

HOUSING FOR newcomers



Welcome to Canada

You've made **Canada** your new home and you are probably in the process of searching for a place of your own. Looking for a home can be a very exciting experience that can be both rewarding and challenging.

As Canada's national housing agency, Canada Mortgage and Housing Corporation (CMHC) has been providing Canadians—including new Canadians like you—with information and tools to help you make informed housing decisions.

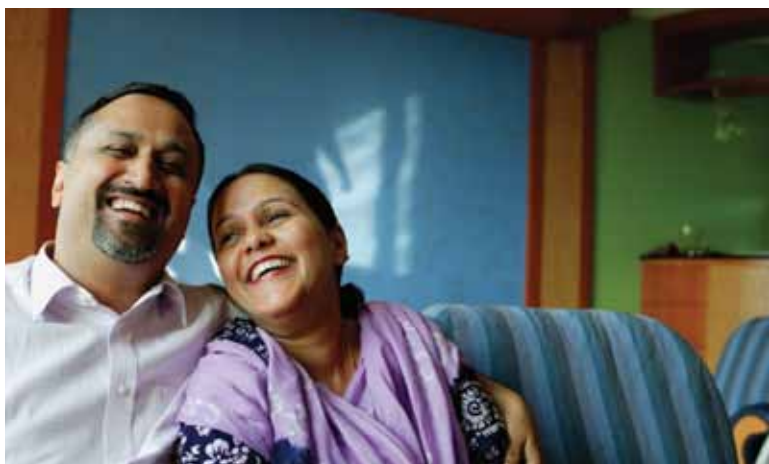
Visit www.cmhc.ca/newcomers for your one-stop online source for housing-related information.



The Housing for Newcomers microsite is divided into three areas, **Renting, Buying and Maintaining a home**, making it easier to locate a wealth of housing-related information, available in **eight languages**.

- | | |
|---------|---------|
| English | Punjabi |
| French | Spanish |
| Arabic | Tagalog |
| Chinese | Urdu |

Visit **www.cmhc.ca/newcomers** to get your **FREE** information guides



► Renting an apartment in Canada

For most newcomers, your first home will likely be a rented house or apartment. Renting a home should provide you with a safe place where you can begin to adjust to your new life in Canada. It can also give you the time to look for a home to buy without feeling pressured into making a quick decision.

Guide

- ***Renting in Canada: What Newcomers Need to Know***

Fact Sheets

- ***Signing a Lease***
- ***Checking Out a Home or Apartment***
- ***How to Find and Rent a Home if You Have a Large Family***
- ***Paying the Rent: What's Included — and What's Not***
- ***Understanding “For Rent” Ads***

Video

- ***Video — Renting a Home***



► Buying a home in Canada

CMHC has created a series of guides and tools that take you through the home-buying process. Some of the information includes:

Guides

- ***Buying Your First Home in Canada — What Newcomers Need to Know***
- ***Homebuyers Checklist — A Newcomers' Guide and Workbook***

Fact Sheets

- ***What to Look for When Buying a Home***
- ***Making an Offer and Closing the Deal***
- ***Location, Location, Location — How to Find a Home of Your Own***
- ***How Much Home Can You Afford***
- ***Choosing the Right Mortgage for You***

Video

- ***Video — Buying a Home***



▶ Looking after your home

Find out how to take care of your home and prevent problems before they happen.

Guides

- ▶ ***Fighting Mold: Homeowner's Guide to Mold***
- ▶ ***Fighting Mold: Tenant's Guide to Mold***
- ▶ ***Flooring***
- ▶ ***Painting: Walls, Ceilings and Floors***

Fact Sheets

- ▶ ***Home Maintenance Tips for Fall***
- ▶ ***Winter Tune-up: Warm your house for the cold season***

Video

- ▶ ***Video — Renovating a Home***



Planning and Managing Your Mortgage

Check out the following fact sheets available in 8 languages to guide you with your mortgage planning:



Mortgage Planning Tips

These tips will help you save money when financing a home.



Your Credit Report

Some simple steps you can take to maintain a good credit history. These are important steps in determining whether or not you will be approved for a mortgage.



Mortgage Fraud

This will teach you how to protect yourself from becoming a victim of mortgage fraud when purchasing or refinancing a home.

Are you interested in receiving CMHC's
FREE monthly e-newsletter?

Sign-up today at www.cmhc.ca/newcomers.

For more information on the above and other aspects of renting, buying and renovating a home in Canada visit www.cmhc.ca/newcomers

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