



# **Transition Planning Resource for Youth**

Version 2

**Housing**

2020

## Transition Planning Resource for Youth



The development of the Transition Planning for Youth Aging Out: A Guide for First Nations Child/Youth Workers 2015 document was coordinated and facilitated by the Saskatchewan First Nations Family and Community Institute Inc.

This is the 2<sup>nd</sup> Version of the document. A very similar version of information has been translated to a free app, It's my Life, available on:



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A final thank you to the SFNFCI summer students. Since 2017, SFNFCI First Nations summer students are tasked with reviewing and updating the web links and information to ensure it is current.

## **Introduction**

The Saskatchewan First Nations Family and Community Institute conducts research, delivers training, and develops policies and best practices to support First Nations Child Welfare in the province of Saskatchewan based on First Nations culture, traditions, and knowledge.

We began this project with the intention of providing useful information to front-line service providers when working with youth who are aging out of care. A group of subject matter experts provided information for the development of this resource based on their knowledge and experiences. Since its beginning in 2015 the document has been used in many ways in the children welfare and education field. SFNFCI has presented to workers in First Nations Child Welfare agencies, youth in high schools, and conferences targeted at practitioners who are supporting youth in their transition to adulthood. Our research has indicated the resource supports youth and those working with youth the knowledge and tools to assist youth to make educated and informed decisions regarding their future.

The resource has been adapted into two more mediums: an app 'it's My Life', available free on Google and Apple Store and available for free download [www.sfnfci.ca](http://www.sfnfci.ca). The binder resource is the 2<sup>nd</sup> version of the document with updated links, information and feedback from both youth and users. The intent of Version 2 has remained the same; to continually support documentation, conversations, and youth to make informed decisions. The FREE downloadable version is located: <http://www.sfnfci.ca/pages/transition-planning.html>

Our hope is for youth to use the resource and begin to recognize the abundance of community supports available to them, and opportunities to build and maintain relationships and partnerships with local organizations in their community or region that helps them transition to adulthood.

## Assessment – Housing

**Backgrounder:** Assessing a youth on their readiness to transition into adulthood starts with looking at various skills or abilities that they may have gathered knowledge on and the building on that knowledge.

This will help you, the worker, to focus on skills or abilities the youth needs to move towards a successful transition. The following assessment guide shows where the youth is at currently and will lead you to topics that will help them with their goal setting and planning.

**NOTE: The following guide is a conversational tool.**

**Assessment:** The Assessment column is for you to record the level of information (based on codes below) the youth seems to have on that objective.

**Objectives:** The Objectives column describes the subject knowledge the youth is assessed on in the first column.

**Meeting Objectives:** This column has suggestions for conversations and useful activities that will help youth reach their objectives.

**Reference:** This column shows you where to find more information of the objective in the manual.

**Notes:** This space is for notes and the dates you worked with the youth on the objective. You may want to write down specific information or activities the youth may need to move forward.

Please use the following codes below to support your assessment of specific skills or abilities the youth has knowledge on.

<b>E = Exceptional</b>	Youth has <b>e</b> xceptional knowledge on this specific skill.
<b>G = Good</b>	Youth has a <b>g</b> ood understanding of the skill but still needs additional assistance to build up confidence to master the knowledge.
<b>A = Assistance</b>	Youth has little to no knowledge of this skill and needs <b>a</b> ssistance before transitioning out of care.

## HOUSING ASSESSMENT GUIDE

Assessment	Objectives	Meeting Objectives	Section in Manual	Notes
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth can list some goals they want to achieve for their future home and has an idea of what they want	Have a conversation about some questions they should start asking themselves when it comes to finding a place to live	1.1	
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth has a good idea of what they need and want in a home, and the difference between the two	Have a conversation about what the youth needs in a home. Making a list would help	1.2	
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth is knowledgeable of the many housing choices available to them, such as living with a roommate	Chat about the youth's plans and options for housing that are available to them. It's good to list the pros and cons of each option.	1.3	
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth can discuss if living with friends/family would be a good living situation for them	Have a conversation about how living with friends/family could impact them negatively and/or positively	1.3.2	
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth can recognize what emergency housing options are open to them and is familiar with how to access them	Have a conversation about the types of emergency housing available and where to find their contact information (ie. Peach pages, online)	1.3.7	

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<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth can identify the physical location they wish to live in	Have a conversation about advantages and disadvantages of living in a city vs. a smaller community	1.4	
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth can give examples of where to find places available to rent	Share some places the youth can go to find somewhere to live	1.5	
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth can define rental terms as listed in manual	Worker can quiz youth on list of terms and their definitions, discuss ones that aren't known.	1.6	
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth recognizes importance of making a good first impression, especially when it comes to meeting someone like a potential landlord	Have a conversation about handshakes, dressing appropriately and usual etiquette for meeting the landlord. It could be useful to role play.	1.7	
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth has a good idea of what they need to do when checking out a potential place to live	You can have a conversation with the youth about what they need to know and do when they find a place to rent that they like.	1.8	
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth understands how to begin an application for a place and what they might need prior to doing so	You can go over a sample application with the youth and discuss information that may be required of them, such as certain ID	1.9	

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<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth can discuss the specific information required of them when applying for a place to rent and is aware of the process of applying	You can have a conversation about acceptable identification, references, proof of ability to pay, damage deposits, tenant insurance and rental agreements.	1.10	
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth can list some start-up costs that are involved with transitioning out.	Listen to which start-up costs the youth lists and then suggest and discuss others from the book	1.11	
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth can list furniture they feel is necessary and suggest places they could get it.	Chat about what furniture is needed and where they could possibly get it. Make a list of what they have/can get.	1.12	
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth can identify some of the items they could want for themselves and/or their home	Have a chat about a list of the items to purchase on a regular basis. It would be useful to go over costs of regular items (such as soap) that can be bought locally	1.13	
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth can list bills and utility payments they could have each month	Having a conversation about what bills they could have and how a person pays them	1.14	



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<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth can discuss housing assistance programs they may be eligible for	Having a conversation about where they want to live and their plans can help determine what subsidies and programs they can be eligible for	1.15	
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth can identify assistance needed to move into their own place	Have a conversation about what they could need and how to go about getting it	1.16	
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth can describe characteristics of a good renter	Have a conversation about etiquette, paying rent on time and other factors that make a person a good renter	1.17	
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth indicates awareness of what happens if they fail to pay rent	Chat about the consequences if someone doesn't pay their rent	1.18	
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth can suggest ways they can move out and get their security deposit back.	Show the youth a moving out checklist.	1.19	
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth knows which behaviors and events can lead to eviction	Have a conversation about the behaviors that can lead to eviction and brainstorm strategies to deal with them.	1.20	

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<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth identifies resources to use in case of residential issues	Chatting about contacting building managers, landlords, and when to contact the Office of Residential Tenancies	1.21	
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth can identify one or more rights and one or more responsibilities of them as a tenant	Have a conversation about tenant rights.	1.22	
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth can identify one or more rights and one or more responsibilities they have to their landlord	Have a conversation about landlord rights.	1.23	
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth indicates awareness of future housing goals (ie. Buying a house)	Have a chat about future ideas and dreams they may have for themselves. You can look at real estate sites or Google images together to reinforce the dream.	1.24	

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# 1 YOUTH HOUSING INFORMATION AND ACTIVITIES

## 1.1 HOUSING GOALS



**You can have a conversation about the what the youth may be looking for in a home.**

Have you thought about where you would like to live? If you're staying in the same community? Who you want to live with? Do you know what you can afford? Your list could be different than other people's lists. There are lots of choices and there's definitely one out there for you.

## 1.2 WHAT DO YOU WANT IN YOUR NEW HOME?



**A checklist can help start a conversation about the kinds of things that the youth NEEDS in a place, things they WANT, and what they could live without.**

You may have thought about what type of home you want or where it might be. It could be useful to make a checklist of things you are interested in having. This list might be a little different for everyone.

This checklist can include:

- Location
- Safety
- Laundry facilities
- Distance to stores and schools
- Parking
- Transportation
- Smoking
- Storage
- Cleanliness
- If you can have a pet



There are some things you do not need in a place but you want to have. Sometimes it is not possible to have everything you want in a place for a price you are able to pay. When you find a place you might like to rent you could look at your checklist and see if it works with your list.

What else could you want in a place to rent?

- Do you want a studio or a single bedroom?
- Maybe you want to rent a small house?
- Do you need the apartment to come with appliances, including washer and dryer?
- Do you want it to be close to school or your work?

- Do you want it to be within walking distance of retail, like groceries or coffee shops?
- Are you okay living in a neighborhood known to be more risky?

### **What I want in my new home**

- ☐ Bedrooms
- ☐ Big windows
- ☐ Close to a school
- ☐ Close to my work
- ☐ Free parking
- ☐ Close to buses
- ☐ A yard
- ☐ A nice neighborhood
- ☐ Being able to smoke inside
- ☐ Non smoking
- ☐ Space for storage
- ☐ Lots of lights
- ☐ Lots of plug-ins
- ☐ Carpet
- ☐ No carpet
- ☐ More than one bathroom
- ☐ A tub not just a shower
- ☐ Main floor
- ☐ Basement
- ☐ Dishwasher
- ☐ Washer and dryer
- ☐ Already furnished
- ☐ Unfurnished
- ☐ Able to have a pet
- ☐ Allows children
- ☐ Allows parties
- ☐ Other people my age living nearby
- ☐ A beautiful view
- ☐ A balcony or deck
- ☐ A garage
- ☐ Gym
- ☐ Pool
- ☐ Utilities included

## What I need in my new home

This list is made of the items you checked off your Wants list. They are the items that you have decided you need to have in a place, not just items you want in a place.

- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
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For instance you might need:

- ☒ One bedroom
- ☒ Close to my work
- ☒ Close to buses
- ☒ Non smoking
- ☒ Unfurnished

## 1.3 HOUSING CHOICES



**Some youth may not have thought about options for housing. These ideas can help start your discussion and encourage them to think of what they might like.**

There are a few options for housing. They could be:

- Living by yourself
- Living with a friend or family member
- Room for rent or Room and board
- Living in a dorm or residence if you are going to school
- Less common options
- Emergency shelters

### 1.3.1 Living by yourself

If you want to live by yourself this is what you could expect:

- It is a lot more expensive
- Being alone can make you feel lonely
- You have to deal with spiders on your own.
- You have to check out weird sounds in the middle of the night by yourself

### 1.3.2 Living with a friend or roommate

Often when youth move out on their own they live with a friend or partner. This is often because the price of renting a place on your own can be expensive. There are many advantages and disadvantages to living with a roommate. This list could include:

- Do we get along?
- Is the person reliable?
- Can you both pay your parts of the bills on time?
- Can we respect each other's privacy?
- Do we share the same beliefs and values?



#### **Pro:**

- You don't have to clean the whole place by yourself
- It can be a lot of fun
- Rent is usually cheaper

#### **Con:**

- You might think your roommate doesn't do their share of the cleaning
- You could end up disliking your friend or partner
- You might think that your roommate is using more than their share of something



### 1.3.3 Living with your family

Living with family, your parents, brothers or sisters, kokum or mushum can be nice and it can also be very difficult. Some people find it is a good decision to do this, and some people do not find that it works out well for them.

### 1.3.4 Room for rent vs room and board

A room for rent is usually a bedroom that you can sleep, study and watch TV in. You can usually use the kitchen to make your meals. Sometimes a fridge and microwave could be in your room. Other details such as if you can use their laundry room can be worked out with your landlord.

“Room and board” is a room that you can sleep, study and watch TV in. Meals and utilities are usually provided. You might be able to use the rest of the house but usually you could spend most of your time in your room and a bathroom that is set aside for you. These places are usually furnished.

Sometimes you can find ads for room and board on [www.kijiji.ca](http://www.kijiji.ca) or through a college, polytechnic or university if you are planning to go to school.

### 1.3.5 School residence

If you are going to post-secondary, many colleges and universities have residences for students to live in. They are usually very close to the schools and are often less expensive than living on your own. These two links talk about student residences in Saskatchewan's two main universities.

University of Saskatchewan: <http://livewithus.usask.ca/>

University of Regina: <https://www.uregina.ca/student/residence/>

### 1.3.6 Less Common Options

Other options for keeping your renting costs down include:

- Being a rental caretaker
- Housesitting
- Caring for someone with a disability
- Being a caregiver to an elder
- Being a live-in nanny
- Billeting
- Living with an international student



### 1.3.7 Emergency shelters

There are many emergency shelters in the province. Emergency shelters and transition houses are a place to find temporary housing, food, and support for people and their children who are escaping violence.

A list of emergency shelters with phone numbers is usually in the front of phone books. Or you can check out these websites:

<http://www.hotpeachpages.net/canada/sask.html>

<https://pathssk.org/>

<http://abuse.sk.211.ca/#>

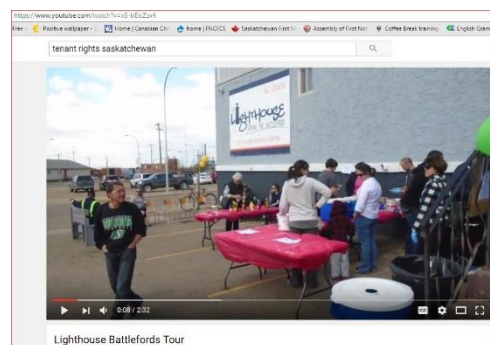
<http://www.sheltersafe.ca/>

Some of these emergency shelters include:

- PATHS
- Salvation Army
- Interval Houses
- Transition Houses

This YouTube clip takes you to a tour through the Lighthouse in North Battleford.

<https://www.youtube.com/watch?v=xS-bEicZzx4>



## 1.4 WHERE DO YOU WANT TO LIVE?



**Youth may need suggestions about their options for housing. Some don't realize there are options beyond going back to their reserve. Having a conversation about the advantages and disadvantages of both city and reserve living can help the youth choose.**

Both country living and city living have some advantages and disadvantages. Both city and country can be good places to live. Moving out onto your own is a good time to decide for yourself where you most want to live. There is no right or wrong answer, it's up to you!

### 1.4.1 Living in the city

To live in the city or town, this is what you'll need to know.

You could ask yourself these questions:

- Do I know anyone that lives where I'm going?
- What am I passing up if I move to a city?
- What am I getting by moving to a city?

Advantages to living in the city

- There can be a lot to do in the city
- There are often more jobs available in a city
- Public transportation means you might not need a vehicle

#### Disadvantages to living in the city

- There can be more crime in a city
- Cost of living is often higher in bigger cities
- If you've never lived in the city before it can be overwhelming. Even though there are always a lot of people around it can still feel lonely.

#### 1.4.2 Living on my reserve

To live on your reserve this is what you'll need to know:


- It can be hard to find a house on a reserve, often houses are saved for families
- There can be long waiting times for a house on reserves
- Travel to your job can take extra time
- Shopping can be more expensive at your local store than if you were to live in a city
- There may be less services such as medical care and day care on reserve.



You can talk to your band office and see what they want for applying for a house. They can also tell you how many houses are available and how long it could be before one comes open.

Many of your friends and family may live on your reserve so there could be lots of emotional support for you there. It can be less lonely being around people you know. On the other hand it could be more difficult getting to the city to your job or to school.

### 1.5 WHERE TO FIND PLACES TO RENT

 **Once a youth has given some thought to where they might like to live, going online can give you the opportunity to have a conversation about how housing ads work, how they can be interpreted and suggestions for how to respond to them.**

There are many ways to find a place to rent. You can ask your friends, your family, your social worker, your band office or you can look online.

Look at the Apartments for Rent ads online, so you can see what typical rent prices are. You can also ask your friends who already have apartments of the type you want to rent what they pay for electricity, phone, and gas bills.

You can find ads for places from:

- electronic and newspaper advertisements
- housing registries provided by universities, technical institutes or community colleges
- municipal rental guides

- real estate agents who handle rentals
- property management firms
- family, friends or co-workers

<http://www.kijiji.ca> and enter apartments or roommates in the search box.

[www.craigslist.ca](http://www.craigslist.ca)

<https://www.rentboard.ca>

<https://4rent.ca/>



## 1.6 RENTAL TERMS YOU SHOULD KNOW



**This section provides you, the worker, with the opportunity to have a conversation about the youth's knowledge of renting terms and explain what they mean if necessary.**

Finding your own place to live can be exciting and also confusing at the same time. Many people feel the same way when they trying to decide on a place to live. Sometimes it is not possible to find a place you really want and you might have to be happy with less than you wanted.

### Renting Terms:

1bdm – one bedroom

2bdm – 2 bedroom

AC – Air Conditioning

Bachelor suite – a place with no separate bedroom

DD – damage deposit

Den – a room that is like a bedroom except there is no window in it. It is very dangerous to use a den as a bedroom

DW – dishwasher

Ensuite storage – a storage area in the apartment

F/S – fridge and stove

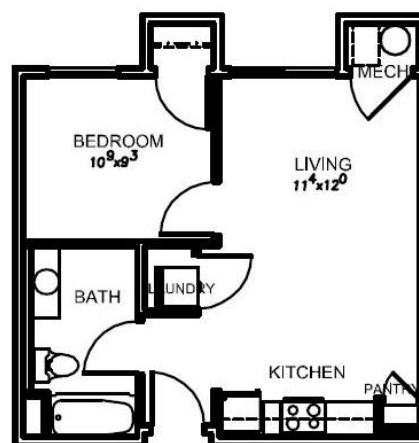
Lease – a specific time you rent the place for

Month-to-month – you don't have to sign a lease saying you'll stay in the place a certain number of months

No parties – no more than one or two friends or family visiting at the same time

No pets – not even a fish tank or hamster

NS – no smoking



Room and board – not only do you get a bedroom but you get meals also

Sf – measurement of a place to live. A small place to rent could be 400 sf and a large place to live could be 2000 sf. The floor plan below shows 400 sf.

Studio apartment – a place with no separate bedroom

Walkup – stairs, no elevator

W/D – washer and dryer

UP – underground parking

## 1.7 MEETING THE LANDLORD



**This is a good place to have a conversation about the importance of first impressions. Sometimes calling a potential landlord can cause anxiety, so role-playing this call could be helpful.**

When you find a place that you might like to rent you can call the number on the ad and ask the landlord when you can come see it. You have probably already noticed that it is hard to understand some people on the phone so if you are polite and also speak clearly it can help.

It is likely that you judge people by the way they look or talk when you first meet them. A new landlord could do the same. Making a good first impression can include:

- Speaking clearly on the phone
- Wearing clean clothes like you wear to school.
- Shaking their hand
- Smiling
- Thanking them for meeting with you.
- Being on time



<http://www.wikihow.com/Rent-an-Apartment>

## 1.8 LOOKING AT THE PLACE



**This conversation starter is about the details around finding a place and going to see it and questions they could ask before deciding on the place.**

A neighborhood you are comfortable in is important. Look around at the neighborhood. Are there broken down cars in the front yards? Are there broken bottles on the ground? These are things you might not want around your home. You can also:

- Look for mold

- Look for bugs
- Check that the locks work
- Look for damage like broken fixtures or holes in the walls
- Check windows in basement suites to be sure they are big enough to escape if there is a fire
- Is there a washing machine and a dryer? If there is not, is a laundromat nearby you can take your clothes to? Or do you have a friend who will let you use their washing machine and dryer every week?

**Things you can ask:**

- How much is the rent?
- Are there any rent increases planned?
- What utilities are included? (If they are not, do they have an idea of what they usually are?)
- How much is the security deposit?
- Have there been any problems with bugs or rodents?
- Is smoking allowed (if you or your friends smoke)
- Are parties allowed?
- Are pets allowed?
- Do you pay for a parking spot? (if you have a car)
- Is there a bus stop nearby? (if you are in the city)

**Next Steps:**

If you don't like the place you can politely tell the person who is showing it to you "It's not for me, thank you for showing it to me."

- If you like the place tell the person who is showing it to you.
- Ask them what the next step is, often the next step is to fill out an application form.

## 1.9 APPLICATION FORMS



**Youth may need assistance with filling out applications forms. The following sample form is provided to practice with. It can be helpful to go over it together and discuss any areas that they are confused by.**

If they give you an application form you can fill it out. You usually don't have to fill out the form right there, you can ask if you can take it home to fill out. Try to take the application form back to their office as soon as you finish filling it out because nice places often are rented quickly. There is a sample application form on the next page.





## Sample Rental Application

Rental Application										
<b>Property Details</b>										
Property Address					Non-Refundable Application Fee			Security Deposit		
Anticipated Move-In Date					Monthly Rent			Pet Deposit		
<b>Personal Information</b>										
Last		First		MI		Suffix		Birth Date		
Email		Home Phone		Mobile Phone		Landlord?		<input type="checkbox"/> Yes <input type="checkbox"/> No		
Other Persons Living		Age		Relationship		Age		Relationship		
1)						4)				
2)						5)				
3)						6)				
<b>Residency History</b>										
		<b>Current Residence</b>			<b>Prior Residence</b>			<b>Prior Residence</b>		
Address										
City										
Rent or Own		How Long?			Rent or Own			How Long?		
Monthly Payment or Rent										
Dates of Residency		From To			From To			From To		
Landlord										
Phone										
Reason for Leaving										
<b>Employment History</b>										
		<b>Current</b>			<b>Prior</b>			<b>Prior</b>		
Employer										
Address										
Phone										
Name of Immediate Supervisor										
Position/Job Title										
Dates of Employment		From To			From To			From To		
Monthly Gross Pay										
Reason for Leaving		N/A								
<b>Credit History</b>										
		Bank or Institution Name			Balance Due			Bank or Institution Name		
Credit Cards										
Auto Loans										
Other Loans										
<b>Personal References</b>										
		Name			Address			Telephone		
Reference 1										
Reference 2										
By signing, the applicant agrees that all of the above information is true and correct and hereby authorizes verification of the above items including, but not limited to, the obtaining of a credit report or background check. Applicant also agrees that all application fees are non-refundable. If any information is false, the Landlord is entitled to reject the application.							Signature		Date	

## 1.10 ADDITIONAL INFORMATION REQUIRED TO RENT

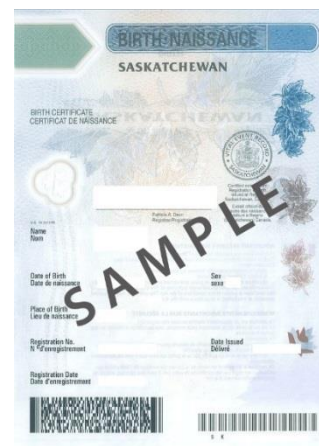
### 1.10.1 Identification Required



**It is possible that the youth you are working with has little or no identification. This provides a conversation starter about ID and how to apply for it.**

Landlords usually want you to provide identification to rent an apartment. The landlord might accept one or more of the following ID's.

- School ID
- Driver's License
- SGI ID
- Birth Certificate
- Health Card
- Certificate of Indian Status Card
- If you don't have picture ID sometimes some landlords might agree to other ID's



Places you can get ID are:

- Saskatchewan Birth Certificate <https://www.ehealthsask.ca/residents/births/Pages/Order-a-Birth-Certificate.aspx>
- Alberta Birth Certificate <http://www.servicealberta.ca/Birth-certificates-how-to-apply.cfm>
- Manitoba Birth Certificate <http://vitalcertificates.ca/manitoba/birth-certificate/>
- Treaty Card <https://www.sac-isc.gc.ca/eng/1572537161086/1572537234517>
- SGI ID: [https://www.sgi.sk.ca/documents/625510/627032/establishing\\_identity.pdf](https://www.sgi.sk.ca/documents/625510/627032/establishing_identity.pdf)
- Saskatchewan Health Card <https://www.ehealthsask.ca/residents/health-cards/Pages/Apply-for-a-Health-Card.aspx>

It can be helpful to make a photocopy of all your identification in case you misplace them or they are stolen.

If you need to apply for a treaty card you can get the forms from: <http://www.aadnc-aandc.gc.ca/eng/1100100032776/1100100032782>

### 1.10.2 References

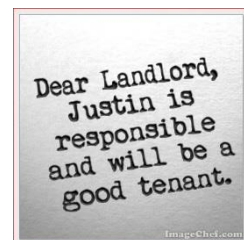


**You can brainstorm with the youth about who would be a good reference and how to ask.**

Often a landlord will want you to give them the names of two references. These people can tell your new landlord that you are responsible and will be able to pay your rent on time.



Good references are landlords you've had in the past. Your social worker might be able to give you a reference. Your foster parents can give you a reference. If you list a friend as a reference they usually won't be counted as a reference.



### 1.10.3 Proof you can pay your rent



**This conversation can lead into a discussion of financial opportunities for housing (ie. Job, school, assistance)**

Your landlord can ask you to prove you can pay your rent. This can include showing pay stubs, calling the workplace you list on your application, or a letter from Ministry of Social Services which will let the landlord know that you do have money coming in monthly.

### 1.10.4 Damage (security) deposit

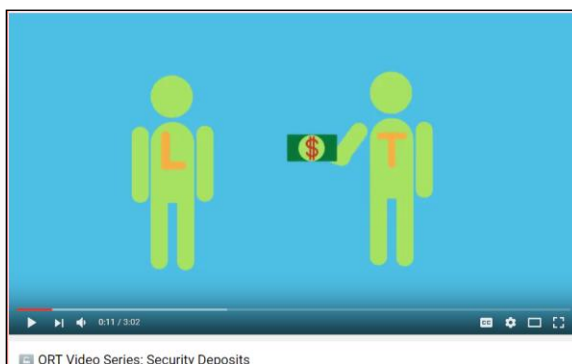


**This conversation starter can lead into a discussion of what financial assistance the youth can get on leaving care.**

A security deposit is money that a renter gives a landlord in case they damage the place or in case they move out without telling the landlord. The landlord has to return the money to you when you move out if the place is clean, undamaged and you gave notice. They are supposed to give it back to you within seven days of you moving out.

If you wreck anything in the place, leave it dirty or move out without giving any notice the landlord can apply to the Office of Residential Tenancies to keep all or some of your security deposit.

The Office of the Residential Tenancies has more Information on damage (security) deposits. You can watch a video here about them.



<https://www.youtube.com/watch?v=XSCIKSsC5Nk>

### 1.10.5 Tenant Insurance

Many landlords will want you to have renter's insurance (tenant insurance) in case you or your friends damage your place or an accident happens. You can go to an insurance agent and ask them to give you a quote. You can usually choose the minimum amount of insurance.

This story is an example of why tenant insurance is good to have:

In 2014 a cigarette that was not put out properly started a fire in a condo in Edmonton. It was three days before people were allowed back inside only to pick up a few things that might not have been damaged by the fire or the water used to put out the fire. Some people would not be able to move back into their apartment. People who had insurance were able to stay in a hotel and get food and things they needed right away. They were able to buy replacement furniture and dishes and whatever else they needed when they found a new home to live.

<http://globalnews.ca/news/1476222/what-you-need-to-know-about-renters-insurance/>

You can buy tenant insurance from difference insurance agencies. It can often cost around \$15 a month. You can also find prices at sites like this one:

SGI Insurance: <https://www.sgicanada.ca/quote>

### 1.10.6 Rental Agreements

A rental agreement is a contract between a landlord and a tenant that sets out the rules.

The agreement (or lease) can be monthly or for a set time like 6 months or a year. Sometimes the price of rent is cheaper if you sign a lease for a certain length of time. If you have to move before the time is up you will usually not get your damage deposit back.

Read your lease before you sign it. If you know you have a special circumstance, such as a family member or friend who visits regularly, tell the landlord about it ahead of time. If the landlord makes any verbal agreement with you, make sure he puts it in writing in the lease. Ask for a copy of the agreement as soon as you sign it.

There is a sample rental agreement on the next two pages.



Tenancy Agreement: <https://youtu.be/6lfVh60YGG8>

## Sample Rental Agreement

### APARTMENT LEASE AGREEMENT

THIS AGREEMENT, dated this \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, by and between \_\_\_\_\_ (name of tenant) of \_\_\_\_\_ (address of tenant), hereinafter referred to as tenant, and \_\_\_\_\_ (name of landlord) of \_\_\_\_\_ (address of landlord), hereinafter referred to as landlord, recite the following terms and conditions:

1. THE DESCRIPTION OF PREMISES: Tenant hereby agrees to rent the premises described as follows:
2. TERM: Tenant agrees to lease the above described premises for a period of \_\_\_\_ (months) (years) commencing on the \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, and ending on the \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.
3. RENTAL AMOUNT: Tenant agrees to rent the aforementioned premises for the amount of \$\_\_\_\_\_ per month payable on the \_\_\_\_ day of each month after the \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, the date of the first rental payment.
4. SPECIAL CONDITIONS: Tenant agrees to be bound by the special conditions for the premises as set out in the attached Rules and Regulations.
5. CONDITION OF PREMISES: Tenant agrees to maintain the premises in good condition at all times during possession and shall be certain that the premises are maintained in the condition as the premises were when first received by the tenant. In the event there are any problems with the premises which involve damage of any sort, the tenant must bring such matters to the immediate attention of the landlord.
6. DAMAGE DEPOSIT: Tenant agrees to place with the landlord a damage deposit equal to one month's rent, which amount is \$\_\_\_\_\_.

7. SURRENDER OF PREMISES: Tenant shall surrender the premises to Landlord immediately upon termination of this agreement.

8. TERMINATION: In the event tenant fails to perform any of the conditions of this Lease, the landlord shall have the option to provide notice to the tenant of tenant's failure to comply. Landlord shall have the rights of the three day notice to quit in the event of non-compliance with this agreement or in the event of nonpayment of rent in conjunction with this lease.

9. USE: Tenant shall use the premises for \_\_\_\_\_ (purpose) only and may not use the premise for any other purpose without the expressed written consent of Landlord.

10. RIGHT TO ENTER: Landlord shall have the right to enter the premises at any reasonable time for the purpose of inspection.

11. APPLICABLE LAW: The law that governs this Agreement is the law of the province of Sk. In the event the landlord finds it necessary to enforce the provisions of this agreement against the tenant, the landlord shall be entitled to reasonable attorney's fees and costs.

12. ADDITIONAL PROMSIONS:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

TENANT

LANDLORD

\_\_\_\_\_  
\_\_\_\_\_

## 1.11 AFFORDING YOUR PLACE



**You have likely been having conversations with the youth about their future plans such as going to school or finding a job. This can be a good place to find out more about their plans and help with additional information such as considering a Section 56.**

To pay for your place you can:

- Get a job
- Apply to go to school
- Get social assistance

Other sections in this book will help you find information on getting a job, learning about getting more education or getting social assistance if you need it.

### 1.11.1 Rent Payment Options



**This conversation can help you assess the youth's knowledge of using online banking and e-transfers. If the youth does not have a bank account there is information in the Money Management section that can help.**

There are a number of ways you can pay for rent. It depends on the owner or landlord. Usually you have to pay your rent on the first day of the month. You can

- Pay by cash
- Online if you do online banking
- E-transfer
- By cheque. Many landlords prefer to take cheques only if you are receiving social assistance.

If you receive social assistance, you will get two cheques. Some people have found that it is easiest to remember to give the cheque with the landlord's name to the landlord as soon as they get it in their mailbox. Many landlords will have a mailbox or slot in a door to put the cheque in. You can also knock on the door and hand it to them.

## 1.12 START UP COSTS



**There are many expenses for a person who is hoping to rent their own place. A conversation surrounding these can help with awareness and budgeting.**

Start-up costs for renting your own place could include:

- Security deposit
- Utility deposits
- Household items you don't already have

Costs of Renting Your First Apartment: <https://www.canada.ca/en/financial-consumer-agency/services/renting-first-apartment.html>

## 1.13 FINDING FURNITURE



**Finding furniture is often relatively easy. The checklist below outlines which furniture is most important. Furniture extras such as coffee tables are not listed, if during your conversation youth decide other pieces of furniture are essential they can write them down there. By checking the boxes they can determine which items they will need to collect.**

- Sometimes you can rent places that are furnished. This might be a good option.
- Ask your social worker if you can get money for furniture.
- Some First Nations may also be able to assist with money for furniture.
- Ask family, friends and/or community members if they are looking to give away any furniture

You can often find low cost furniture and other items at:

- [www.kijiji.ca](http://www.kijiji.ca) (especially "Free Stuff")
- <http://www.valuevillage.com/>
- <https://thriftstore.ca/>

### Furniture you'll likely need for your new place:

☒ Bed (or at the least a mattress)

☒ Couch

☒ Table

☒ Chairs

☒ Dresser

☒ \_\_\_\_\_

☒ \_\_\_\_\_

☒ \_\_\_\_\_

☒ \_\_\_\_\_

☒ \_\_\_\_\_





### 1.13.1 Extras



**It happens that a person moves and doesn't think about all the little extras they will need, such as a shower curtain or soap! There are checklists in the Forms section that can help guide this conversation.**

Small essentials for your new place:

- Household necessities
- Grocery Suggestions

#### **Small essentials for your new place:**

- ☒ Pots
- ☒ Pans
- ☒ blankets and sheets
- ☒ pillow
- ☒ plates
- ☒ glasses
- ☒ cups
- ☒ bowls
- ☒ broom
- ☒ mop
- ☒ towels
- ☒ shower curtain and rings to hang it
- ☒ toilet brush
- ☒ toilet plunger
- ☒ vacuum (unless you can borrow one)
- ☒ \_\_\_\_\_
- ☒ \_\_\_\_\_
- ☒ \_\_\_\_\_
- ☒ \_\_\_\_\_
- ☒ \_\_\_\_\_



### Extras you might want for your new place:

- ☒ Toilet paper
- ☒ Dish soap
- ☒ Hand soap
- ☒ Rags or paper towel
- ☒ All-purpose cleaner
- ☒ Laundry soap
- ☒ \_\_\_\_\_
- ☒ \_\_\_\_\_
- ☒ \_\_\_\_\_
- ☒ \_\_\_\_\_
- ☒ \_\_\_\_\_

### Grocery suggestions, depending on what you like

- ☐ Milk
- ☐ Bread
- ☐ Margarine
- ☐ Soup
- ☐ Salt and pepper
- ☐ Pasta
- ☐ Ketchup
- ☐ Rice
- ☐ Fruit
- ☐ Vegetables
- ☐ Meat or other protein
- ☐ Flour
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_





## 1.14 BUDGETING FOR YOUR PLACE



**This section can spark a conversation about living expenses. This can include big items such as rent and small items such as soap. An example could be how much laundry detergent costs, how many loads a bottle does, and how many times they do laundry in a week.**

No one likes to pay bills but they are part of living in a place. Your bills could include:

### ***Rent***

Landlords can evict a tenant if you are even one day late on the rent.

### ***Household Necessities***

You need to budget to buy toilet paper, soap, laundry detergent, and many other things in your place.

### ***Utilities***

When you arrange for your utilities to be hooked up you might need to pay a deposit. This can be added to your monthly bill. Utilities include power, water and in some cases natural gas, fuel oil or propane for heating. Utility companies often have an equalized payment plan available so you know how much money your bills will be each month.

If a utility is cut off because you didn't pay it, you might have to pay even more to have it turned back on.

### ***Cell Phone/Landline***

Having a phone will let you call for help if you need it. If you have a landline, you might not need your cell phone. A pay-as-you-go cell plan often costs less.

### ***Internet/Cable***

You might be able to use WiFi at coffee shops, schools or the library so you could choose not to get Internet at your home. Many people find that they do not need to have cable TV.



### 1.14.1 Housing Assistance



**Some youth may be eligible for low-income housing solutions. A conversation around this can help the youth determine if they can apply for one or more of these programs.**

Rent is expensive. Sometimes you can qualify to get help paying for your place. People who have children or have special needs can apply for low income housing programs.

## 1.15 HOUSING SUBSIDIES

There are places that can help you if you qualify for low income rental housing

Low Income Housing <https://www.saskatchewan.ca/residents/housing-and-renting/renting-and-leasing/rental-housing-for-people-with-low-incomes#eligibility>

Quint Saskatoon <https://quintsaskatoon.ca/programs/apply-rental-housing/>

Cress Housing: <http://www.sktc.sk.ca/programs-services/rental-housing/?L=0>

List of all housing authorities in Saskatchewan:

<http://www.canada411.ca/search/?stype=si&what=housing+authority&where=Saskatchewan>

## 1.16 MOVING IN



**Many people have been asked to help a friend or family member move. You can have a conversation with the youth about ways to thank the people helping them, from paying for gas for the person who is driving to buying pizza for everyone.**

When someone finds a place to move into they will usually:

- Find someone to help them move
- They will do a walk through with you which is where you both walk through your new place and look for any damage that is already there. If you notice it before you move in they cannot say that you caused the damage.



## 1.17 HOW TO BE A GOOD TENANT



**A conversation about being a good tenant could happen through the two of you imagining the youth is the landlord and what they would want from their tenant and why.**

Courtesy goes a long way. Respect, fairness, patience and honesty are good ways to treat your landlord. Often they will return the courtesy.

### 1.17.1 Rental Etiquette



**There are movies which show people being bad neighbors and could spark a fun conversation about being a good one. Some examples are: Neighbors, Neighbors 2, The 'Burbs.**

These tips can help make your building better for you and everyone else.

- Park between the lines in your parking space
- Pick up your cigarette butts
- Take your garbage out to the garbage bin or recycling.
- Keep your TV and music quieter after 11 pm. If you can hear your TV outside your apartment door it is too loud.
- Say hello to your neighbors when you see them in the hallway
- It is not safe for children to play in common areas
- When you are using a shared washer and dryer take your clothing out of the washer and dryer when they are done being washed and dried.
- Clean up after your pets or kids
- If you drop trash in the hallways or common areas, pick it up
- Do not deal drugs in the apartment area, or even look like you might be a drug dealer
- Keep your place from getting bugs.
- Keep drunk guests from annoying other tenants
- Don't fight
- Don't let your friends hang around the parking lot, it scares people



### 1.17.2 Pay Your Rent on Time



**This conversation can stress the need to pay rent on time.**

It is very important to pay your rent on time or make sure there is enough money in your account to cover the automatic payment. If you know you might have to pay late one month, let your landlord know as soon as possible. Sometimes you can make different payment arrangements.

### 1.17.3 Take Care of Your Place



**Defining damage vs. wear and tear can be a useful tool for a discussion about the importance of taking care of a place.**

If you take care of your place you will usually get your security deposit back.

Landlords know that normal "wear and tear" happens. This chart shows the difference between some normal wear and tear and damaging your place.

### Normal Wear and Tear

Matting carpet

Small nail holes

Fading paint

Dirty pull strings on blinds

### Damage

Burned or stained carpeting

Large holes in the walls

Large stains on the walls

Having pets can mean a lot of extra cleaning. If you have pets you might not think they smell but your landlord and neighbors might.

#### 1.17.4 Basic cleaning you'll probably want to do



**This is a good place to have a conversation about household chores and how they'll be different and yet the same when they transition out of care. For instance, some roommates feel other roommates do not do their share of the cleaning.**

- Sweep and mop the floor
- Vacuum (you can probably borrow one)
- Clean the toilet
- Clean the sinks and counters
- Washing the dishes
- Clean the tub
- Clean up spills as they happen



#### 1.17.5 Get to Know Your Neighbors



**Conversations about safety in their new place can include a discussion of why getting to know your neighbors can be important.**

Be respectful to your neighbors and they will usually be respectful to you. If you live in an apartment do not allow people that do not live in the building to come in unless the person they are going to see says it is all right. If you see something happening that is illegal report it to the police and your landlord.

#### 1.18 WHAT HAPPENS IF YOU DON'T PAY YOUR RENT?



**These next few items can be a good place to chat about the in's and out's of renting.**

You can get kicked out of your place if you don't pay your rent.

Also when you move to a new place you will usually have to give the new landlords information on your previous landlords and where you lived. If you've been unreliable with rent before, you may have trouble renting another place.

### 1.19 DO NOT BREAK THE RENTAL AGREEMENT OR LEASE

Most renters think of breaking a lease in terms of the big things like not paying the rent, cutting out early or subletting without permission.

Most landlords have different rules for their property and not following them can mean you are breaking the lease. Some of the more common rules include:

- Having a party when it is not allowed
- Getting a pet
- Having other people move in
- Smoking or using drugs when they are not allowed.



### 1.20 MAKING SURE YOU GET ALL YOUR SECURITY DEPOSIT BACK



**Moving over and over is often not in the youth's best interests. You can use this as a conversation starter and also help the youth understand what is required of them if they do move to a different place.**

When you move out you will need to clean the place you rented:

- Take all nails and screws out of the walls and ceiling and putty them smoothly.
- Dust the ceiling fixtures and window ledges.
- Clean the windows and mirrors.
- Clean the door knobs and doors.
- Clean all light switches and outlets.
- Wash the walls and baseboards.
- Dust, sweep, vacuum and mop
- Clean the carpets. Some landlords might make you use their carpet cleaners.
- Get soap scum off the bathroom tiles and tub/shower and bleach the grout.
- Clean inside and outside the toilet
- Clean out cabinets and drawers. Wash the fronts of cabinets and on top of counters
- Clean sinks and taps.
- Clean the refrigerator, stove and oven inside and out.
- Clean out the dishwasher if there is one.

### 1.21 RIGHTS AND RESPONSIBILITIES OF TENANTS

Landlords and renters have rights and responsibilities to each other. These laws cover renting an apartment, what happens during the time you live in the place, eviction and after the tenancy is over.



**Saskatchewan Office of Residential Tenancies:**

<https://www.saskatchewan.ca/residents/housing-and-renting/renting-and-leasing>

Your rights:

- A landlord cannot take a renters' property.
- Safety
- Privacy. The landlord has to give you 24 hours' notice before they can come in.
- all electrical, plumbing, heating, and air conditioning systems function
- working hot and cold water
- to not have exterminating infestations of rodents and other insects

## **1.22 RIGHTS AND RESPONSIBILITIES OF LANDLORDS**

Landlords and renters have rights and responsibilities to each other. These laws cover renting an apartment, what happens during the time you live in the place, eviction and after the tenancy is over.

Your landlord's rights:

- For you to keep the place clean
- If you don't move in when you say you will the rental agreement still has to be followed.
- A tenant has to pay rent even if there are problems.
- Neither the landlord nor tenant can change the locks without the other's permission.
- Your landlord has to fix things that break unless it is your fault. If the toilet backs up it might be because of something you did so you might have to pay for it.
- You can not rent your place to someone else or let someone else live there unless your landlord agrees to it.
- If you leave your things behind after you move your landlord can apply to the Office of Residential Tenancies to be able to sell them or throw them out.



## **1.23 EVICTION**

These laws are there to protect you as well as the landlord. It is not good to be evicted.

Some of the things you cannot do as a renter include:

- Allow someone else to live with you without telling the landlord
- Be late with the rent
- Break rules like smoking if it is not allowed
- Doing anything illegal
- Damage your apartment or building
- Fight

Sometimes the landlord can evict you immediately. Most times if the landlord wants you to move they have to give you three months' notice.

## 1.24 OFFICE OF RESIDENTIAL TENANCIES

If you are not sure if a landlord can do something you can contact the Office of Residential Tenancies for information. If you and your landlord can not agree on something or you cannot solve a problem with them, the Office of Residential Tenancies.

<http://tenantrights.ca/>

<http://www.saskatchewan.ca/ort>

There are suggestions in this section of how to be a good tenant. If you are interested in reading more information on renting a home you can visit:

Public Legal Education Association:

<https://www.plea.org/housing/renting>

## 1.25 MOVING OUT

If you move out of your apartment you will need to give the landlord one month's notice before you move. They count one month to be from the last day of the month before you want to give notice till the end of the month you want to move.

For example, if you want to move May 1, you will need to give your landlord one month's notice on March 31. Then you will usually move on April 30. April 30 would also be the day you give your keys back to the landlord when they come to see how well you have cleaned the place and that there is no damage.

You will not get your security deposit back if you do not do this.

Clean the place:

- Take any nails and screws out of the walls and ceiling.
- Dust ceiling fixtures and window ledges.
- Clean the windows.
- Clean door knobs and doors.
- Clean all light switches and outlets.
- Wash the walls and baseboards.
- Dust, sweep, vacuum and mop all floors
- Clean the carpets. Some landlords might want you use their carpet cleaners.



Bathroom:

- Get soap scum off the bathroom tiles and tub/shower and bleach the grout.
- Clean out the drawers and counters.
- Clean the toilet, sink,
- Clean the mirror.

Kitchen:

- Wash cabinets and counters.
- Clean and shine up the sink and faucet.
- Clean the refrigerator inside and out.
- Clean the oven inside and out including drip pans and elements.
- Clean out the dishwasher if you have one.

## 1.26 BUYING A HOUSE



**Buying a house is a dream for many people. You can have a conversation surrounding the youth's dreams, potential, and encourage them to reach for them!**

Many people dream of owning their own home. When you buy a house you will live there for many, many years. It is a good idea to rent until you know for sure you want to stay in the community.

If you buy a house and do not pay your mortgage on time it will affect your credit rating. This will make it hard to buy a car or get a credit card. You will also need to save up money for a down payment.

<http://www.wikihow.com/Buy-a-House>

When you think you are ready to buy a house you can contact a realtor whose job is to sell houses. They can help you with all the details of buying your dream house. You can also look into programs designed to help people buy their own house such as habitat for humanity.

**Habitat for Humanity:** <http://www.habitat.ca/>





## 1.27 OWNING A HOUSE

These are some of the things that could be different when you own your own home:

- You can paint your rooms whatever color you like
- Do you like flowers? You can have flower beds.
- Someday it could be all paid for
- You can have a dog, a cat, or both
- You could have a lawn to mow and snow to shovel
- Houses typically become more valuable
- If anything breaks down you get to replace it or fix it

## 1.28 HOW MUCH WILL IT COST?

When you own your own home there will be different expenses than when you rent. Some of these are:

- Mortgage
- Insurance
- Property taxes
- Private mortgage insurance
- Condo fees if you buy a condo
- Higher utilities
- Maintenance

These links will take you to mortgage calculators which will show you how much money you can afford to spend on a home. You can also go to your banks website where they might have a mortgage calculator available to you. It will also show you how much your mortgage payments could be.

[https://www.cmhc-schl.gc.ca/en/co/buho/buho\\_021.cfm](https://www.cmhc-schl.gc.ca/en/co/buho/buho_021.cfm)



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