

Housing Handbook

Resources for renters, landlords &
first time homebuyers in Saskatoon



2019

 **City of
Saskatoon**

City of Saskatoon

Contacts

City Hall
222 3rd Ave North
Saskatoon SK S7K 0J5

| | |
|--|--------------|
| City Bus Information..... | 306-975-3100 |
| Cultural Diversity and Race Relations Office | 306-975-7826 |
| Electrical Trouble. | 306-975-2621 |
| Fire Prevention | 306-975-2574 |
| Garbage Collection. | 306-975-2486 |
| Health & Safety Complaints | 306-975-2828 |
| Housing Initiatives. | 306-986-9757 |
| Immigration, Diversity & Inclusion | 306-975-8459 |
| Information on Illegal Suites | 306-975-2645 |
| Police Complaints | 306-975-8300 |
| Sewer and Water Trouble. | 306-975-2476 |

Government of Saskatchewan

Contacts

| | |
|--|----------------|
| Office of Rental Tenancies | 1-888-215-2222 |
| Safer Communities and Neighbourhoods | 1-855-933-6411 |





Introduction

This handbook was produced mainly for people looking for attainable housing in Saskatoon. It contains useful contact information and highlights programs designed to help low-to-moderate income people search for affordable places to rent or purchase. It also outlines the rights and responsibilities of renters and landlords and provides tools and information to guide you through the rental process. Throughout the book, we've included phone numbers, websites and addresses of places where you can get more help.

The *Housing Handbook* is meant to be a general guide only and may not cover all of the possible legal requirements. If you have questions about regulations that apply to your rental situation, you should contact the Office of Residential Tenancies (see page 18).

The City of Saskatoon works with housing providers, other levels of government and stakeholders in the community to increase the supply of attainable housing.

For more information on the City's housing programs, and the
2013-2022 Housing Business Plan visit:

saskatoon.ca/housing



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Resources for the Homeless



Warm-Up Locations

As part of Saskatoon's Cold Weather Strategy



| | |
|--|--|
| The Lighthouse 2 nd Avenue South 306-653-0538 | Everyday, 24 hours |
| Friendship Inn 619 20 th Street West 306-242-5122 | Everyday, 8AM-2PM |
| Saskatoon Public Library All branches 306-975-7558 | Mon-Wed: 10AM-9PM Thu-Sat: 10AM-6PM Sun: 1PM-5:30PM <i>*Dr. Freda Ahenakew Branch, 219 Avenue K South: Thu open until 9PM</i> |
| Saskatoon Indian & Métis Friendship Centre 168 Wall Street 306-244-5122 | Mon-Fri: 8:30AM-9PM Sat: 9AM-4PM Sun: 12PM-7PM |
| Westside Community Clinic/ Switch Clinic 1528 20 th Street West 306-664-4310 <i>Switch Clinic closed all holidays including Dec 22-Jan 8</i> | Mon-Fri: 9:30AM-12PM Mon: 1PM-4:30PM, 5:30PM-8PM Wed: 2PM-4:30PM, 5:30PM-8PM Tue-Fri: 1PM-5PM Sat: 12:30PM-3PM |
| The Bridge Fellowship Centre 1008 20 th Street West 306-382-2855 <i>Closed last 3 days of each month</i> | Mon: 8:30AM-2PM Tue-Thu: 8AM-2PM Sat: 12PM-3PM |
| Egadz (youth only) 485 1 st Avenue North 306-931-6644 | Mon-Fri: 3:30PM-9PM Sat: 1PM-9PM |
| CUMFI 315 Avenue M South 306-975-9999 | Mon-Fri: 8:30AM-4:30PM |
| AIDS Saskatoon 1143 Avenue F North 306-242-5005 | Mon-Fri: 10:30AM-4:00PM |
| The Salvation Army (foyer) 339 Avenue C South 306-244-6280 | Everyday, 24 hours |
| OUTSaskatoon 320 21 st Street West 306-665-1224 | Mon-Wed: 9AM-5PM Thu-Fri: 9AM-9PM |

The Cold Weather Strategy is managed by Saskatoon Housing Initiatives Partnership. If you have any questions about the strategy, please call 306-979-6707 or visit shipweb.ca.

Cool-Down Locations

As part of Saskatoon's Heat Response Strategy



| | |
|---|---|
| The Salvation Army (foyer) 339 Avenue C South 306-244-6280 | Everyday, 24 hours |
| The Lighthouse 2 nd Avenue South 306-653-0538 | Everyday, 24 hours |
| Saskatoon Public Library All branches 306-975-7558 | Mon-Thu: 10AM-9PM Fri-Sat: 10AM-6PM <i>*Hours are for Frances Morrison Central Library, Dr. Freda Ahenakew Branch & Mayfair Branch. Hours will vary at other locations.</i> |
| Saskatoon Indian & Métis Friendship Centre 168 Wall Street 306-244-5122 | Mon-Fri: 8:30AM-9PM Sat: 9AM-4PM Sun: 12PM-7PM |
| Westside Community Clinic/ Switch Clinic 1528 20 th Street West 306-664-4310 <i>Switch Clinic closed all holidays</i> | Mon-Fri: 9:30AM-12PM Mon: 1PM-4:30PM Wed: 2PM-4:30PM, 5:30PM-8PM Tue-Fri: 1PM-5PM |
| Egadz (youth only) 485 1 st Avenue North 306-931-6644 | Mon-Fri: 3:30PM-9PM Sat: 1PM-9PM |
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| OUTSaskatoon 320 21 st Street West 306-665-1224 | Mon-Fri: 9AM-5PM |
| Friendship Inn 619 20 th Street West 306-242-5122 | Everyday, 8AM-2PM |
| City of Saskatoon Leisure Centres <i>Leisure Centres: access to lobby</i> <i>Spray Parks & Paddling Pools: free access</i> | |

Saskatoon's Heat Response is managed by Saskatoon Housing Initiatives Partnership.
If you have any questions about the strategy, please call 306-979-6707 or visit shipweb.ca.



Access to Housing Support in Saskatoon

There are many programs available in Saskatoon to help people **exit homelessness** and find suitable housing along with the supports necessary to stay successfully housed. Here is how to find help, or where to refer someone for support.

Immediate Help to Find Shelter

“I’m homeless in Saskatoon and I need to find somewhere to stay tonight.”

If you need immediate, emergency shelter, call the following places:

- Crisis Line: 306-933-6200.
- The Lighthouse: 306-653-0538.
- The Salvation Army, men’s shelter or after-hours support: 306-242-6833.
- The Salvation Army Mumford Housing, women and family shelter: 306-242-6833.
- The YWCA Saskatoon (women and children): 306-244-2844.
- Youth call or text EGADZ Outreach: 306-221-3719.
- Emergency spaces for people fleeing violence or sexual exploitation - call the Crisis Line: 306-933-6200.
- For people who are intoxicated, call the Lighthouse Stabilization Unit: 306-653-0538.

You may be asked to call the Social Services hotline to have shelter nights approved. People with a residence on file with Social Services are not eligible for emergency shelter. Exceptions are made in cold weather.

From Shelter to a New Home

“I am living at a shelter and I need support to find housing.”

There are program staff at some of the shelters who support people to find housing. In-house support is available at the following shelters in Saskatoon:

- The Lighthouse (ask for the Housing Case Worker—housing location and advocacy support for homeless individuals or families).
- YWCA Saskatoon (ask for the Family Outreach Worker).
- The Salvation Army Men’s Shelter (ask for the Housing Worker).

"Housing First" is a type of program that includes intensive case management for people who have been homeless for a longer period of time (six months or three episodes in a year) and have some barriers to keeping their housing, including past evictions.

The staff in Housing First programs provide longer-term support to help people find and stay in housing that meets their needs.

At the time of printing, centralized intake operates at Saskatoon Indian Metis Friendship Centre and can be reached at:
306-979-5913

People cannot self-refer to Housing First programs, but must be referred through a centralized intake process. For information on how to access Housing First Programs, please speak to a worker at any of the shelters.

Up-to-date information on how to access Housing First and other support programs is available at: saskatoonhomelessness.ca.



Resources For Renters & Landlords

Starting the Rental Search

Allow yourself time to find a suitable place. There are many things to consider – types of places, prices, locations and agencies. To find places to rent, check or search the following:

- Newspapers
- Websites
- For Rent Signs
- Housing Registries
- Rental Property Agencies
- Property Management
- Apartments
- Friends for Advice

Housing Registries in Saskatoon

- **University of Saskatchewan Students Union** 306-966-6960
ussu.ca/housing
- **Saskatchewan Polytechnic Student Association** 306-659-4421
spsa.ca/housingregistry



Average Monthly Rent by Area (2018)*

| Area* | Bachelor | 1 Bedroom | 2 Bedroom | 3+ Bedroom |
|--------------|----------|-----------|-----------|------------|
| Central | \$731 | \$954 | \$1,248 | \$1,551 |
| South | \$683 | \$911 | \$1,159 | \$1,345 |
| Southeast | \$693 | \$845 | \$1,070 | \$1,445 |
| Northeast | \$636 | \$900 | \$1,159 | \$1,421 |
| North | \$700 | \$947 | \$1,142 | ** |
| Southwest | \$669 | \$838 | \$959 | \$890 |
| West | \$828 | \$938 | \$1,066 | \$1,199 |
| City Average | \$701 | \$912 | \$1,112 | \$1,195 |

*Saskatoon Census Metropolitan Area

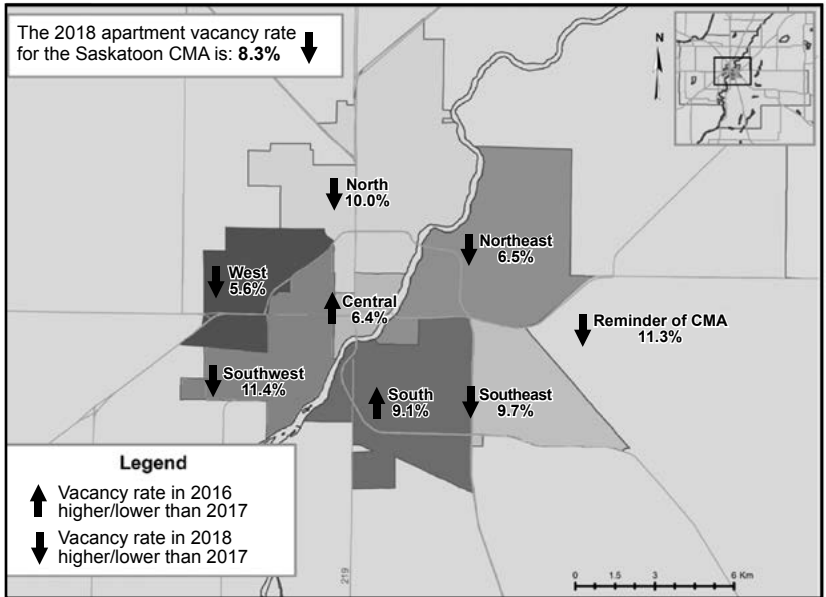
**Data not available

Up to date rental rates can be found at cmhc.ca.
Search "Rental Market Reports."

Rental Area boundaries are shown on the map on page 9.

(Source: CMHC, Oct. 2018)

Average Vacancy Rates by Area (2018)



Up-to-date vacancy rate information can be found at cmhc.ca. Search under “Rental Market Reports.”

* Census Metropolitan Area (CMA)

(source: CMHC, Oct. 2018)



What to Look For

It is important to consider the affordability and condition of a place. A good home should be safe, comfortable, and affordable. Check out the inside and the outside of the property. If you see problems, ask the landlord to look after them before you move in. Be sure to know your own rights and the responsibilities of your landlord before you rent.

Be sure to consider the size, price, condition, location, parking, bus routes, laundry services, schools, groceries and other services. This will help you decide whether the place will suit your needs.

Some things to check:

Do the following work properly?

- Smoke detector.
- Lights and switches.
- Appliances.
- Toilets and sinks: Do they leak or drip?
- Doors and windows: Do they close and lock properly? Are there windows in the bedrooms? Are windows of adequate size?
- Stairs and handrails: Are they in good shape?

Also check:

- Walls and ceilings: Are there cracks?
- Is the home clean?
- Outside: Is the yard clean and safe? Is there a garbage container with a cover?

Make sure you understand what costs are involved:

- Who pays the utilities?
- How much are utilities (especially for winter heating)?
- Is there extra cost for parking, laundry, or storage?
- What appliances are included?
- Who is responsible for fixing the appliances?
- How much is the damage/security deposit?

Be sure you understand all rules and regulations:

- Are pets allowed?
- Is smoking permitted?
- How many people are allowed to live in the home?
- Are there rules about guests?
- What are the fees for Non-Sufficient Funds/bounced or late rent cheques?
- Are there noise regulations?
- Property maintenance: Who mows the lawn, shovels the snow, etc.?
- What changes are you allowed to make without permission (hang pictures, install blinds, install bathroom safety features, paint, etc.)? Will you be reimbursed for improvements?

If possible, it may be useful to talk to the previous tenants. Ask about the property and maintenance, amount of bills, reason for leaving, and how co-operative the landlord was. The answers may help you to decide whether you want to rent the dwelling.

If you decide to rent with another person, remember that you are responsible for all the rent if the other person does not pay his or her share. You are also responsible for any damage caused by the other person and by guests.



Illegal Suites

Some rental units, such as certain basement suites, do not meet building codes or the City of Saskatoon's regulations on secondary suites and are considered illegal. Such suites are constructed without obtaining the necessary permits and do not conform to the City's Zoning Bylaw. They also may not conform to building codes or fire and safety regulations. Since the City's Building Standards and Planning and Development Divisions have not inspected or approved these suites, tenants of illegal suites may face increased risk to their health and safety from fire and other hazards. In addition, if the City of Saskatoon learns of an illegal suite because of a complaint, the owner may be required to either make it legal or remove it, forcing the tenant to leave or put up with construction.

If you find yourself living in an illegal suite, you still have all the rights afforded to tenants. Illegal suites are covered by *The Residential Tenancies Act, 2006*, and you are protected by this provincial law just as you are in any other type of rental accommodation. However, it is in your best interest to make sure the rental suite you are considering is legal before signing a rental agreement.

To find out about the legal use of a property and to determine whether a secondary suite is permitted, contact:

City of Saskatoon
Planning & Development

306-975-2645

3rd Floor, City Hall, 222 3rd Avenue North

Application Forms

The landlord may ask you to fill out an application form to show who will be living at the property or to verify employment or references. Fill out the application form as well as you can. It is important to note that the landlord **cannot charge** an application or viewing fee.

Human Rights and Housing

Application forms help landlords select tenants when more than one person is interested in the property. However, The Saskatchewan Human Rights Code prohibits discrimination in the area of housing. Housing providers cannot treat you differently or refuse to rent to you because of your religion or creed, marital status, family status, sex (including sexual harassment), sexual orientation, gender identity, disability, age, colour, ancestry, nationality, place of origin, race or perceived race, or if you receive public assistance. This applies to all aspects of renting, including advertisements, application forms, and contracts.

Housing providers may ask for information that is related to your qualifications as a tenant, such as your source of income and your rental history, but they cannot use this information to discriminate against you. Under The Saskatchewan Human Rights Code, landlords who share accommodations with the tenant may choose according to their preferences (eg. they may prefer to live with a male or a female tenant, or with someone from a particular background). Buildings may also be designated for seniors aged 55 and up. Smoking can also be banned in a building.

Housing providers have a duty to accommodate tenants based on protected grounds. For example, a tenant who needs a service animal due to a disability cannot be denied this accommodation based on a no-pets policy. Also, landlords must accept a letter of guarantee from the Ministry of Social Services as a damage deposit from renters whose income is public assistance; they cannot demand that the deposit is to be paid in cash.



If you believe you have been discriminated against for any of these reasons, contact:

Saskatchewan Human Rights Commission

816 Sturdy Stone Building

122 3rd Avenue North

Phone: 306-933-5952 | Toll free: 1-800-667-9249

Telewriter : 306-373-2119 | Fax: 306-933-7863

Email: shrc@gov.sk.ca

saskatchewanhumanrights.ca

Information for Renters in Various Languages

For information on renting a home in Canada in various languages:

cmhc-schl.gc.ca/en/buying/newcomers-housing-information

The Rental Agreement

If you decide that the living space suits your needs and your budget, and you have been approved in the application process, then you may enter into a rental agreement with the landlord.

A rental agreement outlines all conditions for the rental of the property. A rental agreement can be written or verbal. Any agreement or understanding that *The Rental Tenancies Act, 2006*, does not apply is void. It is recommended that you obtain a written rental agreement so that you have proof of what you and your landlord agree to. If it is written, the landlord must give you a signed copy **within 20 days**. Even if the agreement is not written, it is a legal contract. Be sure you understand all parts of the rental agreement.

To create a fixed-term tenancy of three months or longer, the landlord and tenant must enter into a written tenancy agreement (lease). The agreement must specify the date the tenancy is to end or it will be viewed as a month-to-month tenancy. The landlord must give notice of intention to end or renew in writing, no later than two months before the end of the tenancy agreement and if they intend to renew, you have one month to respond. Otherwise, the agreement is deemed to roll directly to a month to month tenancy agreement.

If the rental agreement is on a month-to-month basis, you pay rent on a monthly basis and you must give **one full calendar month's notice** before moving out. A one month's notice to terminate a tenancy should be served no later than the last day of the month in order to be effective on the last day of the following month.

If the rental agreement is a fixed term lease, you must rent the property for a certain period, usually six months or more. If you move out before the lease is over, you may still be liable for the rent for the rest of the term. With the landlord's permission you may sublet the property and have someone else live in it and rent the place for you until the end of the agreement. Before subletting, contact the Office of Residential Tenancies to understand your responsibilities. A fixed-term lease can also be terminated if both the landlord and tenant agree, but this agreement should be in writing.



Rights and Responsibilities

Tenants' Rights

- Live in a home that is safe and habitable.
- Not to be unreasonably disturbed by landlord or other tenants.
- Have repairs fixed within a reasonable time.
- Have the building insured by the landlord.
- Have common areas like hallways, entrances, and laundry areas clean and well lit.
- Receive a signed copy of the rental agreement.
- Receive a written copy of any rules made by the landlord.
- Receive a signed copy of the completed Condition of Premises Checklist when moving in and moving out.
- Receive receipts for rent and the security deposit.
- Receive either the return of the security deposit or notice of claim within 7 business days after you have moved out.

Tenants' Responsibilities

- Pay rent on time.
- Pay utility bills on time.
- Keep the property clean.
- Follow reasonable rules made by the landlord.
- Have insurance for personal property (if required by the lease).
- Be considerate of neighbours (for example: keep general noise and traffic noise down, keep yard tidy and free of garbage, supervise children).
- Not to conduct illegal or harmful activities.
- Not to give out the key or security system password.

-
- Obtain the landlord's consent before inviting any other person(s) to live in the rental unit.
 - Have someone responsible look after your home while you are away.
 - Repair damages caused by you or your guests (renters are not responsible for ordinary wear and tear).

Landlord's Rights

- Receive rent on time.
- Receive appropriate Notice to Vacate.
- Have property clean and well kept.
- Receive prompt notice of repairs needed or infestations.
- Receive the tenant's cooperation when maintaining the unit.
- Have damage caused by renters or guests repaired by the renter (landlord must expect ordinary wear and tear).
- To determine if additional person(s) are allowed to live in the rental unit.

Landlord's Responsibilities

- Have the place clean and in good condition at move-in.
- Maintain all appliances or services included in the rent (may include: heat, water, electricity, laundry, fridge and stove).
- Make repairs promptly after notification.
- Maintain common areas such as hallways, entryways, and the outside of the building.
- Respect the privacy of the renter.
- Provide at least 24 hours written notice before entering a rental unit.



- Make sure the place is safe and fit to live in.
- Give the tenant a signed copy of the rental agreement.
- Give the tenant receipts for rent and the security deposit.

For more information, contact

Office of Residential Tenancies
Room 105, Sturdy Stone Building
122 3rd Avenue North
saskatchewan.ca/ort
email: ort@gov.sk.ca

1-888-215-2222

Paying Your Money

Security Deposit

A security deposit is usually required and held by the landlord to pay for damage, cleaning and/or unpaid rent in the event such costs arise. The amount of the deposit can be as much as one month's rent. Half may be paid at the beginning of the agreement, and the other half is due two months later. If the full amount of the security deposit is not paid by the end of two months, the landlord can evict you. The landlord must provide a receipt for rent or security deposit paid in cash.

If you are in receipt of the Saskatchewan Assistance Program (SAP), the Saskatchewan Assured Income for Disability Program (SAID), or in receipt of a Provincial Training Allowance (PTA) a security deposit may be provided to your landlord by the Ministry of Social Services (MSS). The security deposit is provided in the form of a "letter of guarantee." The amount that may be guaranteed is up to the maximum allowable shelter rate established by the program. If the allowable amount does not cover the full amount of the security deposit, the landlord may require you to pay the difference before the end of the two months from start of tenancy.

At the end of the tenancy, the tenant must provide the landlord with their contact information. Any amount of the security deposit paid to the landlord by MSS at the end of the tenancy will be viewed as an overpayment and will be deducted from your future social assistance payments. Any dispute over the return of the damage deposit follow the process as any other security deposit. See "Getting Your Deposit Back" on page 25.

Paying Rent and Rent Increases

The amount and day the rent is due are stated in the rental agreement. The landlord can only ask for the amount of rent that is due and not in advance. The tenant is entitled to a receipt for rent paid in cash.



For fixed-term tenancies, rent increases must be agreed to at the time the lease is entered into. Both the timing and amount (expressed in \$ or a %) must be agreed to. For periodic or month-to-month tenancies, a landlord who is not a member of an approved landlord association must give at least 12 months' notice of a rent increase. Landlords who are members, in good standing, of an approved landlord association are required to give at least six months' notice of a rent increase. The Saskatchewan Landlord Association Inc. (SKLA) and the Network of Non-Profit Housing Providers of Saskatchewan (NPHPS) are currently the only approved landlord associations. A tenant can contact SKLA at 306-653-7149 or admin@skla.ca and NPHPS at 306-930-2950 or nphps@sasktel.net to confirm whether their landlord is a member.

Any notice that is not served in time takes effect on the next possible date. If proper notice is not given, the tenant can refuse to pay the amount of the increase until the appropriate notice has elapsed. The Office of Residential Tenancies can order any excess rent be returned to the tenant. The rent increase provisions in the act do not apply to any public housing authorities.

If a landlord intends to charge more for additional occupants, they must specify the amount rent will vary in the tenancy agreement.

When a landlord provides any services, fixtures or appliances with the rental unit, they may not later impose a charge or increase the charge for these things or to take them away. For example a landlord cannot:

- increase charges for a parking stall.
- take away rented space, such as the basement, a garage, or the yard.
- increase utility charges.
- increase charges for laundry facilities or remove or reduce laundry facilities.

The landlord can increase charges or reduce or discontinue services or facilities with the agreement of the tenant or if the Office of Residential Tenancies orders that they may do so.

Tenants may contact their local housing authority to learn about eligibility and availability of subsidized housing.

Condition of Premises Checklist

Many landlords use a checklist to record the condition of the property when the tenant moves in and again when the tenant moves out. It is a good idea for you to keep a copy of this checklist to ensure you get back the right amount of your deposit. If your landlord does not have a checklist, use the Condition of Premises Checklist in this booklet. There are two copies – one for you and one for the landlord.

If the landlord is not available, have a friend sign the checklist as your witness. Sign both copies. Keep one copy for yourself and send the other copy to your landlord. The checklist should be signed within the first week after you move into a new place. It will protect your rights and serve as evidence in any disagreement about your damage deposit. Landlords cannot claim for reasonable wear and tear.

See page 87 for Checklist.



Ending the Rental Agreement

Vacate Notices

A proper vacate notice must be in writing. It includes the date, name and address of both the landlord and the renter, as well as a clear statement of intention. Notices must be signed.

According to *The Residential Tenancies Act, 2006*, any notice to vacate or to end a tenancy must substantially comply with the forms prescribed by *The Residential Tenancies Act, 2006*. It is recommended that landlords and tenants use the forms available from the Office of Residential Tenancies. Don't forget to keep a copy of any form you give to your landlord/tenant!

For copies of forms, contact the Office of Residential Tenancies, or download them as PDFs from their website at saskatchewan.ca/ort.

When you are the renter and you want to move out, you must follow these guidelines:

- You must give **one full calendar month's notice**. For example, if you want to move out June 30, you must give written notice no later than May 31.
- If you have signed a fixed-term lease, you are locked into the lease agreement unless you and the landlord can negotiate a different agreement.
- You must ensure your landlord has your contact information to return or claim the security deposit.

Eviction

A landlord can evict a tenant (ask for the tenant to move out immediately) if the tenant is more than **15 days** in arrears on rent or utilities.

The landlord can serve one calendar month's notice to terminate the tenancy for a number of reasons, including the following:

- The security deposit remains unpaid for more than 30 days.
- The tenant is repeatedly late paying rent.
- An unreasonable number of occupants are living in the rental units.
- The tenant repeatedly violates the rules established by the landlord.
- The tenant is in breach of a municipal law or fails to pay municipal fees that may result in additional charges being added to the property taxes.
- The tenant and guests disturbed or jeopardized the health or safety of the landlord or others living around them.
- The tenant fails to repair the rental unit after being given notice and reasonable time to complete the repair (in such cases the landlord must first warn the tenant about the problem and given the tenant an opportunity to remedy the problem if it is capable of being remedied).
- The residential property is sold and the purchaser intends to move in.
- The landlord decides to make major repairs (requires two months' notice).
- The landlord decides to tear down the residential property (requires two months' notice).

In extremely serious cases, a landlord can evict a tenant immediately without any warnings or notice if the conduct complained of is so serious it would be considered unreasonable to wait. The landlord must apply directly to the Office of Residential Tenancies for an Order and Writ for Possession of the rental unit in such circumstances. Tenants can also be evicted immediately if the property is viewed to be extremely unsafe by the Saskatoon Fire Department.



If the tenant refuses to move in accordance with an Order and Writ for Possession, the landlord cannot throw the tenant out or change the locks, but the landlord can ask the sheriff to remove the tenant. The landlord cannot seize, keep, or dispose of the tenant's property without getting a court order or an order from the Office of Residential Tenancies.

Tenants have rights under *The Residential Tenancies Act*, The Saskatchewan Human Rights Code, and health, fire and safety regulations.

Tenants CANNOT be evicted for attempting to act upon legal rights or for reporting health and safety concerns.

Showing the Unit

If a tenant has served notice to end a tenancy or during the last two months of a term lease that will not be renewed, a landlord is permitted to enter the unit to show it to a prospective tenant, but only under certain conditions. A landlord may enter the unit if:

- the tenant has given permission,
- the landlord has given notice to the tenant at least two hours before entering the unit, and
- the tenant and the landlord have agreed in writing, after notice to vacate has been served, to the circumstances under which a landlord may enter.

If a landlord does not have permission from the tenant and a written agreement has not been made, then the landlord must make a reasonable effort to contact the tenant at least two hours before entering the unit. The tenant should provide a phone number or email address on a notice to end a tenancy. If no contact information has been provided, or if the landlord is unable to reach the tenant, the landlord may enter the unit without notice and afterwards post a notice on the door of the rental unit, notifying the tenant of the time and date of the entry.

If the rental unit is for sale, landlord may show the property to a prospective purchaser with the consent of the tenant, or on 24 hours written notice.

In all cases, the landlord may not enter the unit to show it on a day of religious service or between the hours of 8:00 pm – 8:00 am.

Getting Your Security Deposit Back

Cash Security Deposit

Tenants must provide the landlord a forwarding address or an electronic address (email, fax, or text) at the end of the tenancy. The landlord must notify the tenant that they intend to claim against the security deposit by completing and serving on the tenant a “Form 13/14 – Notice of Landlord’s Claim for Security Deposit” outlining the landlord’s claim within seven business days of the date that the landlord has knowledge or reasonably should have known that the tenant has vacated the premises. Any amount not claimed by the landlord should be paid to the tenant at that time.

If the tenants disagree with the landlord’s claims, they should immediately apply to the Office of Residential Tenancies for a hearing. Both parties will be notified of the hearing place, date, and time. The landlord will be required to turn the disputed security deposit over to the Office of Residential Tenancies.

The security deposit must be returned to the tenant if the tenant is evicted for the purpose of renovations or demolition.



Security Deposit Guarantees by the Ministry of Social Services

When a security deposit guarantee by the Ministry of Social Services has been issued in lieu of a cash deposit, the landlord must submit the “Form 13/14 – Notice of Landlord’s Claim for Security Deposit” directly to the Office of Residential Tenancies within seven business days after the day on which the landlord knew or should reasonably have known that the tenant had vacated the premises. If the tenant disputes the claim after being notified of the claim, a hearing will be arranged by the Office of Residential Tenancies. Tenants have two years from the date the tenancy ends to dispute the landlord’s claim.



Affordable and Supportive Housing in Saskatoon



What is Emergency Housing?

Emergency housing is short-term lodging for people who are homeless or in crisis. Basic necessities are provided including food, clothing, and a place to shower and sleep. Information on Emergency Housing providers can be found on page 29.

What is Supportive and Transitional Housing?

Transitional housing is a supportive and temporary accommodation that can include supports, such as mental health or supervision that allows an individual to transition from homelessness to permanent housing. Information on Supportive and Transitional Housing providers can be found on page 30.

What is Affordable Rental Housing?

Affordable rental housing is housing that is available at/or below market rents, typically due to a subsidy from government, a charitable organization, or private homebuilder. Information on Affordable Rental providers can be found on page 32.

What is Seniors Supportive Housing?

Seniors Supportive Housing provides affordable housing options to seniors either living independently or that require assisted living. Information on Seniors Supportive Housing providers can be found on page 34.

What are Long Term Care Homes/Special-Care Homes?

Long-term care homes are designed for adults who need access to on-site 24-hour nursing care and require frequent assistance with daily living. Information on providers of Long Term Care Homes/Special-Care Homes can be found on page 36.

Directory of Affordable and Supportive Housing Providers in Saskatoon

Emergency Housing

Emergency Housing (shelters) is available on a short term basis for those with an immediate need for shelter.

Crisis Shelter & Residence, YWCA of Saskatoon 306-244-2844
ywcaskatoon.com/crisis-shelter-residence 510 - 25th Street E.
email: shelter@ywcaskatoon.com

Clients served: women, female youth, and children at risk

Salvation Army Men's Shelter 306-244-6280
salvationarmysaskatoon.org

Clients served: homeless men, transient, and halfway house

Interval House 306-244-0185
saskatoonintervalhouse.org
email: info@saskatoonintervalhouse.org

Clients served: women and children fleeing violence

Lighthouse Supported Living (Lighthouse) 306-653-0538
lighthousesaskatoon.org 304 - 2nd Avenue S.
email: housing@lighthousesaskatoon.org

Clients served: women and men in need

Saskatoon Crisis Nursery 306-242-2433
crisisnursery.ca 1020 Victoria Avenue
email: info@crisisnursery.ca

Clients served: children's emergency shelter



Salvation Army Mumford House 306-244-6280
salvationarmysaskatoon.org/mumfordhouse
email: mumfordhouse@salvationarmysaskatoon.org

Clients served: women and women with children

Supportive and Transitional Housing

Quint Male Youth Lodge 306-978-4041
quintsaskatoon.ca/youthlodge
email: info@quintsaskatoon.ca

Clients served: male youth ages 16-21

Quint Pleasant Hill Place 306-978-4041
quintsaskatoon.ca/pleasanthill
email: info@quintsaskatoon.ca

Clients served: young mothers (with dependents)

Saskatoon Housing Coalition 306-655-4979
saskatoonhousingcoalition.ca
email: info@saskatoonhousingcoalition.ca

Clients served: people with long term mental health challenges

Brief Detoxification Unit 306-655-4195
saskatoonhealthregion.ca

Clients served: adults with addictions issues

Calder Centre 306-655-4500
Clients served: adolescents with addictions issues

628318 Sask Ltd.

email: Dh2construction@gmail.com

Clients served: families with mobility disabilities

| | |
|--|---|
| Red Willow Centre | 306-933-7345 |
| Clients served: children and youth with behavioural issues | |
| Cheshire Homes | 306-374-6191 |
| cheshirehomessaskatoon.com email: cheshiresaskatoon@sasktel.net | |
| Clients served: young adults with physical disabilities | |
| Egadz My Home; Baby Steps, Suite Dreams | 306-931-6644 |
| egadz.ca | |
| Clients served: youth, young mothers and children | |
| Elmwood Residences Incorporated | 306-374-5151 |
| Clients served: persons with intellectual disabilities | |
| CUMFI Infinity House, Niwa Home, Karawayimik Home | 306-955-2332 or 306-370-9771 |
| cumfi.org | |
| Clients served: supported living for parents with children transitioning out of foster care | |
| CUMFI McLeod House | 306-665-0425 |
| cumfi.org | |
| Clients served: men with addictions issues | |
| Lighthouse Supported Living | 306-653-0538 |
| lighthousesaskatoon.org email: housing@lighthousesaskatoon.org | |
| Clients served: supported living (men and women) | |



Affordable Rental Housing

To qualify for affordable rental housing, your annual income must be below provincially set income maximums; these range from \$36,000 to \$76,400 depending on household size and if a member of the household has a disability that affects their housing need. These limits are reviewed and adjusted from time to time.

Some of the agencies listed below have rent-geared-to-income units with rent based on household income for households with very low income.

Saskatoon Housing Authority **306-668-2700**

saskatoonhousingauthority.com
email: saskatoon.housing@sasktel.net

Clients served: seniors, families, physically disabled, and some singles

Sasknative Rentals/Camponi Housing **306-653-0384**

sasknativerentals.ca
email: admin@camponi.ca

Clients served: Aboriginal seniors, families, singles, and students

Cress Housing **306-244-7747**

sktc.sk.ca/programs-services/rental-housing

Clients served: Indigenous seniors, families, singles, and students

Central Urban Métis Federation (1993) Inc. **306-651-4122** or **306-651-0428**

cumfi.org
email: admin@sasktel.net

Clients served: families and single mothers

Innovative Residential **306-979-7421**

innovativeresidential.ca
email: info@innovativeassets.ca

Clients served: individuals, couples, and families

| | |
|--|---------------------|
| Stewart Property Holdings | 306-244-7368 |
| stewartproperties.ca email: admin@stewartproperties.ca | |
| Clients served: singles, couples, families, seniors and physically disabled | |
| Quint Development Corporation | 306-978-4041 |
| quintsaskatoon.ca/housing.html email: info@quintsaskatoon.ca | |
| Clients served: families and singles | |
| Lighthouse Supported Living | 306-653-0538 |
| lighthousesaskatoon.org email: housing@lighthousesaskatoon.org | |
| Clients served: families and singles | |
| Co-operative D’Habitation Villa Bonheur | 306-242-4841 |
| Clients served: families, seniors, singles, and university students | |
| Terra Housing Co-operative | 306-978-0252 |
| Clients served: families | |
| Rainbow Housing Co-operative | 306-242-0604 |
| rainbowhousing.ca Clients served: families | |
| Westgate Heights Attainable Housing | 306-382-6512 |
| Clients served: large families, and single mothers | |
| Juniper | 306-382-2222 |
| juniperhousing.com email: information@juniperhousing.com | |
| Clients served: seniors and newcomers to Canada without children | |



Jubilee Residences 306-955-0234 ext. 106

jubileeresidences.ca

Clients served: seniors

Luther Family Housing 306-664-0300 ext. 371

Luthercare.com

info@luthercare.com

Clients served: low income families

Seniors Supportive Housing

Abbeyfield House 306-934-0036

abbeyfieldsaskatoon.ca

email: abbeyfieldsaskatoon@shaw.ca

Clients served: independent seniors

Elim Lodge 306-955-0488

elimlodge.org

email: contact@elimlodge.org

Clients served: seniors 55 plus with independent living suites and assisted living

Elmwood Residences Incorporated 306-374-5151

Clients served: persons with intellectual disabilities

Circle Drive Place 306-955-2211

circledriveplace.ca

email: circlecare@saskatoonhealthregion.ca

Clients served: seniors (independent living)

Hyde Park View 306-373-6333

hydeparkview.org
email: contact@hydeparkview.org

Clients served: seniors 55 plus with independent living suites

McClure Place 306-955-7677

mcclureplace.ca
email: info@mcclureplace.ca

Clients served: seniors independent living and affordable housing

**KC Charities, Columbian Manor &
Columbian Place** 306-373-8160 or
306-373-8161

Clients served: seniors (assisted living and affordable housing)

LutherCare Communities 306-664-0300 ext. 371

luthercare.com
email: info@luthercare.com

Clients served: supported independent housing for seniors

**Saskatoon Mennonite Care Services
Bethany Manor** 306-242-9019

bethany55plusliving.ca
email: info@bethany55plusliving.ca

Clients served: seniors (supported independent living and independent housing for seniors)



Long Term Care Homes/Special-Care Homes

The Saskatchewan Health Authority has 17 long term care homes in the Saskatoon area. These are sometimes referred to as special-care homes.

All arrangements to move to long term care homes in the Saskatoon area are made through Client Patient Access Services (CPAS). The standard resident charge is set by the Ministry of Health within the Government of Saskatchewan and the rate is based on annual reported income. Please call 306-655-4346 for additional information.

Long term care homes in Saskatoon and area include:

- Central Haven Special Care Home
- Circle Drive Special Care Home
- Extencicare
- Langham Care Home
- Luther Special Care Home
- Oliver Lodge
- Parkridge Centre
- Porteous Lodge
- Samaritan Place
- Saskatoon Convalescent Home
- Spruce Manor Special Care Home
- Stensrud Lodge
- Sherbrooke Community Centre
- St. Ann's Home
- St. Joseph's Home
- Sunnyside Adventist Care Centre
- Warman Mennonite Special Care Home

Further information is available at saskatoonhealthregion.ca.

Personal Care Homes

To obtain a list of private personal care homes in the Saskatoon area, call 306-655-4346.



Getting Help



Health & Safety Standards

It is the landlord's responsibility to ensure that the rental property is safe and free of health hazards.

- Heating facilities shall be capable of maintaining an indoor temperature of 22 degrees Celsius when the outside temperature is minus 35 degrees Celsius. The required temperature shall be taken at a height of 750 mm from the floor in the centre of each room.
- Portable room heaters shall not be used as a primary source of heat.
- Walls must be intact.
- Windows, screens, and doors must work properly.
- Pests must be under control.
- Batteries in smoke detectors must be changed at least once a year. (Some types of rental units, such as secondary suites, are required to have hardwired smoke detectors.)

When looking for a place to rent, always check for **home and fire safety**. If there are bedrooms on the second floor or in the basement, be sure that there is a fire escape from those rooms.

Locks on your doors cannot be changed unless both the renter and the landlord agree. You can ask the landlord to change the locks when you move in.

It can be difficult to identify **household pests** until you live in a place for awhile. Read the following pages for a description of common pests so you can recognize them. You may capture one of the pests in a sealed container and take it to Population and Public Health for identification.

Record the condition of the premises in the **Condition of Premises Checklist** included in this handbook (see page 87–90), even if the landlord promises to fix the problem.

Report all problems to the landlord as soon as you notice them. To avoid any misunderstanding about who will pay for a repair, get the landlord's permission before you make any repairs. Always try to contact the landlord first if you have any health or safety concerns. If the landlord does not repair essential services (heat, hot and cold running water, and electricity) **within 48 hours** of receiving written notice, contact the Office of Residential Tenancies.

The landlord is responsible for supplying **fire safety equipment**. The City of Saskatoon Community Standards and Planning and Development Divisions and Saskatoon Fire Department enforce all necessary codes. However, for your own safety, follow these guidelines:

- DO NOT use damaged electrical cords.
- DO NOT plug too many cords into one outlet.
- DO NOT run electrical wires under carpets.
- DO NOT remove smoke detector batteries or unplug a hardwired smoke detector.

After receiving written notice, if the landlord refuses to fix a problem that affects the health and safety of your home, contact:

City of Saskatoon 306-657-8766
Bylaw Enforcement

Fire Marshal 306-975-2520
Saskatoon Fire Department

Population & Public Health 306-655-4605
Environmental Public Health Department

saskatoonhealthregion.ca (search "Public Health Inspection")

CMHC has documents on their website to help with problems like mould, flooding, bedbugs, etc. cmhc.ca



Pest Control

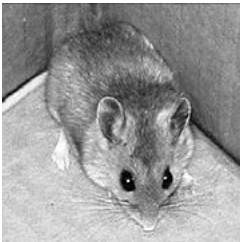
The best way to control pests is to keep your house clean. Pests are looking for food, water, and shelter.

Points to remember:

- Do not leave uncovered food on the table or counters.
- Store dry food in containers that seal tightly.
- Keep your garbage bin covered; empty the garbage bin when it's full.
- Clean up crumbs, spills, and grease.
- Vacuum and dust regularly.
- Repair cracks and holes in walls or windows to keep pests from getting in.

If pests were in the house before you moved in, it may be difficult to get rid of them. Insect sprays can be dangerous to your health. Also, these sprays only kill pests you can see. Instead of using sprays, ask your landlord to hire a professional exterminator.

Common Household Pests



Mice are small rodents with brownish grey bodies and almost hairless tails. They often move into houses when the weather gets cold. They can squeeze through small holes and hide in walls and other small spaces. They eat almost anything and spread germs in human food. They can chew into wiring in walls, causing a fire hazard.



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



Beetles are one of the most common household pests. Flour beetles are found in flour and dry cereals. Carpet beetles are reddish or dark brown. They eat natural fibres like wool, fur, silk, feather, and carpets.



Bedbugs are reddish-brown insects with no wings. They have a musty (mouldy or stale) odour and cannot be easily crushed. They like to suck the blood of humans. They hide and lay eggs in bedding, cracks, or corners.



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



Ants are perhaps the most common household pests. Once they get into your home and find a food supply, they will try to invade. They especially like sweet foods like jams and soft drinks. Because they are so small, ants can easily get into food and garbage, spreading germs, if food is not tightly covered.



Silverfish are small, fast insects with flat bodies. They like protein and starches such as dried beef, flour, glue, or paper. They are found on floors and walls, and get into wallpaper, books, and some fabrics.

City of Saskatoon Bylaws

Fire and Protective Services Bylaw No. 7990

The Fire Department, under the Fire and Protective Services Bylaw No. 7990, performs annual inspections of certain buildings, structures, and properties for fire and life safety. To be eligible for these annual inspections the buildings must be categorized as Assembly, Institutional, and Residential (four dwelling units or greater) according to the National Building Code of Canada. The Department also conducts annual and bi-annual inspections on all commercial, mercantile, and industrial buildings, structures, and properties.

Property Maintenance and Nuisance Abatement (2003) Bylaw No. 8175

In addition, City Council passed the Property Maintenance and Nuisance Abatement Bylaw No. 8175, giving the Saskatoon Fire Department a mandate to undertake scheduled and complaint-driven inspections of all properties in all areas of the City. These inspections include the conditions of yards, properties, and exteriors of all buildings and structures, including single family dwellings.

The purpose of this bylaw is to provide for the proper maintenance of property and the abatement of nuisances, including property or things that:

- a) affect the safety, health, and welfare of people in the neighbourhood, and
- b) affect the amenity of a neighbourhood.

Some of the other guidelines of the Property Maintenance and Nuisance Abatement Bylaw No. 8175 include the following:

- The owner of the property is responsible for meeting the bylaw provisions.
- No person shall cause or permit a building or structure to deteriorate into a ruinous or dilapidated state or become a danger to public safety.
- No person shall cause or permit occupancy or use of any property that does not conform to minimum standards.
- Property must not constitute a nuisance or shelter for rodents, vermin, or insects.
- Walkways, driveways, and parking spaces must be maintained and provide safe passage.
- A sufficient number of waste receptacles must be provided.

Saskatoon Fire Department regularly receives complaints about property and living conditions, and fire and life safety concerns in dwelling units and rental properties, including multi-unit or



apartment complexes. As required by the Property Maintenance and Nuisance Abatement Bylaw, a fire inspector will investigate the complaint and, if a problem is found, order it corrected.

Bylaw Enforcement

306-657-8766

This line is primarily used to report maintenance concerns, such as complaints of unsightly yards, junked vehicles, and homes or buildings in a state of disrepair; however, any type of safety concern can be reported to the Health and Safety Hotline, 24 hours a day, seven days a week. Complaints can also be made through the City's website at saskatoon.ca.

Preventing Crime Safer Communities and Neighbourhoods (SCAN)

On any block and in any neighbourhood, it only takes one house that is harbouring illegal activities to undermine the safety of all the residents of that community. Through *the Safer Communities and Neighbourhoods Act*, the Saskatchewan Department of Justice helps improve community safety by targeting and if necessary, shutting down residential or commercial buildings and land regularly used for illegal activities. Common illegal activities include:

- Producing, selling, or using illegal drugs.
- Prostitution.
- Solvent abuse.
- Unlawful sale and consumption of alcohol.
- Street gangs.

What Should I Look for in My Neighbourhood?

The following is a list of common signs of illegal activity:

- Frequent visitors at all times of day and night.
- Blackened windows or curtains always closed.

-
- Unfriendly people who appear to be secretive.
 - Elaborate home security.
 - Strange odours coming from the house or garage.
 - Garbage that contains a lot of bottles and containers, especially chemical containers.
 - Placing garbage in a neighbour's collection area.

Alone, any of these activities or signs may not necessarily mean that there are illegal activities occurring. However, if these activities are occurring frequently, or if there is a combination of them occurring, it may indicate a problem. If you are suspicious of a property in your neighbourhood, do not investigate it yourself. Do not approach the occupants. Please call the Safer Communities and Neighbourhoods (SCAN) Investigation Unit immediately.

SCAN Investigation Unit

1-855-933-6411 (toll free)

If you suspect illegal activities in a property in your neighbourhood, contact the Safer Communities and Neighbourhoods (SCAN) Investigation Unit.

Crime Free Multi-Housing “Promoting Safe Apartment Living”

The Crime Free Multi-Housing (CFMH) Program of Saskatoon is designed to help residents, owners, and managers of rental communities, with the cooperation of police and other agencies, keep illegal activity off their property and to provide a safer, more habitable environment for residents. CFMH is pro-manager, pro-resident, proactive and anti-crime. Phone 306-975-8385 for more information.



There are three phases to this voluntary program:

- Phase 1 is a one-day landlord management seminar.
- Phase 2 is a rental property audit, which requires the property to pass nine basic security requirements.
- Phase 3 is an annual safety social hosted by the landlord for the residents to discuss security and safety concerns, and to develop the apartment community.

Rental properties that are certified by the CFMH program make a commitment to deal with criminal and nuisance activities on and around their properties. They receive signage for their property, will be promoted on the Saskatoon Police website and receive information about activity at their property. Enter “Saskatoon Crime Free” in an Internet browser to access the safe apartment address on the Saskatoon Police website.

Condominium Conversions

With the strength of the real estate market in Saskatoon, the city has experienced a relatively high number of condominium conversions in recent years. This section will answer some of your questions about condominium conversions: What are they? How can you be affected? What can you do if your apartment owner proposes to convert it into a condo?

In Saskatoon, condominium conversions are regulated by City of Saskatoon Council Policy C09-004 (Condominium Approvals). Provincially, condominiums are governed by *The Condominium Property Act, 1993*. A condominium conversion must comply with both of these documents.

What is a condominium conversion?

Condominium conversion involves subdividing a property held under a single title (e.g. rental apartments) and creating separate titles for each unit so they can be sold individually.

How can you be affected by condominium conversions?

Renters

- The most obvious way renters can be affected is if the unit you are living in is proposed for condominium conversion. If all requirements are met by the developer, you will have the choice of purchasing your unit or finding other accommodation.
- You may also be indirectly affected by condominium conversions. Although evidence indicates about 30% of condominium units end up on the rental market, conversion of a large number of rental units may reduce the availability of rental units.

Entry-level/first time homebuyer

- Condominium conversions usually occur in housing markets where the cost of single family homes has increased beyond the reach of most first time homebuyers. Condominiums present an opportunity for such homebuyers to become property owners because condominiums usually cost less than houses.

What protection is there for someone renting a unit that is to be converted into a condominium?

According to the City's Condominium Approvals Policy, a condominium conversion cannot proceed until the applicant (developer/landlord) meets the following requirements:

- Tenants must be notified in writing at least six months before the condominium conversion is approved.
- Tenants must be offered an option to purchase their unit with terms and pricing at least as favourable as those offered the general public.
- The landlord may not raise rent during the six month notice period.
- The landlord may not undertake any construction deemed disruptive to tenants.
- If the landlord raises the rent or begins construction that causes significant disruption during the six month period, this period may be considered invalid and the landlord may be required



to restart the six month period. Disruptive construction means construction or renovation in common areas or occupied premises that unreasonably affects the reasonable level of quiet expected by tenants.

- If the rental vacancy rate in the city is below 1.5%, no application for condominium conversion will be accepted unless:
 - the building has been vacant for 12 months,
 - the building is in a ruinous or dilapidated state under *The Property Maintenance & Nuisance Abatement Bylaw, 2003*,
or
 - the owner obtains the consent of 75% of the voting tenants in occupation of the premises at the time of application to the conversion, and tenants are provided with the right to lease their unit for two years from the date of application with rents comparable to nearby rental units.

What can you do if the rental unit you are living in is proposed to be converted into a condo?

Consider becoming a homebuyer

Condominiums present a relatively affordable option for entry-level/ first time homebuyers. Developers often undertake renovations on units before selling them as condominiums, so newly converted condominiums may be an appealing option.

Begin searching for other rental accommodation

The six month notice period is intended to give tenants ample time to find another place. This handbook provides some helpful hints for places to start looking. See “Starting the Rental Search,” on page 7.

Report infractions

If your landlord or the developer of a proposed condominium conversion has not complied with the **City of Saskatoon's policy on condominium conversions and/or Provincial condominium conversion regulations**, you should notify the City of Saskatoon, Planning and Development.

**City of Saskatoon
Planning and Development**

306-975-2645

If you have questions or concerns about condominium conversions, contact Planning and Development.



Resources for First Time Homebuyers

Median House Prices in Saskatoon

The cost of real estate in Saskatoon has risen dramatically in recent years. The table below shows the median selling prices for different types of housing in the city. This table also includes a calculation of the annual household income necessary to afford a typical home. These prices are subject to change and are meant only as a reference.

| Housing Type | Median Selling Price 2018 | Required Annual Income* |
|------------------------|------------------------------|----------------------------|
| Single family dwelling | \$365,000 | \$95,000 |
| Semi-detached (duplex) | \$346,000 | \$92,000 |
| Townhouse | \$250,000 | \$71,000 |
| Apartment condominium | \$230,000 | \$66,000 |

* assuming 5% down payment, 5.5% interest rate, 25 year amortization, \$400 per month for taxes, heating, and condominium fees.

How Much Can I Afford to Borrow?

| Annual Household Income | Maximum Mortgage* | Monthly Mortgage Payment** |
|-------------------------|-------------------|----------------------------|
| \$50,000 | \$153,000 | \$933 |
| \$60,000 | \$197,000 | \$1200 |
| \$70,000 | \$238,000 | \$1,467 |
| \$80,000 | \$284,000 | \$1,733 |

* assuming 5.5% interest rate, 25 year amortization

** monthly payment is 32% of gross income less \$400 per month for taxes, heating, and condominium fees.



Expenses

In addition to the purchase price, homebuyers incur a number of other costs associated with buying a home. Here are some of the common expenses that should be taken into account when determining what you can afford:

- **Deposit:** This is part of your down payment and must be paid when you make an offer to purchase.
- **Down Payment:** A 5% down payment is typically required in order to purchase a home.
- **Mortgage Loan Insurance:** If you have a high-ratio mortgage (with less than a 20% down payment), your lender will require mortgage loan insurance. This is offered by Canada Mortgage and Housing Corporation (CMHC) or Genworth Canada and handled through the lending institution.
- **Appraisal:** Your mortgage lender may require that the property be appraised at your expense. An appraisal is an estimate of the value of the home and is arranged by the bank.
- **Home Inspection:** It is recommended that you make a home inspection a condition of your offer to purchase. A home inspection is a report on the condition of the home.
- **Legal Fees and Land Registration:** Check with your lawyer to see what the current rates are. Land registration costs are based on the property's purchase price.
- **Survey Certificate:** The mortgage lender may ask for an up-to-date survey certificate prior to finalizing the mortgage loan. If the seller does not have one or does not agree to get one, you will have to pay for it yourself.
- **Property Taxes:** Payment can usually be made on a monthly basis; however, a pro-rated amount must sometimes be paid when a home is purchased.
- **Property Insurance:** Property insurance must be in place when a home is purchased.
- **Other Expenses:** Other expenses that may be incurred when purchasing a home include moving costs, utility service hook ups, cleaning, cancelling a lease and a variety of other costs.

Online Mortgage Calculators

Most financial institutions provide mortgage calculators online that will allow you to calculate how much you can afford to borrow at current interest rates. Check your bank's website.

Monthly Expenses

| Monthly Expenses | Cost |
|--|------|
| Mortgage Payments (principal and interest) | \$ |
| Property Taxes | \$ |
| Utilities | \$ |
| Condominium Fees | \$ |
| Property Insurance | \$ |
| Repairs and Maintenance | \$ |
| Total | \$ |

One-Time Expenses

| Additional Expenses | Cost |
|----------------------------------|------|
| Deposit | \$ |
| Down Payment | \$ |
| Mortgage Loan Insurance | \$ |
| Appraisal | \$ |
| Home Inspection | \$ |
| Legal Fees and Land Registration | \$ |
| Survey Certificate | \$ |
| Property Taxes | \$ |
| Property Insurance | \$ |
| Other Expenses | \$ |
| Total | \$ |



Canada Mortgage & Housing Corporation



Canada Mortgage and Housing Corporation (CMHC) is Canada's national housing agency. CMHC has been at the heart of housing for 70 years, assisting Canadians in need and helping to make housing markets efficient and sustainable.

Buying a home is one of the largest financial and lifestyle decisions you will make. CMHC offers a number of online tools and publications that can help you on your path to home ownership. CMHC's easy to use online calculators help you assess your financial situation, determine how much house you can afford and establish the maximum price that you should be considering.

CMHC's *Homebuying Step by Step* guide leads you through the home buying process in five simple steps. This hands-on workbook, which is available at www.cmhc.ca, provides examples and worksheets to show you how to assess your current financial situation, determine the costs involved with purchasing a home, determine the type of home you are looking for, and find out which professionals can help you along the way. You will also find practical tips on home maintenance, repairs, and renovations.

Condominium living is popular for many Canadians because it can be a relatively carefree and affordable housing option. CMHC's *Condominium Buyers Guide* identifies important questions to ask to help make informed decisions and ultimately become an informed condominium purchaser. It provides a glossary of terms as well as information and checklists on condominium types, rules, and regulations, as well as other information sources.

To help new Canadians make informed housing-related decisions and find safe, affordable homes for their families, CMHC offers a multi-language, one-stop online source for housing-related information. A wealth of information is available for newcomers in eight of the most common languages, this includes both of Canada's official languages – English and French – as well as in Mandarin/Simplified Chinese, Arabic, Punjabi, Spanish, Tagalog, and Urdu. Products featured on the site include *Buying Your First Home in Canada*, *Renting Your First Home in Canada*, the *Homebuyers Checklist* as well as videos on buying, renting, and renovating a home, and related fact sheets. All publications at www.cmhc.ca/newcomers can be downloaded for FREE.

For more information and access to many other publications, please visit CMHC's website at cmhc.ca, or call directly at 1-800-668-2642.

<http://www.homeownership.ca>

Genworth
Canada

Homeownership.ca

1
DREAMING OF
HOMEOWNERSHIP

2
FINANCING

3
HOUSE
HUNTING

4
THE BUYING
PROCESS

5
CLOSING &
MOVING IN



THE GUIDE TO HOMEOWNERSHIP

Genworth
Canada

The journey to Homeownership is filled with excitement, challenges and choices. Wherever you are on that journey, we can help you to achieve the dream of homeownership with expert resources and tools at each step.



House Hunting Checklist

The indispensable tool for your homebuying journey!

Download at:

www.homeownership.ca/checklist

800.511.8888 | Genworth.ca | Homeownership.ca | [f](https://www.facebook.com/homeownership.ca/) [homeownership.ca/fb](https://www.facebook.com/homeownership.ca/)

[t](https://twitter.com/GenworthCanada) @GenworthCanada | [in](https://www.linkedin.com/company/homeownership.ca/) [homeownership.ca/li](https://www.linkedin.com/company/homeownership.ca/)

Helping Canadians achieve the dream of homeownership



What is Affordable Ownership Housing?

Affordable ownership housing is subsidized by government, a charity or a private homebuilder so that low & moderate income households can qualify for a mortgage to purchase their own home.

The level of subsidies for affordable ownership housing are much less than what is provided for affordable rental housing. As well, a higher household income is required to qualify for affordable ownership housing than affordable rental housing.

Affordable Home Ownership Programs

Mortgage Flexibilities Support Program

The City of Saskatoon, with support from Canada Mortgage and Housing Corporation (CMHC), Genworth Canada (Genworth) and private home builders, created the ***Mortgage Flexibilities Support Program*** to increase affordable homeownership opportunities in Saskatoon.

To be eligible for this program, household income must be below the income limits as established by the municipality. As of July 2018, the limits are: one person household (\$69,975); two person household with no dependants (\$74,640); household with one dependant (\$79,305); household with two dependants (\$83,970); household with three or more dependants (\$88,635). Additionally, to qualify for the program, households must have a net worth below \$25,000.

With a 5% down payment grant from the City and builders, and mortgage loan insurance flexibilities from CMHC or Genworth, qualified home-buyers have the means to finance the purchase of a new home.

Only affordable housing projects designated by the City are eligible for this program. The City of Saskatoon designates an average of 50 homes per year under the Mortgage Flexibilities Support Program in a variety of Saskatoon Neighbourhoods.

For more information on the ***Mortgage Flexibilities Support Program*** and information on current projects visit saskatoon.ca/housing then click on “Incentives for Homebuyers” or call 306-986-9757.

Habitat for Humanity Saskatoon

Habitat for Humanity works in partnership with low income working families, volunteers, and sponsors to build decent, affordable housing for local families. Partner families provide 500 hours of volunteer labour as a demonstration of their commitment, and pay for their home through an interest free mortgage. For more information on Habitat for Humanity Saskatoon call 306-343-7772 or visit their website: habitatsaskatoon.ca

City of Saskatoon

The City of Saskatoon will rebate fees for building and plumbing permits for a new secondary suite. The fee for legalizing an existing suite (LES) is partially rebated. For further information call 306-975-2645 or visit saskatoon.ca/housing.

Property Information Disclosure

Prior to finalizing the purchase of a home or rental property, it is highly recommended that a Property Information Disclosure (PID) be obtained from the City.

A PID provides a historical record of permits for commercial and residential properties including:

- Building permits and plumbing permits
- Occupancy permits for existing suites in one unit dwellings
- Outstanding deficiencies and orders
- Outstanding fire orders

It also includes information on heritage and zoning designations, and building type or occupancy class. This information will help you to ensure that the dwelling you are considering purchasing was constructed with appropriate permits.



A PID is available to property owners, potential purchasers, real estate agents, lawyers, or others with an interest in the property, at a cost of \$20.00. An application form to request a PID is available on the City of Saskatoon website at:

saskatoon.ca/services-residents/building-renovations-permits/building-property-information.

If you require assistance in understanding a PID once you have received it, please contact the City of Saskatoon at 306-975-2645 and ask to speak with a Building or Bylaw Inspector.

Illegal Suites

A PID will also advise you of potential issues or concerns related to a property, including illegal suites. Suites constructed without appropriate building/plumbing permits and zoning approvals are deemed to be illegal. Owners of illegal suites assume full liability over the suite, and will be required to legalize or remove an illegal suite should the City become aware of it. Legalizing a suite involves appropriate building/plumbing permits and completing any work required to address deficiencies, which may include substantial financial costs.

It should be noted that the Zoning Bylaw does not permit secondary suites in semi-detached, two unit dwellings or townhouses. In these situations the homeowner will be required to remove the suite, as it cannot be legalized.



**Government and Community
Initiatives to Address
Homelessness and Create
Attainable Housing**



Saskatoon's Homelessness Action Plan (Action Plan)

Vision: “Homelessness in Saskatoon is rare, brief, and does not reoccur.”

Saskatoon’s Homelessness Action Plan was released in 2016 after being developed jointly by a number of community partners.

The Action Plan focuses on four key priority areas including: System Coordination and Innovation, Strengthening Housing Placement and Support Programs, Prevention and The Solution to Homelessness is Housing.

The Saskatoon Housing Initiatives Partnership (SHIP) coordinates the implementation of the Action Plan with various community agencies working on specific priority areas.

Further information on the Action Plan is available at: shipweb.ca

The City of Saskatoon’s 2013-2022 Housing Business Plan

The City of Saskatoon’s 2013-2022 Housing Business includes a number of initiatives aimed at increasing the supply of attainable housing.

Specific initiatives include:

- Capital grants of up to 10% of the capital costs of affordable multi-unit rental housing.
- Down payment grants of 5% of the purchase price of affordable ownership housing.
- Five year incremental tax abatement for new affordable multi-unit rental housing.

-
- Permit fee rebates for legalizing and creating new secondary suites including garden and garage suites.
 - Pre-designation of land for attainable housing in new neighbourhoods.
 - Priority review for building permit applications.

Up to date information on the City's Housing Programs and the 2013-2022 Housing Business Plan is available at:

saskatoon.ca/housing

Canada's National Housing Strategy

Canada has one of the best housing systems in the world. But some 1.7 million families still don't have a home that meets their basic needs.

Through the National Housing Strategy, the federal government is re-engaging in affordable housing and bringing together the public, private and non-profit sectors to ensure more Canadians have a place to call home.

The goal of this historic strategy is to make sure Canadians across the country can access housing that meets their needs and that they can afford.

To achieve this goal, the strategy will first focus on the most vulnerable Canadians. This includes women and children fleeing family violence, seniors, Indigenous peoples, people with disabilities, those dealing with mental health and addiction issues, veterans and young adults.



Over the next 10 years, the strategy will cut chronic homelessness in half, remove 530,000 families from housing need and invest in the construction of up to 100,000 new affordable homes.

It will create livable communities where families thrive, children learn and grow and their parents have the stability and opportunities they need to succeed.

It will take steps towards advancing the right to housing, so that no one is ever refused a home because of their gender, religion or background.

It will adopt a “whole-of-government” approach that aligns housing with other important goals like creating jobs, increasing access to healthcare and education, and preventing violence against women.

It will set out concrete targets and then report on the results, to let Canadians know what the plan has achieved and where there’s still work to do.

It will spearhead innovative new housing research, data and demonstration projects to fill gaps in our knowledge, share the best ideas and shape the future of housing policy in Canada.

And it will seek out input from voices that haven’t always been heard and people who know first-hand what it’s like not to have a home.

Together, these commitments will give more Canadians access to an affordable home. They will build vibrant and inclusive communities where people want to live, work and play. And they will help ensure all Canadians have a chance at a brighter future.

More information is available at: placetocallhome.ca



Saskatoon Housing Initiatives Partnership (SHIP)

The Saskatoon Housing Initiatives Partnership (SHIP) is a multi-faceted non-profit organization that fosters collective action to develop creative solutions to affordable housing and homelessness in Saskatoon.

SHIP's team provides the following services:

- Business planning and financial feasibility
- Project development
- Grant writing and proposal coordination
- Housing market research
- Partnership development
- Community consultation

SHIP coordinates and administers the Federal Government's Homelessness Partnering Strategy (HPS) funding in Saskatoon. Over \$2 Million in HPS funding is invested in Saskatoon to reduce and prevent homelessness each year.

SHIP also facilitates activities to achieve the goals of the Saskatoon Homelessness Action Plan. Adopted in 2016, the plan is a roadmap to make homelessness rare, brief and non-reoccurring in Saskatoon.

Learn more at shipweb.ca or contact us at 306-979-6707.



Saskatchewan Housing Corporation

Saskatchewan Housing Corporation (SHC) provides a range of programs and services to help Saskatchewan people in greatest housing need. SHC owns rental housing units in over 270 communities across Saskatchewan; these rental units are managed by local housing authorities, like Saskatoon Housing Authority. SHC also offers a number of repair programs to assist homeowners with low incomes to complete necessary repairs and modifications.

Assistance for Renters

Saskatoon Housing Authority (SHA) manages over 2,600 rental units (apartments, semi-detached units, four-plexes, townhouses, and houses) in well-established neighbourhoods, close to schools, buses, and shopping. A number of houses are wheelchair accessible, providing independent living for people with disabilities (see also: page 36 of this handbook).

SHA offers the Social Housing program: safe, affordable rental housing for seniors and families with low-incomes and for people experiencing disabilities. Rent is based on income - tenants pay 30 per cent of their gross household income.

SHA units are pet and smoke free; however, persons requiring a service animal will be accommodated.

For more information or to apply, please contact SHA by phone at 306-668-2700 or by email at saskatoon.housing@sasktel.net, or visit saskatoonhousingauthority.com.

Assistance for Homeowners and Landlords

SHC offers forgivable loans to homeowners with low incomes to complete emergency repairs or to make adaptations to improve the accessibility of the property for household members experiencing a physical disability.

Eligible repairs include such things as:

- Major repairs to structural, plumbing, heating or electrical systems, as well as repairs that improve the safety of the home; and
- Mobility modifications such as ramps, wheel-in showers or relocation of laundry facilities.

SHC also offers the Seniors Education Property Tax Deferral Program which provides senior homeowners a repayable loan by deferring the education portion of the property taxes for their principle residence.

For more information, please call SHC toll free at 1-800-667-7567 or visit saskatchewan.ca/shc.



Directory of Community Services

Aboriginal

Central Urban Métis Federation, Inc. 306-975-9999
315 Avenue M South

cumfi.org
email: cumfiadmin@sasktel.net

CUMFI offers programs and services to assist urban Aboriginal people in Saskatoon, including programs in economic development, justice, education, housing, sport, culture, and recreation programming.

Federation of Sovereign Indigenous Nations 306-655-1215
100 – 103A Packham Avenue

fsin.com

The FSIN represents 74 First Nations in Saskatchewan and works for the promotion and protection of treaty rights.

Aboriginal Friendship Centres of Saskatchewan 306-955-0762
115 Wall Street

afcs.ca

Services include: drop-in centre, family worker, AA meetings.

Métis Nation of Saskatchewan 306-343-8285
201-208 19th Street West 1-833-343-8285

metisnationsk.com

Support services include education and employment assistance, addictions counselling, justice services.

Saskatchewan Indian Cultural Centre 306-244-1146
305 – 2555 Grasswood Road East

sicc.sk.ca
email: info@sicc.sk.ca

Programs include languages, curriculum research and development, audio-visual services, library and information services, and an elders' program.



Saskatoon Tribal Council (STC)

STC Urban First Nations Services, Inc. 306-956-6100

200 – 335 Packham Avenue

sktc.sk.ca

email: receptionist@sktc.sk.ca

Services include education, economic development, planning, financial seminars, employment and training, and other services for First Nations peoples. Many of these and additional programs and services are offered through the STC Urban First Nations Services organization.

Complaints / Justice

Community Legal Assistance Services for Saskatoon

Inner City, Inc. (CLASSIC)

306-657-6100

123 20th Street West

classiclaw.ca

email: info@classiclaw.ca

CLASSIC is a charitable organization that provides free, professional, and confidential legal services for low income community members who cannot otherwise afford legal advice or representation.

Cultural Diversity and Race Relations

306-975-7826

City Hall, 222 3rd Avenue North

saskatoon.ca (search for “Race Relations”)

This City of Saskatoon office provides information and referrals for support services and community resources regarding complaints of racial discrimination.

Family Law Division (Court of Queen’s Bench)

306-933-5174

520 Spadina Cres East

sasklawcourts.ca

(click on “Family Law” under “Court of Queen’s Bench”)

The Family Law Division of the Court of the Queen’s Bench handles family-law-related matters including divorce, custody, access, child support, separations.

Office of the Ombudsman315 25th Street East**306-933-5500**

1-800-667-9787 (toll free)

ombudsman.sk.ca

email: ombsktn@ombudsman.sk.ca

The Office of the Ombudsman investigates complaints against the provincial government.

Office of Residential Tenancies**1-888-215-2222**

Sturdy Stone Building

105 – 122 3rd Avenue North

justice.gov.sk.ca/ORT

email: ORT@gov.sk.ca

This office provides information and support services, and adjudicates claims arising from landlord and tenant disputes under *The Residential Tenancies Act, 2006*.

Public Health Inspector**306-655-4600**

101 – 310 Idylwyld Drive North

The inspector handles questions and complaints regarding health and safety concerns.

Public Legal Education Association of Saskatchewan**306-653-1868**(PLEA) 500 – 333 25th Street East

plea.org

email: plea@plea.org

PLEA provides free legal information through printed and online resources, a speaker bureau, referrals, and youth and school programs.

Renters of Saskatoon and Area (ROSA)**306-657-6100**123 – 20th Street West

email: renters@classiclaw.ca

Renters of Saskatoon and Area supports renters and shares information to work towards better, affordable and safe rental housing for all. They focus on the needs of low-income renters and respectfully ask landlords not attend meetings so that renters feel safe and able to speak.



Saskatchewan Human Rights Commission

306-933-5952

816 Sturdy Stone Building
122 3rd Avenue North

1-800-667-9249 (toll free)

saskatchewanhumanrights.ca
email: shrc@gov.sk.ca

The Saskatchewan Human Rights Commission investigates instances of discrimination.

Saskatchewan Legal Aid Commission

306-933-7820

1053-122 3rd Avenue North

1-800-667-3764 (toll-free)

legalaidsk.ca

This commission promotes justice by providing legal services to eligible low income individuals.

Crisis / Emergency

Emergency Housing (shelters) is available on a short term basis for those with an immediate need for shelter. See page 33.

Child Protection Services

306-933-5961

Sturdy Stone Building
122 3rd Avenue North

306-933-6200 (after hours)

saskatchewan.ca/residents/justice-crime-and-the-law/child-protection

Individuals must report suspected cases of child abuse and neglect.

CHEP Good Food Inc.

306-655-4575

1120 20th Street West

chep.org
email: admin@chep.org

CHEP works with children, families, and communities to improve access to good food and promote food security. Numerous programs assist people by providing access to nutritional food and education about healthy eating, community gardening, etc.

Crisis Intervention Service 306-933-6200
103 – 506 25th Street East
saskatooncrisis.ca

This service provides emergency telephone crisis counselling. It also provides information on human and health services in the community.

CUMFI Infinity House 306-955-2332
315 Avenue Q South

Infinity House is a transitional home and shelter for single Aboriginal mothers and their children which offers extensive programming and support. It is a drug and alcohol free environment.

Interval House 306-244-0185
saskatoonintervalhouse.org
email: info@saskatoonintervalhouse.org

Interval House is an emergency shelter for women, with or without children fleeing domestic violence.

Saskatoon Crisis Nursery 306-242-2433
1020 Victoria Avenue
crisisnursery.ca

The Crisis Nursery provides short term housing for children during family crisis or emergency.

Saskatoon Food Bank and Learning Centre 306-664-6565
202 Avenue C South

saskatoonfoodbank.org
email: office@saskatoonfoodbank.org

The food bank provides emergency food to families who need help making ends meet. The food bank also offers a variety of programs committed to providing all people with access to safe, affordable, and nutritious food.



STC Safe House

306-659-2500

sktc.sk.ca (search “safe house”)

The Saskatoon Tribal Council (STC) Safe House serves male and female youth aged 16 or younger. It is a safe place for youth who have nowhere to go and provides shelter, food, support, and referral services.

Education

School Boards

- **Public** **306-683-8200**
310 21st Street East
saskatoonpublicschools.ca
- **Catholic** **306-659-7000**
420 22nd Street East
www.gscs.sk.ca

Saskatchewan Polytechnic Saskatoon Campus

1-866-467-4278

Idylwyld Drive and 33rd Street

saskpolytech.ca

University of Saskatchewan

306-966-4343

usask.ca

Gabriel Dumont Institute

306-242-6070

917 22nd Street West

1-877-488-6888 (toll free)

gdins.org

Saskatchewan Indian Institute of Technologies

306-373-4777

229 – 4th Avenue South

1-877-282-5622 (toll free)

siit.sk.ca

Employment

CanSask Career and Employment Services 306-933-6281
225 1st Avenue North
saskjobs.ca
email: saskatoon.cansask@gov.sk.ca

Gabriel Dumont Institute Training and Employment Inc. 306-242-6070
1003 22nd Street West 1-877-488-6888 (toll free)
gdins.org/career-and-employment
email: info@gdins.org

Saskatoon Tribal Council Urban Labour Force Development 306-659-2500
2010 7th Street East
sktc.sk.ca

YWCA Employment & Learning 306-244-7034 (ext 131)
510 25th Street
ywcaskatoon.com/employment-learning
Job search support, and computer classes.

Family & Youth

Big Brothers Big Sisters of Saskatoon 306-244-8197
182 Wall Street
saskatoonbigbrothersbigsisters.ca
Volunteer adult males and females mentor children who would benefit from a positive role model.



Catholic Family Services

306-244-7773

200 – 506 25th Street East

cfssaskatoon.sk.ca

email: staff@cfssaskatoon.sk.ca

CFS provides a wide variety of family support programs, including counselling groups, Employee and Family Assistance Program (EFAP) services, marriage preparation and support, workshops, events, and volunteer opportunities.

Saskatoon Downtown Youth Centre

306-931-6644

485 1st Avenue North

egadz.ca

Egadz offers a variety of formal and informal programs to assist “at risk” youth.

Family Service Saskatoon

306-244-0127

102 – 506 25th Street East

familyservice.sk.ca

email: info@familyservice.sk.ca

Family Service Saskatoon provides counselling and support programs.

White Buffalo Youth Lodge

306-653-7676

602 20th Street West

sktn.sk.ca/programs-services/family/community-services/community-supports/white-buffalo-youth-lodge/

The White Buffalo Youth Lodge offers a variety of programs for children, youth, and young adults that encourage education, cultural understanding, and healthy life choices.

Health & Wellness

Hospitals

- **City Hospital** 306-655-8000
701 Queen Street
- **Royal University Hospital** 306-655-1000
103 Hospital Drive
- **St. Paul's Hospital** 306-655-5000
1702 20th Street West

City of Saskatoon Recreation and Community Development 306-975-3340
City Hall, 222 3rd Avenue North

www.saskatoon.ca/recreation

email: leisure.services@saskatoon.ca

The Recreation and Community Development Division operates the City's leisure centres, rinks, golf courses, etc. and offers a wide range of programs and activities designed to promote recreation and wellness.

Persons Living with AIDS 306-373-7766
127C Avenue D North

www.aidsnetworksaskatoon.ca

email: plwa@sasktel.net

Provides care, support and education to people affected by HIV/AIDS.

Inclusion Saskatchewan 306-955-3344
3031 Louise Street

www.sacl.org

email: sacl@sacl.org

SACL supports and advocates for people with intellectual disabilities and their families.



Saskatoon Community Clinic 306-652-0300
455 2nd Avenue North

Westside Clinic 306-664-4310
1528 20th Street West

saskatooncommunityclinic.ca

The Community Clinic, a health care co-operative, offers a wide variety of health and wellness services, including family physicians, counselling, nutrition services, diagnostic services, and occupational therapy.

Saskatoon Health Region

- **Prenatal Education** 306-655-4800
- **Sexual Health Clinic** 306-655-4642
100-310 Idylwyld Drive North
- **HIV testing** (anonymous) 306-655-4642

saskatoonhealthregion.ca

Newcomer/Refugee

Canada Mortgage and Housing Corporation 1-800-668-2642 (toll free)

CMHC is the Government of Canada's national housing agency and the go-to resource to better help newcomers settle in Canada. Housing information to make decisions and find a safe, affordable home for newcomer families can be found in eight languages: English, French, Urdu, Mandarin, Punjabi, Spanish, Tagalog and Arabic at cmhc.ca/newcomers.

Global Gathering Place 306-665-0268
100 5th Avenue North

globalgatheringplace.com
email info@globalgatheringplace.com

A non-profit drop-in centre that provides services for immigrant & refugees in Saskatoon. Global Gathering Place helps newcomers adapt to life in Canada by offering support & skill development, acceptance and a welcoming environment.

Immigration Community Resource Coordinator 306-975-8459

saskatoon.ca/go/immigration
email: immigration@saskatoon.ca

This City of Saskatoon office provides information and referrals for support services and community resources to newcomers and refugees.

International Women of Saskatoon 306-978-6611
301-336 5th Avenue North

internationalwomenofsaskatoon.org
email: info@iwssaskatoon.org

Offers a variety of programs and services to newcomers , immigrants & refugee women & their families.

Newcomer Information Centre 306-343-8303
106 – 129 3rd Avenue North

nicstoon.org
email: info@nicstoon.org

The Newcomer Information Centre (NIC), a Saskatoon Regional Gateway, provides up-to-date information and referrals to programs and services in the community to meet the needs of newcomers to Canada and refugees arriving in Saskatoon and surrounding area.

Saskatchewan Intercultural Association Inc. 306-978-1818
601B 1st Avenue North

saskintercultural.org
email: info@saskintercultural.org

Saskatchewan Intercultural Association Inc. offers programs and services in the areas of employment for newcomers as well as Indigenous youth, English language training, youth summer and after school programs, intercultural education, mentoring & training programs, equality and anti-racism programs, multi-lingual education, performance arts in Saskatchewan and interpreter training and testing.



Saskatoon Open Door Society
100 – 129 3rd Avenue North

306-653-4464

sods.sk.ca

email: skopendoor@sods.sk.ca

Offers a variety of programs and services to newcomers and refugees in Saskatoon.

Seniors

Home Care, Saskatoon Health Region
201 – 310 Idylwyld Drive North

306-655-4300

saskatoonhealthregion.ca

Home Care provides supportive, rehabilitative, and palliative services that promote independence, maintain dignity, and enhance quality of life.

Saskatoon Council on Aging
2020 College Drive

306-652-2255

scoa.ca

email: admin@scoa.ca

The Saskatoon Council on Aging (SCOA) is a community based non-profit organization dedicated to promoting positive aging for all members of our community. We strive to achieve our mission by promoting programs & services to promote dignity, health and independence of older adults.

Saskatoon Transit Access Transit

306-975-3100

transit.saskatoon.ca (search “access transit”)

Saskatoon Transit operates a public transportation network servicing all areas of the city by bus. Access Transit provides specialized services for anyone unable to use the regular transit system with safety and dignity.

Saskatoon Services for Seniors 306-668-2762
103 – 115 19th Street East
saskatoonservicesforseniors.ca

Saskatoon Services for Seniors provides an affordable (income tested) range of home-based services ranging from lawn to laundry and everything in between to older adults, persons with failing health and disabled individuals with the goal of helping people be successful in their homes for as long as possible.

Service Canada 1-800-622-6232
2325 Preston Avenue (Market Mall)
servicecanada.gc.ca

Service Canada provides information and assistance to apply for pension, old age security, disability benefits, spousal allowance, etc.

Veterans Affairs Canada (VAC) 1-866-522-2122
veterans.gc.ca
email: information@vac-acc.gc.ca

VAC provides numerous services and assistance programs for veterans, including financial assistance, counselling and referrals, and pensions.

Support & Counselling

Al-Anon & Al-Ateen 306-665-3838
601 Spadina Crescent East
sk-alanon.ca

Al-Anon and Al-Ateen are support groups for families living with alcoholism.



Alcoholics Anonymous 306-655-6727

515 – 245 3rd Avenue South

aasaskatoon.org

email: aasaskatoon@sasktel.net

Alcoholics Anonymous is a support group for people trying to overcome alcoholism.

Bethany Home 306-244-6758

bethanyhome.ca

Operated by the Salvation Army, this home provides support housing for teen moms and teen girls in crisis.

Calder Centre 306-655-4500

2003 Arlington Avenue

The Calder Centre provides in-patient treatment for addicted clients and families, and offers referrals to self-help groups and community resources.

Friendship Inn 306-242-5122

619 20th Street West

friendshipinn.ca

email: friendship.inn@shaw.ca

The Friendship Inn is a social drop-in centre providing meals, activities, and counselling.

Kid's Help Phone 1-800-668-6868

kidshelpphone.ca

McLeod House 306-665-0425

4 – 101 Avenue T South

McLeod House is a transitional home for men with addictions. It offers support services and programs and is a drug and alcohol-free environment.

Métis Addictions Council of Saskatchewan Inc. 306-652-8951
335 Avenue G South 1-877-652-8951 (toll free)

macsi.ca

email: saskatoonmacsi@sasktel.net

MACSI provides alcohol and drug recovery, reintegration, and healing programs to Métis and off-reserve Aboriginal peoples of Saskatchewan.

Mental Health & Addiction Services 306-655-8877

Mental Health Services provides short and long term treatment programs, skills training, and therapy groups for special needs.

Salvation Army 306-242-6833
339 Avenue C South

salvationarmysaskatoon.org

The Salvation Army provides community services and counselling and operates a residential shelter.

Social Services

122 3rd Avenue North

- **Employment and Income Assistance** 306-933-5960
www.saskatchewan.ca/residents/family-and-social-support/financial-help
- **Early Years Branch** 306-933-6071
www.education.gov.sk.ca/ELCC-Program
- **General Inquiries** 1-866-221-5200

The Centre for Children's Justice & Victims Services 306-975-8400 (victim services)
306-975-1414 (children's justice)
76 25th Street East

Victims Services offers a child-friendly, neutral-based facility where victims of crime and traumatic events can obtain information, support, and referrals.



YMCA

306-652-7515

25 22nd Street East

ymcasaskatoon.org

email: ymca@ymcasaskatoon.org

The YMCA provides numerous programs, including recreation and support programs, stay-in-school programs, and employment skills training for youth.

YWCA of Saskatoon

306-244-0944

510 25th Street East

ywcaskaskatoon.org

email: info@ywcaskaskatoon.com

The YWCA offers numerous programs:

- Crisis Shelter and Residence
- Employment and Learning
- Fitness Centre
- Child Development Centre

Utility Connections & Disconnections

ExpressAddress

ExpressAddress is an online tool that lets you notify multiple organizations about your move at the same time. On the website, you can quickly and easily sign up for, transfer, or disconnect multiple utilities and services in Saskatchewan, such as telephone, water and sewer, natural gas, cable TV, electricity, etc., as well as update your address for everything from your driver's licence and health cards to pet licences.

For more information about ExpressAddress, visit the website:
expressaddress.com

Gas connection

- SaskEnergy 1-800-567-8899

Electrical connection

- City of Saskatoon 306-975-2400
- SaskPower 1-888-757-6937

Telephone connection

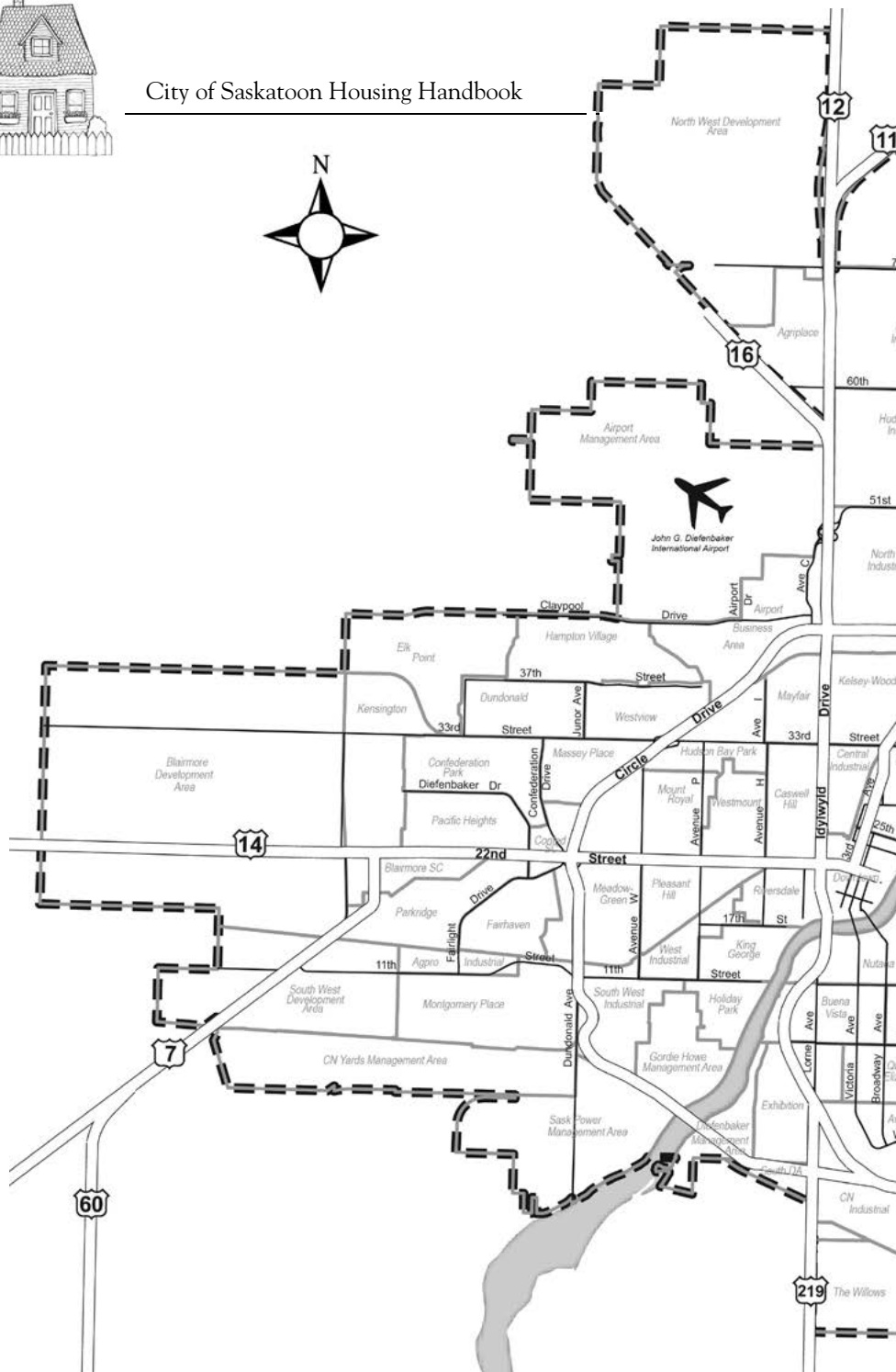
- SaskTel 1-800-727-5835
- Shaw Telephone 1-888-472-2222

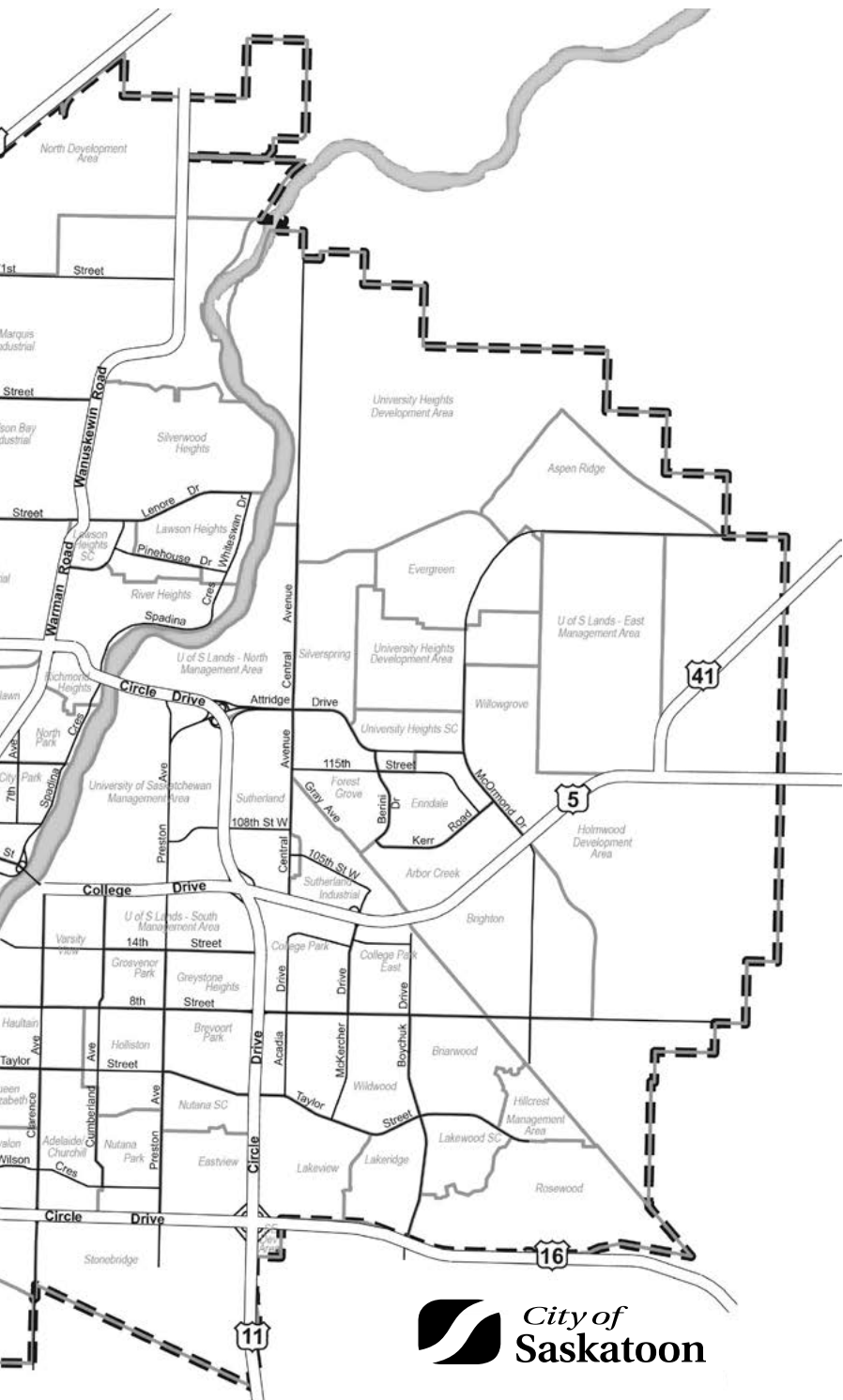
Water connection

- City of Saskatoon 306-975-2400



City of Saskatoon Housing Handbook







Condition of Premises Checklist

Landlord's name: _____

Landlord's address: _____

Renter's name: _____

Address of premises: _____

| | Moving In | | | Moving Out | | |
|--------------------|------------|------------------|---------|------------|------------------|---------|
| | Okay Clean | Damaged or Dirty | Missing | Okay Clean | Damaged or Dirty | Missing |
| Kitchen | | | | | | |
| Stove | | | | | | |
| Refrigerator | | | | | | |
| Cupboards | | | | | | |
| Sink & Counter | | | | | | |
| Flooring | | | | | | |
| Walls & Windows | | | | | | |
| Doors & Trim | | | | | | |
| Light Fixtures | | | | | | |
| Bathroom | | | | | | |
| Bathtub | | | | | | |
| Toilet | | | | | | |
| Sink | | | | | | |
| Cabinet & Mirror | | | | | | |
| Flooring | | | | | | |
| Ceiling | | | | | | |
| Walls & Windows | | | | | | |
| Door & Trim | | | | | | |
| Light Fixtures | | | | | | |
| Living Room | | | | | | |
| Flooring | | | | | | |
| Ceiling | | | | | | |
| Walls & Windows | | | | | | |
| Door & Trim | | | | | | |
| Light Fixtures | | | | | | |
| Stairs & Hall | | | | | | |
| Treads | | | | | | |



| | Moving In | | | Moving Out | | |
|-----------------------------------|------------|------------------|---------|------------|------------------|---------|
| | Okay Clean | Damaged or Dirty | Missing | Okay Clean | Damaged or Dirty | Missing |
| Handrails | | | | | | |
| Walls & Ceiling | | | | | | |
| Dining Room | | | | | | |
| Flooring | | | | | | |
| Ceiling | | | | | | |
| Cupboards | | | | | | |
| Walls & Windows | | | | | | |
| Doors & Trim | | | | | | |
| Light Fixtures | | | | | | |
| Bedroom(s) | | | | | | |
| Flooring | | | | | | |
| Ceiling | | | | | | |
| Walls & Windows | | | | | | |
| Door & Trim | | | | | | |
| Light Fixtures | | | | | | |
| Basement | | | | | | |
| Furnace | | | | | | |
| Water Heater | | | | | | |
| Flooring | | | | | | |
| Walls & Windows | | | | | | |
| Door & Trim | | | | | | |
| Outside | | | | | | |
| Walls | | | | | | |
| Windows | | | | | | |
| Doors | | | | | | |
| Other | | | | | | |
| Washer | | | | | | |
| Dryer | | | | | | |
| | | | | | | |
| Date keys released/returned | | | | | | |
| Move in/out date | | | | | | |
| Security deposit \$ paid/returned | | | | | | |
| Renter's signature | | | | | | |
| Landlord's signature | | | | | | |
| Forwarding address | | | | | | |



Condition of Premises Checklist

Landlord's name: _____

Landlord's address: _____

Renter's name: _____

Address of premises: _____

| | Moving In | | | Moving Out | | |
|--------------------|------------|------------------|---------|------------|------------------|---------|
| | Okay Clean | Damaged or Dirty | Missing | Okay Clean | Damaged or Dirty | Missing |
| Kitchen | | | | | | |
| Stove | | | | | | |
| Refrigerator | | | | | | |
| Cupboards | | | | | | |
| Sink & Counter | | | | | | |
| Flooring | | | | | | |
| Walls & Windows | | | | | | |
| Doors & Trim | | | | | | |
| Light Fixtures | | | | | | |
| Bathroom | | | | | | |
| Bathtub | | | | | | |
| Toilet | | | | | | |
| Sink | | | | | | |
| Cabinet & Mirror | | | | | | |
| Flooring | | | | | | |
| Ceiling | | | | | | |
| Walls & Windows | | | | | | |
| Door & Trim | | | | | | |
| Light Fixtures | | | | | | |
| Living Room | | | | | | |
| Flooring | | | | | | |
| Ceiling | | | | | | |
| Walls & Windows | | | | | | |
| Door & Trim | | | | | | |
| Light Fixtures | | | | | | |
| Stairs & Hall | | | | | | |
| Treads | | | | | | |



| | Moving In | | | Moving Out | | |
|-----------------------------------|------------|------------------|---------|------------|------------------|---------|
| | Okay Clean | Damaged or Dirty | Missing | Okay Clean | Damaged or Dirty | Missing |
| Handrails | | | | | | |
| Walls & Ceiling | | | | | | |
| Dining Room | | | | | | |
| Flooring | | | | | | |
| Ceiling | | | | | | |
| Cupboards | | | | | | |
| Walls & Windows | | | | | | |
| Doors & Trim | | | | | | |
| Light Fixtures | | | | | | |
| Bedroom(s) | | | | | | |
| Flooring | | | | | | |
| Ceiling | | | | | | |
| Walls & Windows | | | | | | |
| Door & Trim | | | | | | |
| Light Fixtures | | | | | | |
| Basement | | | | | | |
| Furnace | | | | | | |
| Water Heater | | | | | | |
| Flooring | | | | | | |
| Walls & Windows | | | | | | |
| Door & Trim | | | | | | |
| Outside | | | | | | |
| Walls | | | | | | |
| Windows | | | | | | |
| Doors | | | | | | |
| Other | | | | | | |
| Washer | | | | | | |
| Dryer | | | | | | |
| | | | | | | |
| Date keys released/returned | | | | | | |
| Move in/out date | | | | | | |
| Security deposit \$ paid/returned | | | | | | |
| Renter's signature | | | | | | |
| Landlord's signature | | | | | | |
| Forwarding address | | | | | | |

Many thanks are due to all the government agencies
and community organizations that provided guidance
and information for this publication.





City of
Saskatoon

Planning & Development

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saskatoon.ca