Passive actions, like avoiding eye contact and looking away or down.



***Something to think about...* Recognize and deal with conflict in a socially appropriate manner.**

Contact your local housing authority for more information

Identifying Conflict Styles

Be Aware Of Your Own And Others' Conflict Styles
To Avoid And Manage Conflict When It Occurs

Conflict styles

People develop many different ways to deal with conflict. Some of those ways make the conflict worse. Some ways help people deal with the conflict. There are four styles of behaviours one may exhibit during a conflict:

- 1. Control: "It's about me and what I want."** People with this style may be forceful and domineering or open and understanding to get their way. They may demand instead of ask or explode when someone criticizes them or disagrees with them.
- 2. Avoid: "I'd rather not talk about it."** People with this style may be unwilling to admit there is any conflict or be unwilling to talk about conflict. They may be silent when something bothers them or complain behind someone's back.
- 3. Accommodate: "Whatever works best for you."** People with this style may give in with little or no discussion of the conflict. They may downplay their needs or place too much importance on the other person's needs.
- 4. Collaborate: "Let's both win."** People with this style show a willingness to understand the other person's needs, compromise, and work to find a solution where both sides win. They may be confident but not overbearing. They may ask for what they want without demanding or apologizing.

Which style is best?

- The style we use in a conflict affects the way the other person will react.
- If we control, the other person may be defensive and rigid and not want to talk.
- If we avoid or accommodate, we may never see any changes and we will have to live with a situation as it is. Eventually, this may lead to an outburst because we have had enough.
- If we collaborate, the other person may be open and flexible and willing to talk.
- **The best style is to collaborate**, since it allows everyone to win by satisfying the interests of both sides as much as possible.



Something to think about... Learn how to deal with conflict:
find out how collaborating can help.

Contact your local housing authority for more information

Handling Conflict

Manage Conflict Even If It Means Compromise

Steps for handling conflict

1. Prepare

- Give the other person an opportunity to prepare for a discussion about the conflict by arranging a time to meet in the future.
- Plan what you want to say and practice with a friend.
- Ensure you are calm and steady before the meeting.

2. Tell the person what you think, feel, or want

- Be specific about the issue and stick to that issue only.
- Be honest and polite without excuses or apologies.

3. Give the other person time to talk

- Pay attention when the other person is speaking and don't interrupt.
- Summarize what the person said to avoid misunderstandings.
- If you still don't understand, ask the person to give you specific examples of what you said or did that irritated them.



4. Discuss solutions and be ready to compromise

- Look for a solution where you both win.

5. Decide on a solution together and put it into action

- Make a plan to use the solution and follow up to see if it is working.

What if a person is aggressive?

- Speak softly and slowly.
- Make an excuse to leave the room to give the person time to collect themselves.
- Without placing blame, suggest that the two of you should take some time to think about the progress you've made and suggest that you get together another time.

What if we can't agree?

- Agree to disagree. Even though neither of you will change your position, don't let that get in the way of your relationship as family, friends, co-workers, etc.
- Seek the assistance of a neutral person to assist both parties in a fair resolution.



Something to think about...

Compromise if it means developing win-win solutions.

Contact your local housing authority for more information

Making Decisions

Learn How To Make Good Decisions

Steps to making a decision

1. Identify the issue

- Give the issue some thought; look at it from all angles.
- Write the issue down and what you want to do about it. This can be tricky since a problem caused by the issue may look like the issue itself (e.g., a need to reduce expenses appears as not enough money).
- **Example:** You are unhappy with your job and would like a new one.

2. Gather information

- Identify who can provide advice or information and talk to them.
- Check the internet, library, community bulletin boards, phone book, etc.
- Based on the new information you gathered, revisit the issue you identified in Step 1. Does the way you described the issue still fit? If not, rewrite it.
- **Example:** Talk to people who have your dream job. Read job descriptions to learn the daily duties and to see if it's something you'd like.

3. Consider the options

- Think about your priorities. What do you want to accomplish?
- Invite others to help find options, especially if the decision will affect them.
- List the obvious options. Do the options address the issue as you defined it? Are the options in keeping with your priorities?
- Brainstorm other creative options. At this stage, any idea is a good idea.
- **Example:** Talk about it with your boss. Are there any opportunities for your current job to cater more to your interests?

4. Consider the consequences of each option

- What are the benefits and risks for you and for others?
- Think about each option thoroughly and give each option a chance.
- Be practical. Make sure you have the time and ability to act on the option.
- **Example:** What are the risks of a new career? Will there be a pay cut?

5. Choose the best option and act on your decision

- Is there an option that will benefit everyone? If not, is there an option that is fair and reasonable to the people involved?
- Do your best to find the right option and have confidence in your decision. If the option you chose doesn't work out, try another option.
- **Example:** If after your research and discussions you commit to a new finding a new job, plan the steps needed to achieve this.



Something to think about...

Making the best decision as often as possible helps people achieve their goals.

Contact your local housing authority for more information

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Managing Change



Identify What Change Is And How To Cope With And Manage Change



Everyone experiences change

- Some changes are good and some are bad.
- Even in the best of circumstances, it is human nature to resist change when it occurs.
- Learning to embrace change will reduce negative impacts and assist moving through barriers in one's life. Having an optimistic outlook goes a long way in coping with change.
- Some things we need to consider are: how and why we feel the way we do when we go through change; that we should allow ourselves the time to understand and work through the change.
- During a change we must understand our strengths and weaknesses and understand what motivates one person may be different than another.

How can I manage change?

- Managing change starts with being aware of coming change and understanding why change is needed.
- Generating a desire for change will help you support the change that is occurring and allow you to embrace the change in a positive manner.
- It is helpful to ask ourselves, "How do I feel and react in times of change?"
- Gather information about the coming change so you are better able to accept the change. Knowledge empowers us to move through change to a desired outcome.
- Once we accept change, we can adapt our skill set and behavior to handle the change when we experience it and reinforce our positive attitudes toward change.

Examples of change:

- | | |
|--------------------------------|------------------------------------|
| • Advancing technology | • Getting engaged/married/divorced |
| • Enrolling in training/school | • Changing community |
| • Career change | • New or change in services |
| • Child is born | • Moving |
| • Children leave the 'nest' | • Retirement |
| • Death of someone | • Traveling |



***Something to think about...* Respect your priorities and those of others: everyone has different priorities, motivations and issues to deal with. Priorities may change depending upon a person's stage in life and change in circumstances.**

Contact your local housing authority for more information

Setting Goals

How To Prepare And Plan For Setting Goals

Steps for setting goals

- 1. Make a list of your priorities.** Your priorities may include making money, helping others, being independent, being a leader, and being creative.
- 2. Pick your most important priority.** If making money is the highest on your list, then make goals concerning it. You can always pick another priority to work on another time.
- 3. Decide on three goals.** Think about actions that will achieve your most important priority. If your priority is making money, you could get a higher paying job, get a second job, ask for a raise, etc. Pick one of these actions and make it into three goals. If you want a higher paying job, you could set these goals: 1) ask your manager for some work that will get you more experience; 2) volunteer to gain more experience; 3) get more education or training.
- 4. Decide on actions to achieve each goal.** Goals can be big or small. If a goal is big, like getting more training, you may need to plan many actions to achieve the goal, like saving money to pay for training, registering for training, completing the training to get a certificate. If a goal is small, it may only require one action.
- 5. Decide on a deadline for each goal.** Goals can be achieved in the short term — a day, week, or month — or they can be achieved in the long term — six months, a year, or five years. Pick a realistic timeline to finish all the actions for that goal.

Tips for achieving goals

- **You must really want it.** If the goal you have in mind is not something that you really want, it may be difficult or even unpleasant to achieve.
- **Believe you can do it.** It doesn't matter what anyone else thinks. If you doubt yourself, you set the stage for failure. If you believe, you can achieve.
- **Tell someone what you are doing.** It is easy to disappoint ourselves. But when you tell someone what you intend to do, he or she will know if you drop the ball.
- **Visualize your goal.** How does it make you feel? Imagine what achieving the goal will mean to you. Think about this, especially when you have thoughts of quitting.
- **Do one thing every day that moves you closer to your goal.** Make a phone call. Talk to someone. Gather information. Make notes. Make decisions.
- **Don't let others get you down.** People may tell you that you can't achieve a particular goal. Consider any meaningful advice and learn to ignore the rest.
- **Plan to celebrate your achievement!** Plan a party or some personal pampering. Whatever you decide, find some way to reward yourself.



Something to think about...

Set goals to achieve things that are important to you.

Contact your local housing authority for more information

Setting Goals-WORKSHEET

Use the steps to set goals noted in the sheet called "Setting Goals"

Step 1: List your priorities	
1.	4.
2.	5.
3.	6.
Step 2: Pick your most important priority	
My most important priority is:	
Step 3: Decide on three goals	
1.	
2.	
3.	
Step 4: Decide on actions for each goal	
Goal 1	
1.	
2.	
3.	
Goal 2	
1.	
2.	
3.	
Goal 3	
1.	
2.	
3.	
Step 5: Decide on a deadline for each goal	
Goal 1:	
Goal 2:	
Goal 3:	

Planning A Career

How To Identify, Evaluate, Plan And Seek Advice On Your Career

Identifying values, interests, and skills

- Identifying your values, interests, and skills can help you to select the type of position and working environment that best matches your needs and preferences.
- **Values** are important and lasting beliefs or ideals about what is desirable or undesirable. Examples of values are fairness, honesty, respect, and teamwork.
- **Interests** are anything that draws your attention or sparks your curiosity. Examples of interests are administration, art, business, computers, construction, education, energy, finance, health, recreation, sales, sciences, service, sports, and trades.
- **Skills** are the things you are good at doing. There are:
 - **Job-related skills:** developed by training for and working at a particular job, like clerical skills, drafting, and welding;
 - **Personal skills:** personality traits, like being positive, open to new ideas, and self-confident;
 - **Transferable skills:** developed and used in all areas of life, like communication, leadership, and organization.

Steps to assess yourself

1. **Write a list of your most important values and interests.**
2. **Write a list of your best skills.** Often, people are not aware of their skills or they underestimate them. Since they didn't learn the skills at work, they think they don't have any skills. All experiences need to be examined when identifying skills, so think about what you have enjoyed at school, in your community, at home, and at work. After writing your list, you may need to consider getting more skills by either volunteering or getting some education or training.
3. **Consider where your values, interests, and skills match up.** If you value caring for others, and you have skills in caring for children or seniors, you may find that a career as a childcare

Where to get more help

- You can find more information at www.saskjobs.ca and www.sasknetwork.ca.
- You can also talk to a career counselor at your school or visit a career counselor at the Canada -Saskatchewan Labour Market Services offices listed at www.saskjobs.ca/contact.jsp.



***Something to think about...* Plan a career that reflects your values, interests and skills, to be more successful and happy at work.**

Contact your local housing authority for more information

Finding A Job

How To Search, Get Organized, And Apply For A Job

Where to search

- **Newspaper.** Local and community papers have job ads in the classifieds or careers section.
- **Internet.** The Saskjobs website (www.saskjobs.ca) has an average of 6,500 job vacancies in Saskatchewan posted. This site also has links to other websites where you can search for jobs.
- **Employment centre.** Canada-Saskatchewan Labour Market Services offices in 19 communities around Saskatchewan provide information on career and job opportunities and employment services.
- **Networking.** Ask around. Talk to friends, people in the community, anyone who you think might be able to give you a lead, some advice on where to go, or some direction on an opportunity. Get the word out there that you are looking for work, and the word will spread.
- **The place you want to work.** Sometimes people have heard good things about an employer or business and they know they would be a good fit. Go to the company's website to find out if there are any jobs available.

Get organized

- For each job you want to apply for, get a copy of the job advertisement. Make a list of all the jobs you found and the due dates to ensure you don't miss any deadlines.

Apply

- For some jobs, the employer requests an application form. For other jobs, a person must apply with a cover letter and resume. The job ad will tell you how to apply.
- There are many internet resources to learn how to write a cover letter and resume or brush up on your skills. The SaskNetWork website has some useful resources at www.sasknetwork.ca/html/jsh/JSearch_Resume.htm.
- If you sent an application form to an employer and have not heard anything for two weeks or more, it is acceptable to call and find out where they are in the process.
- If you are contacted for an interview, refer to the sheet called "Landing a Job."



***Something to think about...* Plan your job search and be patient: finding the right job for you can take some time.**

Contact your local housing authority for more information

Landing A Job

How To Prepare For A Job Interview

Prepare for the interview

- Learn what you can about the company that is advertising the job. The company's website is a good source to find out about its products, services, priorities, structure, etc. If you know anyone who works for the company, call them.
- Review your resume and cover letter so you are prepared to convince the employer that you're the person for the job.
- Think about possible questions the interviewer may ask and practice your responses so that you are prepared.
- To arrange references, contact three previous employers or teachers, tell them about the job you have applied for and ask if they could give you a good reference. List each reference's name, title, work address, and phone number on one page to give to the interviewer.
- Wear proper clothing for the interview and ensure you look your best.

Tips for the interview (source: www.sasknetwork.ca)

1. Go alone.
2. Arrive ten to fifteen minutes early so you have time to sit and collect your thoughts.
3. Smile and shake hands firmly with the employer. Greet the interviewer formally by name if you know it. Stand until you are offered a seat.
4. Sit up straight and look alert.
5. Listen carefully to the questions you are asked and think about the answers. Ask for clarification if you are not sure what the question is asking.
6. Respond to questions with brief and direct answers. Be specific and keep to the point. Don't ramble on or tell stories.
7. Speak clearly and distinctly. Watch your grammar. Avoid slang words.
8. Be positive. Emphasize what you can do, not what you can't. Don't complain about your present or former jobs. Don't be critical.
9. Ask questions about the job.
10. When the interview seems to be coming to an end, summarize your interest in the job and stop talking.
11. Thank the employer for his or her time and interest when the interview is over.

Now what?

- Wait. *Remember:* you are qualified for the job or the employer would not have contacted you.



Something to think about... Prepare for job interview: learn tips that can help you get the job you want.

Contact your local housing authority for more information

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After SHC...

This chapter will assist in your decision to seek private rental housing or homeownership when you are ready to leave public rental housing. It also provides some tips on how to find a new home to rent or buy.

Included in this section are worksheets that will help you review the condition of a prospective property to ensure it is well kept, safe and appropriate for your needs.



Moving Out Of Public Rental Housing

How To Know When You Are Ready To Move Out Of Public Rental Housing

Purpose of public rental housing

- Through Saskatchewan Housing Corporation (SHC), the provincial government provides public rental housing (i.e. social and affordable housing) for people who cannot afford private rental housing and homeownership.
- SHC tenants should seek private rental housing or homeownership when their circumstances change so that others have the opportunity to live in public rental housing and pay a reduced rent.

Benefits of private rental housing and homeownership

- Public rental housing supplies the minimum facilities for health and well-being.
- Private rental housing and homeownership can provide other facilities for additional comfort and enjoyment.
- Private rental housing and homeownership offer more choices for where to live. This allows people to be closer to family and friends, health services, special schools, and other services they may need or prefer.

Are you ready to move out?

You may be ready to move out of public rental housing if:

- Your income has increased (e.g. you have a permanent or a higher paying job and manage your expenses responsibly);
- Your household has changed or is changing (e.g., your children have moved out; you are getting married);
- You want more opportunity for housing that reflects your personal preferences (e.g., a yard, a garage, more space);
- Your annual rent review has resulted in you paying more rent than you wish to pay for public rental housing.



Something to think about...

Public rental housing meets basic needs. You are better able to address your personal needs by exploring private rental housing options and through homeownership.

Contact your local housing authority for more information

Private Rental VS. Homeownership

What Are Some Of The Benefits And Challenges Of Private Rental Versus Homeownership

Private rental

Benefits

- Limited responsibilities. Renters aren't responsible to do or pay for maintenance and home improvements.
- Affordability. A security deposit is less than a down payment. There are no unexpected costs for maintenance or home improvements.
- Limited commitment. People who like to move around or who may need to move for work don't have to sell a house.

Challenges

- Money spent on rent is not invested like a mortgage payment is invested as equity in a home.
- Instability. Renters don't know when the rent will increase. They don't know when maintenance or improvements will occur. Neighbours change frequently.

Homeownership

Benefits

- Equity is invested in the home with every mortgage payment.
- Stability. Owners often stay for a long time and put down roots.
- Complete control. Owners can paint, change the fixtures, have pets, etc.

Challenges

- More responsibility. Something always needs to be done for maintenance or home improvements.
- More expenses (e.g., higher utility, maintenance, and home improvement costs).
- Upfront costs to buy a home (e.g., a down payment and legal fees).



Something to think about...

Stable income is necessary before you consider buying a home: unexpected costs are part of home ownership no matter how hard you try to prevent situations or maintain your home.

Contact your local housing authority for more information

Preparing To Rent Or Buy

What Can I Do To Prepare To Rent Or Buy A Home

Good credit rating

- Having a good credit rating is helpful when renting a home and essential when buying a home.
- Landlords check your credit to assess your ability to pay rent on time. Mortgage lenders (e.g. banks) check your credit to assess your ability to pay the mortgage.
- A good credit rating may allow you to get a better interest rate.
- Contact a credit bureau to find out your credit rating:
 - TransUnion Canada: 1-866-525-0262 www.transunion.ca
 - Equifax Canada: 1-800-465-7166 www.equifax.ca
- If you have no credit rating (you do not have a credit card and you have never had a loan) or you have a poor credit rating, you will not be able to get a mortgage.
- Refer to the sheet called “Managing Credit” in the Personal Finances section of this handbook to help you get a good credit rating by using a credit card wisely.

Costs

- Owning a home generally costs more than renting a home because of maintenance and home improvement costs. Utilities may also cost more.
- Refer to the sheets “Making a Budget” in Section 2 and the following budget worksheets to estimate your renting or purchasing costs. You will need to do some research before completing the estimate.
- To calculate what rent amount you can afford, you will need to estimate the costs for rent and utilities.
- To calculate whether you can afford to buy a home, you will need to estimate your down payment, monthly mortgage payment, property tax, and utilities. To find out more, contact a lender about the mortgage, the city administration about property tax, and ask around about utilities.
- Other costs associated with buying a home are the down payment, legal fees, and inspection services. Refer to the sheets called “Getting a Mortgage” and “Finding a Home to Buy” for more information.
- Whether you chose to rent or buy, you will also have costs for moving and hooking up new utilities.



Something to think about...

Have enough money to cover your expenses whether you rent or purchase a home.

Contact your local housing authority for more information

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Budget WORKSHEET—Private Rental Housing

Use the steps to make a budget noted in the sheet called "Making a Budget"

Monthly Income	
Average monthly income from employment (after deductions)	_____
Income from other sources (gifts, tax credits, investments, etc.)	+ _____
Total monthly income	= _____
Monthly Expenses	
Rent	_____
Utilities (electricity, gas)	_____
Groceries	_____
Childcare	_____
Transportation (bus, cab, car maintenance, gas, etc.)	_____
Telecommunications (cable, internet, phone, cell phone)	_____
Loan payments (car, personal, etc.) and credit card payments	_____
Insurance (car, home, travel, etc.)	_____
Personal care (toiletries, hair care, make-up, etc.)	_____
Clothing and footwear	_____
Health care (dental, glasses/lenses, medication)	_____
Pets	_____
Recreation (movie, game, music, hobby, concert, sports, etc.)	_____
Savings and investments	_____
Education (tuition, books, fees, etc.)	_____
Household (maintenance, furniture, housewares, etc.)	_____
Dining out	_____
Travel	_____
Unforeseen expenses (school field trips, replacing lost items, etc.)	_____
Gifts and charitable donations	_____
Arrears/Debt repayment	+ _____
Total monthly expenses	= _____
Total monthly income (enter the amount from above)	_____
Less total monthly expenses (enter the amount from above)	- _____
Equals monthly surplus (extra money) or deficit (money needed)	= _____

Source: Financial Consumer Agency of Canada's Participants' Handbook from the Financial Basics Workshop

Budget WORKSHEET—Homeownership

Use the steps to make a budget noted in the sheet called "Making a Budget"

Monthly Income	
Average monthly income from employment (after deductions)	_____
Income from other sources (gifts, tax credits, investments, etc.)	+ _____
Total monthly income	= _____
Monthly Expenses	
Mortgage	_____
Utilities (electricity, gas)	_____
Groceries	_____
Childcare	_____
Transportation (bus, cab, car maintenance, gas, etc.)	_____
Telecommunications (cable, internet, phone, cell phone)	_____
Loan payments (car, personal, etc.) and credit card payments	_____
Insurance (car, home, travel, etc.)	_____
Personal care (toiletries, hair care, make-up, etc.)	_____
Clothing and footwear	_____
Health care (dental, glasses/lenses, medication)	_____
Pets	_____
Recreation (movie, game, music, hobby, concert, sports, etc.)	_____
Savings and investments	_____
Education (tuition, books, fees, etc.)	_____
Household (maintenance, furniture, housewares, etc.)	_____
Dining out	_____
Travel	_____
Unforeseen expenses (school field trips, replacing lost items, etc.)	_____
Gifts and charitable donations	_____
Arrears/Debt repayment	+ _____
Total monthly expenses	= _____
Total monthly income (enter the amount from above)	_____
Less total monthly expenses (enter the amount from above)	- _____
Equals monthly surplus (extra money) or deficit (money needed)	= _____

Source: Financial Consumer Agency of Canada's Participants' Handbook from the Financial Basics Workshop

Renting A Home

What To Consider And What To Ask The Landlord When Finding A Home

How to find a home

- **Go online.** Use the MLS (Multiple Listing Service) at www.realtor.ca to search properties by location, price, number of bedrooms, and other features.
- **Check newspapers.** The classifieds sections of newspapers list rental properties.
- **Look around.** Walk, bike, or drive around to find “for rent” signs in the area where you would like to live. Call the landlord at the number listed.
- **Word of mouth.** Tell everyone you know that you are looking for a new home. You might hear that a home is available before anyone else.

What to consider

- **Size and features.** Consider what you need for living space, number of bedrooms, etc. The “Finding a Home to Rent” worksheet on the next page can help you determine what features you need and want.
- **Location.** Consider how close you want to be to services (e.g., schools and grocery stores). Be aware that some areas have higher property taxes than others.
- **Health, safety and security.** Check for mold and vermin (e.g., cockroaches or mice) and ensure there is a working smoke and CO alarm in the residence.

What to ask the landlord

- **Lease.** Ask about any special terms and conditions in the lease.
- **Utilities.** Ask if any utilities are included in the rent and the average monthly costs for utilities that are not included.
- **Changes to the premises.** Ask if you can paint or make other changes.
- **Maintenance.** Ask what the landlord will do and what you are expected to do.
- **Parking.** Ask about costs for a parking space and where guests can park.



Something to think about...

Be prepared: have references and credit information ready, and review the terms and conditions of your lease prior to signing it.

Contact your local housing authority for more information

Rental Home Inspection WORKSHEET

Make more copies of this worksheet and complete one for each rental home you view.

RENTAL HOME # _____		
Address:	Monthly rent:	Available on:
Landlord's name:	Landlord's #:	Square feet:
COSTS	ACCESS TO SERVICES	
Heat: _____	Work: Yes <input type="checkbox"/> No <input type="checkbox"/>	Community center: _____
Electricity: _____	Schools: Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Water: _____	Childcare: Yes <input type="checkbox"/> No <input type="checkbox"/>	Shopping: Yes <input type="checkbox"/> No <input type="checkbox"/>
Parking: _____	Bus: Yes <input type="checkbox"/> No <input type="checkbox"/>	Parks: Yes <input type="checkbox"/> No <input type="checkbox"/>
Other: _____	Medical: Yes <input type="checkbox"/> No <input type="checkbox"/>	Other: Yes <input type="checkbox"/> No <input type="checkbox"/>
Total costs: _____	Groceries: Yes <input type="checkbox"/> No <input type="checkbox"/>	Other: Yes <input type="checkbox"/> No <input type="checkbox"/>
CONDITION OF INTERIOR		
1. Walls Poor <input type="checkbox"/> Fair <input type="checkbox"/> Good <input type="checkbox"/>	6. Kitchen Poor <input type="checkbox"/> Fair <input type="checkbox"/> Good <input type="checkbox"/>	
2. Flooring Poor <input type="checkbox"/> Fair <input type="checkbox"/> Good <input type="checkbox"/>	7. Basement/storage Poor <input type="checkbox"/> Fair <input type="checkbox"/> Good <input type="checkbox"/>	
3. Lighting Poor <input type="checkbox"/> Fair <input type="checkbox"/> Good <input type="checkbox"/>	8. Bedroom Poor <input type="checkbox"/> Fair <input type="checkbox"/> Good <input type="checkbox"/>	
4. Windows Poor <input type="checkbox"/> Fair <input type="checkbox"/> Good <input type="checkbox"/>	9. Bedroom Poor <input type="checkbox"/> Fair <input type="checkbox"/> Good <input type="checkbox"/>	
5. Doors Poor <input type="checkbox"/> Fair <input type="checkbox"/> Good <input type="checkbox"/>	10. Bathroom Poor <input type="checkbox"/> Fair <input type="checkbox"/> Good <input type="checkbox"/>	
OTHER CONSIDERATIONS		
1. Furnished <input type="checkbox"/> Unfurnished <input type="checkbox"/>	8. Pets: Allowed <input type="checkbox"/> Not allowed <input type="checkbox"/>	
2. Laundry facilities: Yes <input type="checkbox"/> No <input type="checkbox"/>	9. Smoking: Allowed <input type="checkbox"/> Not allowed <input type="checkbox"/>	
3. Air conditioning: Yes <input type="checkbox"/> No <input type="checkbox"/>	10. Fridge Poor <input type="checkbox"/> Fair <input type="checkbox"/> Good <input type="checkbox"/>	
4. Secure entrance: Yes <input type="checkbox"/> No <input type="checkbox"/>	11. Stove Poor <input type="checkbox"/> Fair <input type="checkbox"/> Good <input type="checkbox"/>	
5. Smoke alarm: Yes <input type="checkbox"/> No <input type="checkbox"/>	12. Needs repair: _____	
6. Well-lit walkways: Yes <input type="checkbox"/> No <input type="checkbox"/>	13. Needs repair: _____	
7. Parking: Spaces: _____ Cost: _____	14. Needs repair: _____	
Comments:		

Source: Based on Canada Mortgage and Housing Corporation's Rental Unit Evaluation Worksheet.

***Something to think about:* Inspect your rental home upon receiving access to it *prior* to moving in.**

The Home-Buying Team

How Do You Engage A Team To Help You Buy A Home

The Team

There are a variety of people that help you buy a home.

- A **lender** can arrange your mortgage loan. Most banks lend money for mortgages. Contact a few banks to find the best interest rate. You can also use a mortgage broker to locate a lender and make the arrangements for you. You do not pay a lender or mortgage broker, since the lender provides the service as part of getting a mortgage and also pays a broker's commission.
- A **lawyer** ensures your property has no liens, charges, or work associated with it and reviews all contracts with you before you sign them.
- A **realtor** can help with the buying process, such as writing an offer to purchase for you. A realtor can also help you get a lower price for a home. As a buyer, you don't have to pay for a realtor. The seller pays the realtor a percentage of the selling price of the home as commission.
- A **home inspector** can tell you what a property is worth and if there are any major problems to help ensure you are not paying too much. They typically inspect the roof, exterior, basement, heating, cooling, plumbing, electrical, fireplace, attic and insulation, and doors and windows.

Fees

- Legal fees vary. Shop around to find a lawyer you can afford.
- Home inspection fees vary. The more systems and components you have inspected, the higher the fee. Beware: anyone can call themselves a home inspector. Inspectors certified by the Canadian Association of Home Inspectors, the Canadian Association of Home and Property Inspectors, and the American Society of Home Inspectors may be worth paying more for since they have to meet standards for certification.
- You can add legal costs and property taxes to the mortgage but this increases your monthly payments and interest costs.



Something to think about...

Develop the right team to help you purchase your home and to help you finance your home in the most cost effective means for you.

Contact your local housing authority for more information

Getting A Mortgage

How Does Someone Purchase A Home With A Mortgage

What is a mortgage?

- A mortgage is a loan people get to buy a home.
- There are different kinds of mortgages that fit different financial circumstances. The lender will explain the different kinds of mortgages and the payment schedules.
- With a mortgage, the lender holds your house as security until the mortgage is paid off. If you don't make your mortgage payments on time, the lender may take the house as payment.

Down payment

- Part of the purchase price (usually 90 per cent or 95 per cent) is covered by the mortgage, but the rest must be in cash through a down payment.
- The larger the down payment, the less money you will have to borrow, which means you will pay less money in interest.
- If your down payment is less than 20 per cent, the lender will charge you for mortgage insurance just in case you cannot pay the mortgage.

Mortgage

- The lender reviews your finances and determines the size of loan you can afford. Most lenders require that your monthly shelter costs (mortgage, property taxes, and utilities) be no more than 32% of your gross monthly income (the total amount of income before any deductions).
- You can ask the lender for advice, or you can ask them to provide you with a pre-approved mortgage loan amount. Your lender will look at your debt load to determine if a pre-approved mortgage loan will be granted.
- If you know a mortgage loan amount and the amount of the down payment you are able to make, you can get an idea of the maximum amount you can spend on a house and on the extra costs that are part of the purchase.



Something to think about..

You are contractually obligated to make regular mortgage payments on time, when you sign the mortgage.

Contact your local housing authority for more information

Finding a Home to Buy

How to Find a Home to Buy and What to Consider When Determining Your Needs

How to find a home

- **Go online.** Use the MLS (Multiple Listing Service) at www.realtor.ca to search properties by location, price, number of bedrooms, and other features.
- **Check papers and magazines.** The new homes section of newspapers list properties. Look for free real estate magazines available at newsstands, convenience stores, and coffee shops.
- **Look around.** Walk, bike, or drive around to find “for sale” signs in the area where you would like to live, and contact the company listed on the sign.
- **Word of mouth.** Tell everyone you know that you are looking for a new home. You might hear that a home is available before anyone else.
- **Get a realtor.** A realtor can show and sell any home listed with MLS and can provide more detail about each listing than you can get online. They also have expertise to advise you about the housing market and help you with the process of buying a home.

What to consider

- **Price.** Know what mortgage amount you can afford. Stay within that price range when looking so that you don't get tempted by something too costly.
- **Size and features.** Spacious homes with features like a garage or large yard cost more and require more work to clean and maintain. Consider if you can be satisfied with less features or a smaller home or yard.
- **Condition.** Homes that are new or in good condition can be expensive to purchase. Homes that are older or need repairs or upgrades can cost more to maintain. If you choose a home that is older or needs repairs, ensure you have the skills to maintain your home or the money to pay someone to do it.
- **Location.** Consider how close you want to be to services (e.g., schools, grocery stores). Be aware that some areas have higher property taxes than others.



Something to think about...

Using the best resources you can access, create a checklist of things you need, want and need to access when purchasing a home (e.g. the more energy efficient your home is the more efficient and less costly it is to operate).

Contact your local housing authority for more information

Home Purchase Inspection Sheet

Make more copies of this worksheet and complete one for each home you view.

HOME # _____		
Address:	Price:	Year built:
Occupancy Date:	Square feet:	# of bedrooms:
COSTS	ACCESS TO SERVICES	
Property tax: _____	Work: Yes <input type="checkbox"/> No <input type="checkbox"/>	Community center: Yes <input type="checkbox"/> No <input type="checkbox"/>
Heat: _____	Schools: Yes <input type="checkbox"/> No <input type="checkbox"/>	Shopping: Yes <input type="checkbox"/> No <input type="checkbox"/>
Electricity: _____	Childcare: Yes <input type="checkbox"/> No <input type="checkbox"/>	Bus: Yes <input type="checkbox"/> No <input type="checkbox"/>
Water: _____	Medical: Yes <input type="checkbox"/> No <input type="checkbox"/>	Parks: Yes <input type="checkbox"/> No <input type="checkbox"/>
Other: _____	Groceries: Yes <input type="checkbox"/> No <input type="checkbox"/>	Other: Yes <input type="checkbox"/> No <input type="checkbox"/>
Total costs: _____		
CONDITION OF EXTERIOR		
1. Finish	Poor <input type="checkbox"/> Fair <input type="checkbox"/> Good <input type="checkbox"/>	6. Garage
2. Roofing	Poor <input type="checkbox"/> Fair <input type="checkbox"/> Good <input type="checkbox"/>	7. Yard
3. Windows	Poor <input type="checkbox"/> Fair <input type="checkbox"/> Good <input type="checkbox"/>	8. Yard
4. Entrances	Poor <input type="checkbox"/> Fair <input type="checkbox"/> Good <input type="checkbox"/>	9. Fence
5. Driveway	Poor <input type="checkbox"/> Fair <input type="checkbox"/> Good <input type="checkbox"/>	10. Patio/deck
CONDITION OF INTERIOR		
1. Walls	Poor <input type="checkbox"/> Fair <input type="checkbox"/> Good <input type="checkbox"/>	6. Bedroom
2. Flooring	Poor <input type="checkbox"/> Fair <input type="checkbox"/> Good <input type="checkbox"/>	7. Bedroom
3. Lighting	Poor <input type="checkbox"/> Fair <input type="checkbox"/> Good <input type="checkbox"/>	8. Bedroom
4. Windows	Poor <input type="checkbox"/> Fair <input type="checkbox"/> Good <input type="checkbox"/>	9. Bathroom
5. Kitchen	Poor <input type="checkbox"/> Fair <input type="checkbox"/> Good <input type="checkbox"/>	10. Basement
Comments:		

Source: Based on Canada Mortgage and Housing Corporation's Home Hunting Comparison Worksheet.

Something to think about: Inspect your home upon receiving access to it prior to moving in.