



Transition Planning Resource for Youth

Version 2

Housing

2024

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 2nd 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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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.

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

HOUSING ASSESSMENT GUIDE

Assessment	Objectives	Meeting Objectives	Section in Manual	Notes
<ul style="list-style-type: none"> <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	
<ul style="list-style-type: none"> <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	
<ul style="list-style-type: none"> <input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G 	Youth is knowledgeable of the many housing choices available, such as living with a roommate	Chat about the youth's plans and options for available housing, it's good to list the pros and cons of each option.	1.3	
<ul style="list-style-type: none"> <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	Have a conversation about how living with friends/family could impact them negatively and/or positively	1.3.2	
<ul style="list-style-type: none"> <input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G 	Youth can recognize what emergency housing options are available and is familiar with how to access them	Have a conversation about the types of emergency housing available, and where to find the 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 is needed 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 finding a place to rent	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, 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 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 to 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 may 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 monthly bills and utility payments	Having a conversation about what bills they could have and how to pay 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 future plans. This 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 one 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	Chat about contacting building managers, and landlords, as well as 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 a tenant	Have a conversation about tenant rights.	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 they have to their landlord	Have a conversation about landlord rights.	1.22	
<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 the youth may have for themselves. You can look at real estate sites or Google images to reinforce the dream.	1.23	

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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 things 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
- Access to public transportation
- Smoking allowed
- Storage
- Cleanliness
- If you can have a pet
- Size/number of bedrooms



There are some things you do not need in a place but that you want to have. Sometimes, it is not possible to have everything you want in a place for the 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 for you.

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 work?

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- Do you need it furnished or even partially furnished?
- Do you want a roommate?
- Do you want it to be within walking distance of retail, such as grocery stores 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, and/or workplace
- Accessible
- Parking space included
- Utilities included
- Internet included
- Close to public transportation
- A yard
- A nice neighborhood and/or a beautiful view
- Space for storage
- Lots of lights
- Lots of plug-ins
- Carpet
- No carpet
- Non-smoking
- A tub, not just a shower
- Main floor
- Whole house
- Basement
- Dishwasher
- Washer and dryer
- Already furnished
- Unfurnished
- Pet friendly
- Allows children
- Allows parties
- Other people my age living nearby
- A balcony or deck
- A garage
- Gym
- Pool

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.

- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____

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:

- Living by yourself
- Living with a friend or family member
- Room for rent
- Room and board
- Living in a dorm or residence, if you are going to school
- 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?
- What about having people over?
- 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, but 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. 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 spend most of your time in your room, a bathroom that is set aside for you. These places are usually furnished.

Sometimes, you can find room and board listings posted in local groups or ads on sites such as www.facebook.com and www.kijiji.ca, or through a college, polytechnic, or university. These are especially helpful 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 on campus or, 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: www.livewithus.usask.ca

University of Regina: 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.

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A list of emergency shelters with phone numbers can be found on these websites:

www.hotpeachpages.net/canada/sask.html

www.pathssk.org

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

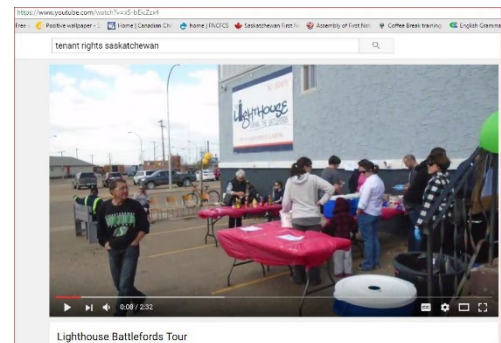
www.sheltersafe.ca

Some of these emergency shelters include:

- PATHS
- Salvation Army
- Interval Houses
- Transition Houses

This YouTube clip takes you on 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 reserves. 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 on 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 a city or town, this is what you'll need to ask.

- 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 -activities, groups/clubs
- 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 usually 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 is needed when 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 a lot 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 talk to your friends who already have apartments of the type you want to rent, and ask them what they pay for electricity, internet, 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

www.kijiji.ca: enter apartments or roommates in the search box.

www.facebook.com: ads posted on buy and sell pages and local groups

www.craigslist.ca

www.rentboard.ca

www.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 confusing at the same time. Many people feel the same way when trying to decide on a place to live. Sometimes, it is not possible to find a place you really want, so you might have to try 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

SD – security 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

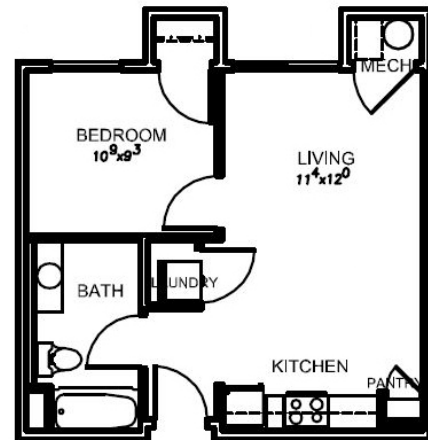
Ensuite storage – a storage area in the apartment

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 also get meals

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

Studio apartment – a place with no separate bedroom

Walkup – stairs, no elevator

W/D – washer and dryer

NP – no parking

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 see it. You have probably already noticed that it is hard to understand some people on the phone, so if you are polite and 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 and appropriate clothing like you wear to school
- Shaking their hand
- Smiling
- Thanking them for meeting with you.
- Being on time



www.wikihow.com/Rent-an-Apartment

1.8 LOOKING AT THE PLACE



This conversation is about the details around finding a possible place, going to see it and questions to be asked before deciding on the place.

A neighbourhood you are comfortable in is important. Look around at the neighbourhood. 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, holes in the walls, or leaks
- Check basement suites windows to be sure they are big enough to escape through 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? Are hook-ups available?

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, but thank-you for showing it to me."

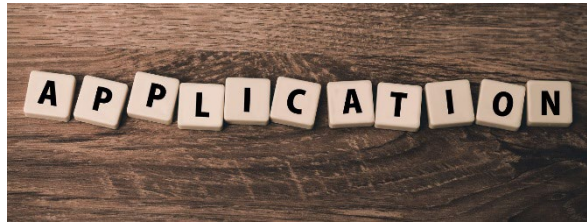
- If you like the place, tell the person who is showing it to you.
- Ask them what the next step is. Often the next step is to fill out an application form.

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 you are given 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 the office as soon as you finish filling it out, because nice places are often rented quickly. There is a sample application form on the next page.



Sample Rental Application

Rental Application					
Property Details					
Property Address			Non-Refundable Application Fee		Security Deposit
Anticipated Move-In Date			Monthly Rent		Pet Deposit
Personal Information					
Last		First	MI	Suffix	Birth Date
Other Names Used		Home Phone		Mobile Phone	Smoker? <input type="checkbox"/> Yes <input type="checkbox"/> No
Other Proposed Occupants		Age	Relationship		Age
1)					
2)					
3)					
Residency History					
		Current Residence		Prior Residence	
Address					
City					
		Rent or Own	How Long?	Rent or Own	How Long?
Monthly Payment or Rent					
Dates of Residency		From	To	From	To
Landlord					
		Phone		Phone	
Reason for Leaving					
Employment History					
		Current		Prior	
Employer					
Address					
Phone					
Name of Immediate Supervisor					
Position/Job Title					
Dates of Employment		From	To	From	To
Monthly Gross Pay					
Reason for Leaving		N/A			
Credit History					
		Bank or Institution Name		Balance Due	
Credit Cards					
Auto Loans					
Other Loans					
Personal References					
		Name		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



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 IDs:

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



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://sgj.sk.ca/identity-and-residency-verification>
- 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, or can do the application online on:

www.canada.ca/en/indigenous-northern-affairs.html

www.onefeather.ca/for-our-peoples/status-card-services

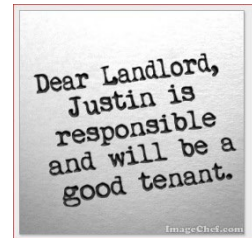
1.10.2 References



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. A friend 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 when 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, but only 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 it.

www.youtube.com/watch?v=60RSTYmqHWU&list=PLnJrCcfEygaxjb8Wrce_H2AfGup7zLTfE&index=2

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, and then only to pick up a few things that were not damaged by the fire or water used to put out the fire. Some people were not able to move back into their apartments. People who had insurance were able to stay in a hotel and to get food and necessities right away. They were able to buy replacement furniture, dishes, and whatever else they needed once they found a new home in which to live.

www.globalnews.ca/news/1476222/what-you-need-to-know-about-renters-insurance

www.cornerstoneins.ca/everything-you-need-to-know-about-tenant-renters-insurance

You can buy tenant insurance from different insurance agencies and banks. It can often cost around \$25 a month. You can also find prices at sites like this one:

www.sgicanada.ca/quote

<https://sgicanada.ca/tenant-details>

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 it can be set time like 6 months or 1 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: www.youtube.com/watch?v=lyZ4TnV-amQ

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 for student loans
- 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 when it is needed.

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 cash
- Online, if you do online banking
- E-transfer
- 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: 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 on the list. 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 (especially "Free Stuff")
- www.valuevillage.com
- www.thriftstore.ca
- www.facebook.com (Facebook marketplace, buy and sell pages, or local groups)

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 and pans
- utensils
- blankets and sheets
- pillow
- plates and cutlery
- glasses
- cups
- bowls
- broom and dustpan
- mop
- towels
- shower curtain and rings to hang it
- toilet brush
- toilet plunger
- vacuum (unless you can borrow one)
- _____
- _____
- _____
- _____
- _____



Extras you might need 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/butter
- Soup
- Salt and pepper
- Pasta
- Ketchup
- Rice
- Fruit
- Vegetables
- Meat or other protein
- Flour
- Eggs
- _____
- _____
- _____
- _____



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. For example: how much laundry detergent costs, how many loads a bottle does, and how many times you 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 you 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 needed to maintain 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 first monthly bill. Utilities include power, water and natural gas, fuel oil, or propane for heat. 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 a fee 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 may choose not to get Internet at your home. Many people find that they do not need to have cable TV. (Using outside sources for WiFi is not always convenient, reliable, or safe)



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 www.saskatchewan.ca/residents/housing-and-renting/renting-and-leasing/rental-housing-for-people-with-low-incomes#eligibility

Quint Saskatoon www.quintsaskatoon.ca/programs/apply-rental-housing

Cress Housing: www.sktc.sk.ca/cress-housing

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 who are helping, 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
- Landlords 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, the landlord 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 the tenant and why.

Courtesy goes a long way. Respect, fairness, patience, and honesty are good ways to treat your landlord. Often your landlord 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 your neighbours.

- 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 neighbours 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
- Clean up after your pets and/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 and to 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 normal wear and tear and damage:

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
Broken blinds

Having pets can mean a lot of extra cleaning. If you have pets, you might not think they smell, but your landlord and neighbours 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
- Put laundry away



1.17.5 Get to Know Your Neighbours



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

Be respectful to your neighbours and they will usually be respectful to you. If you live in an apartment, do not allow people who do not live in the building to come unless the person they are going to see says it's all right. If you see something happening that is illegal, report it to the police and to 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 landlord information about your previous landlords, and the places 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 breaking a lease means 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 moving to a different place.

When you move out, you will need to clean the place you rented, some tasks are optional if the landlord states otherwise:

- Dust the ceiling fixtures and window ledges.
- Clean the windows and mirrors.
- Clean the doorknobs and doors.
- Clean all light switches and outlets.
- Wash the walls and baseboards.
- Dust, sweep, vacuum and mop
- Clean the carpets. Only if the landlord requires and states they want this done.
- 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.
- Take out garbage and recycling.

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:

www.saskatchewan.ca/residents/housing-and-renting/renting-and-leasing

Your rights:

- A landlord cannot take a renter's property.
- Safety.
- Privacy. The landlord must 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 infestations of rodents and/or insects.

1.22 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 month's notice.

1.23 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 can help.

www.tenantrights.ca

www.saskatchewan.ca/ort

There are suggestions in this section that tell 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:

www.plea.org/housing/renting

1.24 MOVING OUT

If you move out of your apartment you will need to give the landlord one month's notice before you move. One month means from the last day of the month before you want to give notice, until 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:

- 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
- Take all garbage and recycling out

Bathroom:

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



1.25 BUYING A HOUSE



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

Many people dream of owning their own home. When you buy a house you will usually 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.

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. A realtor 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: www.habitat.ca



1.26 OWNING A HOUSE

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

- You can have a dog, a cat, or both
- You could have a lawn to mow and snow to shovel
- If anything breaks down, you have to replace it or fix it
- Houses typically become more valuable
- 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, and you'll own it outright

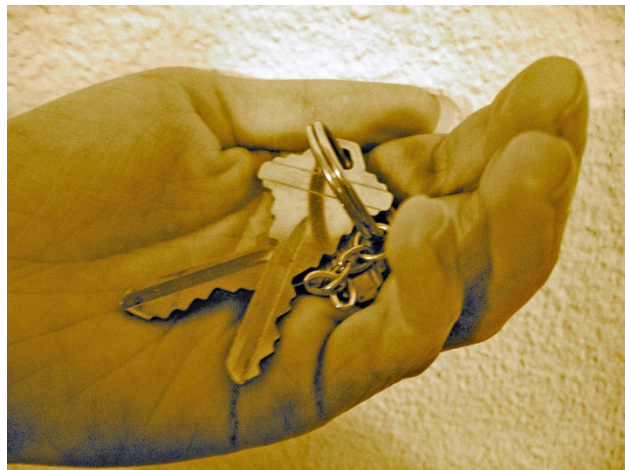
1.27 HOW MUCH WILL IT COST?

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/upkeep

These links will take you to mortgage calculators that will show you how much money you can afford to spend on a home. You can also go to your bank's website to see if there is a mortgage calculator available to you. It will also show you how much your mortgage payments could be.

www.cmhc-schl.gc.ca/en/co/buho/buho_021.cfm



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