RENTING TO NEWCOMERS TOOLKIT

How to Create Successful Tenancies

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2023

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About the Partnership

The Saskatchewan Landlord Association is the voice of landlords in Saskatchewan. We deliver knowledge, promote best practices, and advocate for a healthy and resilient rental housing industry. We are the leading community of industry professionals who are proud to provide safe, high-quality rental homes for the people of Saskatchewan.

The Regina Region Local Immigration Partnership (RRLIP) is an indirect service project that strengthens and supports the community's ability to welcome, settle and integrate newcomers. The RRLIP, and its broad range of community partners, work to identify and support local priorities for successful settlement and integration. This process is achieved through on-going engagement with newcomers and those supporting settlement and integration in some way. Once established, the local priorities are supported, and activities implemented, through the efforts of working groups and advisory tables.

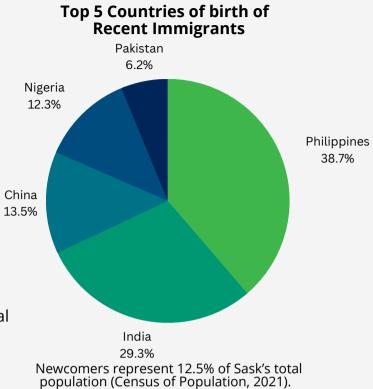
The RRLIP's Canadian Housing Advisory Committee (CHAC) supports one major priority that has been in place since early in the project's launch - housing education support. The RRLIP received feedback from local housing stakeholders early on, which indicated some newcomers were challenged with adapting to Canadian housing. Through the years, the CHAC table has worked extensively to put in place supports that move forward the housing education support priority. For example, CHAC members developed a Housing Adaptation Checklist for settlement workers to use with newcomer clients, and developed and shared a Rental Scam Resource that was a particularly important topic during the pandemic.



1. Introduction

All newcomers arrive with unique histories, hopes and ambitions, abilities, and challenges. Like Canadian-born individuals, the support required depends on their unique needs. Settlement and integration into a new community and country doesn't happen overnight. As a rental housing provider, your support and understanding is vital to newcomers hoping to rent in their new home country.

This guide was developed for you, the rental housing provider, to support your success when renting to newcomers. Like Canadian born individuals, newcomer language, educational levels, and life experiences vary



greatly. Therefore, the support required for a successful tenancy experience may also vary. The 'Creating Successful Tenancies' section of this document is a general guide for you, but always consider the individual. Some newcomers will benefit from an extensive amount of housing educational support, while others have lived in housing styles similar to those here in Saskatchewan, and require less support.

Defining Newcomer

For the purposes of this Saskatchewan-based resource, **newcomer** is defined as a person born outside of Canada, now residing in Saskatchewan, who has lived here for 5 years or less.

Benefits of Immigration

Immigration is expected to account for a large portion of the province's future growth. In general, Canada's economy needs more people, as Canadians aren't having enough children to replace the aging population. Immigration to all areas of the country is key to continued growth, and rental demand.

Immigrating to Canada and becoming a Canadian Permanent Resident requires that a person applies for, and is issued, a Canada Immigration (Permanent Resident) Visa. See chart below for the categories.

MAJOR IMMIGRATION PROGRAMS OR CATEGORIES

Express Entry	Provincial Nominees	Caregivers	Family Sponsorship	
Immigrate as a	Nominated by a	Immigrate by providing	Immigrate through	Admission is allowed for
skilled worker	Canadian province or	care for children, the	sponsorship by	people who fear living in,
	territory. This class exists	elderly, those with	relatives, including	or returning to their
	to meet provincial labour	medical needs, or work	spouse, partner,	countries, and need
	market needs.	as a live-in caregiver.	children, parents, or	protection.
			grandparents.	

NOTE:

These broad economic class categories are disproportionately larger than other immigration categories. The 2021 census showed that more than 70% of immigrants who arrived in Saskatchewan between 2016 and 2021, were admitted through an economic program. There are other immigration programs that serve specific needs/provinces. For example, there is a Rural and Northern Immigration Pilot, and a Permanent Residence Pathway for Hong Kong Residents, etc. An increasing number of international students also arrive each year.

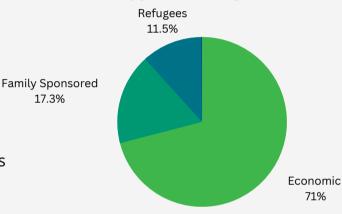
17.3%

Newcomers strengthen the economy and vibrancy of Saskatchewan communities. Although there are far too many benefits to mention, it is important to highlight that newcomers:

- Enroll their children in the school system
- Rent apartments or buy homes
- Contribute to the cultural fabric of Sask. communities
- Contribute to economic and population growth

2. What Newcomers Look for In **Housing Options**

Types of Immigration



Acc. to the 2021 Census of Population data there are 137,615 immigrants in the province = 12.5% of total population.



As some newcomers have kinds, safety can be top of mind.



Affordability

Some newcomers have limited experienced traumas of various household budgets when arriving in often look for housing that is in Canada. As a result, affordability may be a major consideration for newcomer tenants.

Location

Newcomers, like other tenants, close proximity to services, work, schools, and transportation.



Some newcomer families are larger in size than the typical Canadian family. Larger newcomer families may need multi-room or multi-suite rental options to accommodate several children and/or multi-generational members.

Sense of Community A successful newcomer tenancy may depend on locating newcomers in buildings or neighbourhoods with others from the same culture, geographic and/or language group. There are differences within groups though, so do not assume anything. Ask about their specific needs and preferences.

3. The Rewards of Renting to Newcomers

Stability

- Newcomers are often looking for stable tenancies, making them great longer-term candidates.
- By supporting their transition to tenancy in Sask. you are more likely to have long-term tenants who take care of the property, pay rent on time, and want to stay around.

Helping Out

- Often newcomers experience several barriers when moving to Canada, including barriers that prevent them from safe and secure housing.
- By renting to newcomers, you are lending a helping hand to individuals and families who are looking to make a life in Saskatchewan, as well as helping to strengthen Saskatchewan's social and economic fabric, which has long been woven from the presence and contributions of newcomers from all over the globe.

4. Creating Successful Tenancies

Language Barriers

Some newcomer tenants may experience challenges around communication in English in written and/or spoken formats. There are many ways to support yourselves and your tenants in communicating effectively.

Or 4.6 million Canadians speak a language other than English and French, predominantly at home. (2021 Census)

- Interpreters are trained to assist in communicating between languages (see Supports + Resources).
- Translation apps maybe helpful. See <u>https://www.bestapp.com/best-translation-apps</u> for examples.
 o note: the RRLIP and/or SKLA do not endorse any of these apps or their associated companies.
- To minimize the need for translation, consider using plain language in your communications.
 e.g. in lease agreements use simple English, offer examples, and/or include clear visual aids.
- No need to speak <u>louder</u>, as their hearing isn't the issue.
 - Slow down, be patient, be calm, and be sure to pronounce key words clearly.
- If your first communication isn't understood, try to **rephrase** the sentence.
- Be prepared and willing to answer questions to clarify your intended meaning.
 Check understanding in both directions you of them, and they of you.
- Always be **respectful and optimistic** a lack of understanding doesn't mean a lack of intelligence on either side of the communication. Just try again.
- Don't assume they can't understand you. Many have high English proficiency and will have no issues.

Refugees have a housing allowance for the first year of residence in Canada.

Screening Potential Clients

Employment Letters or Pay Stubs

- It is customary to ask for employment references and/or pay stubs during the tenant screening process, to verify income.
- Verifying income is important to ensure tenants can afford the rent required.
 - The industry recommends a household be grossing 3x the rent charged. (Ex. if your rent is \$1000/month, the household should be generating \$3000/month, before taxes.)
- For newcomers who have secured employment but have not started yet, a letter of employment stating the position, salary, and length of employment will help verify their status.

Landlord References

- Newcomers are unlikely to have landlord references, unless they've rented elsewhere in Canada.
- Programs like RentEd are educational courses dedicated to providing tenants with the information required to build successful tenancies.
 - If newcomers receive a certificate or proof of completion from a program like RentEd, it could be used in place of a landlord reference and reduce the risk of unsuccessful tenancies.

About RentEd: https://rent-ed.ca/about/



Proving ID - PR Card

A Permanent Resident Card (PR Card) is an identification document issued by Immigration, Refugees and Citizenship Canada (IRCC). It includes a person's photo and proof of their PR status.

Canadian Housing Adaptation Considerations



Appliances/Cooking

The cooking facilities or cooking set-up present on your property may be new for many newcomers. It may be best to share basic information for their safety and the safety of others in the building.

- Discuss and demonstrate safe use of all major kitchen appliances.
 - Stress the importance of never leaving the kitchen when cooking, and not leaving cooking utensils or containers in the oven, even when not in use.
- Stress that grease/fat, coffee grounds, etc. can plug the sink.



Fire Safety

Fire safety strategies are taught at local settlement agencies. However, not all newcomers access settlement services. Share basic fire safety practices.

- Emphasize that smoke alarms and CO2 detectors make a loud noise when triggered. Demonstrate their noises so tenants can recognize the sound and act accordingly.
 - Stress that by removing batteries or disconnecting alarms, the tenant/tenant's family could be at risk. Talk about the importance of these devices and how they can save lives.
- If applicable, discuss how the sprinkler system reacts in the case of a fire.
- Review the building's smoking regulations.
- Review the proper use of fire extinguishers.



Security

Newcomers may have different experiences with community and security of person and property. Basic safety practices are important to share.

- Stress that safety and security are important, and that it's best never to let strangers into the building.
- Explain the importance of closing and locking doors and windows when not at home.
- Share that <u>you</u>, as the rental housing provider, must give permission for someone else to move in, or visit for a long period of time.



Being a Good Neighbour

It is important to be patient while fostering positive relationships with newcomer tenants. Good Neighbour strategies may be helpful to share in both single and multi-family dwellings.

 Share the importance of being a good neighbour with some concrete examples (e.g no running in the halls, always supervising young children, using indoor voices, understanding that neighbours live in close proximity, in the case of a multifamily building, etc.). Stress why the info is important - you want them to have a successful tenancy and build good relationships in their immediate and larger community.



Canadian norms of plumbing, cleanliness, and pest control may be practiced differently in other areas of the world. Discussing basic practices will be helpful to the tenant, and will help ensure the wellbeing of others in the building.

- Talk about the types of pests that may be found in Saskatchewan and how bugs and rodents are attracted to food (e.g. storage and disposal of perishable food, etc.).
- Stress that dirt and dust should be swept into a dustpan, and then into the garbage can - ie. not swept into floor registers.
- Stress that in general, clutter can attract bugs and rodents impacting their health.



Newcomer tenants may never have experienced pet ownership in a typical Canadian style rental. Pet policies, with concrete examples, are important to stress to all tenants, including newcomer tenants.



All tenants must know about regular inspections.

- Remember that you must provide a <u>minimum of 24 hours</u> notice to enter. Review how this notice will be provided to the tenants.
 - Share the process of inspections (e.g. explain why, how, when, and by whom they are done).
 - Provide tips on how to prepare for an inspection (e.g. ensuring pets are secured/removed, the place is cleaned, and the walkways are clear).



Canadian systems may not be familiar to newcomers or some cultures may use things differently (e.g. squatting/standing on the toilet seat instead of sitting, etc.). It is important to explain general practices.

- Stress common water hazards (i.e. slips/falls and damage to floor/units below, etc.):
 - Do not leave water unattended (e.g. running taps/showers/tubs).
 - Place shower curtain inside tub/shower when showering, to avoid pooled water on the floor.
 - Explain that excessive moisture build-up (e.g. from cooking/showering/hanging laundry, etc.) can cause mold and mildew, which may cause damage and/or illness. Demonstrate proper ventilation techniques (e.g. bathroom exhaust fan, open window).
 - Emphasize the importance of flushing <u>only</u> toilet paper and avoiding putting grease and other solids down sink drains.
- Identify what, where, and how garbage removal and recycling processes work in the building.
- Caution against excessively running heating and cooling systems, leading to high utility costs.



Maintenance/Repairs

It is important the tenant has clear instructions on <u>how</u> to contact you, when necessary.

- Review common maintenance and repair issues. Give concrete examples of how tenants can address minor issues (e.g. buy ant traps, use plungers for clogged sinks/toilets, etc).
- Provide examples of <u>when you should</u> be contacted (e.g. leaking water/plumbing issues, problems with heating/cooling, etc.), and when you don't need to be.

It may be helpful to give tenants a quick reference sheet that clearly indicates your name, contact info, and when it is appropriate for tenants to contact you.

5. Basic Legalities

The Residential Tenancies Act, 2006 and its regulations, the municipal bylaws, and the Saskatchewan Human Rights Code, comprise the majority of the legal landscape for rental housing in Saskatchewan.

Tenancy Agreements

- Always have a tenancy agreement in writing and have two copies signed (you and tenant.) If possible, provide the tenancy agreement in their language, to ensure fuller understanding.
- Remember to include the Standard Conditions as an appendix with your tenancy agreement.
- Fixed-term tenancies: Specify the date that the tenancy ends, usually after six months or a year.
- Periodic Tenancies: Periodic tenancies are most commonly referred to as monthto-month tenancies and continue until ended by the tenant or the landlord.

Security Deposits

- You can require the tenant to pay up to one month's rent for the security deposit.
- Setting expectations for cleanliness and move out conditions early is a great way to help newcomers receive as much of their security deposit back as possible, and to encourage good care of your property throughout the tenancy
- Remember, you must provide some sort of notice to the tenant on whether you
 intend to withhold or remit the security deposit, within seven days of the tenancy
 ending. We recommend a move-out form, e-mail, or another form of written notice.
 Again, if possible, you may want to provide this document to the tenant in their
 language, to ensure fuller comprehension.

Ending a Tenancy

- There are a number of ways a tenancy can end, initiated either by you or the tenant.
- When thinking about ending a tenancy, it's important to remember that your property is the tenant's home and evicting someone from their home is a significant disruption in their life.
- If you have concerns about your tenancy with newcomers, always be kind and communicate those concerns prior to proceeding with an eviction. Evictions should be a last resort and should be preceded by communication and conflict resolution.

The sections above are the most common components of the Act that rental housing providers deal with. Always consult the appropriate legislation, the Saskatchewan Landlord Association, and/or the Office of Residential Tenancies if you require more detailed legal information.

6. Supports and Resources

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For a list of settlement

agencies in your community,

contact the Saskatchewan

Association of Immigrant

Settlement and Integration

Agencies (SAISIA) at:

https://saisia.ca/contact.html

For Rental Housing Provider

2

Saskatchewan Landlord Association (SKLA) https://saskatchewanland lordassociation.ca

3

Office of Residential Tenancies (ORT)

https://www.saskatchewan.ca /government/governmentstructure/boardscommissions-andagencies/office-of-residentialtenancies



Language Interpretation

A list of community interpreters and translators who have completed 30 hours of professional development training and met requirements in the Community Interpreter and Translator Training Program is available at <u>https://www.ucc.sk.ca/en/services/communicator-</u> <u>training-program/news</u>

Contact interpreters and/or translators directly to negotiate terms individually. *If you require a certified translator/interpreter (member of a provincial association), refer to the **Association of Translators and Interpreters of Saskatchewan** (ATIS): <u>https://atisask.ca/</u>



Newcomer tenants requiring additional information and resources to support their tenancy experiences can be directed to **local settlement agencies in their community.**

For a list of these agencies in your community, contact the Saskatchewan Association of Immigrant Settlement and Integration Agencies (SAISIA) at:

https://saisia.ca/contact.html

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A checklist of important information for newcomer tenants in Saskatchewan has been developed by the RRLIP's CHAC table. To view

the Canadian Housing Adaptation Checklist:

https://rrlip.ca/userdata/files/201/Project%20Resource s/Revised%20July%202023%20%20Canadian%20Housi ng%20Adaptation%20Checklist%20(Plain%20Language) /HOUSING%20ADAPTATION%20CHECKLIST%20%20RE VISED%20JULY%202023%20With%20QR%20Code.pdf



Saskatchewan Income Support (SIS) https://www.saskatchewan.ca/residents/fa mily-and-social-support/financial-

help/saskatchewan-income-support-sis

4

Public Legal Education Association of Saskatchewan (PLEA) https://www.plea.org/housing