INDOCANADA PROFESSIONALS

NEWCOMER'S GUIDE

CHAPTER 3



NEWCOMER HOUSING IN CANADA



IndoCanada Professional Network is a registered non-profit organization dedicated to supporting immigrants from India in Canada.

It offers a robust platform for networking, encouraging members to connect with new individuals and expand their professional networks through various community events.

This inclusive environment fosters professional mentoring, providing specialized support for Internationally Educated Professionals to enhance their employment opportunities and career advancement.

Additionally, the network organizes educational workshops that cover a broad range of subjects pertinent to employment, education, taxes, and everyday life in Canada, equipping members with essential knowledge and skills for successful integration and growth.

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NEWCOMER HOUSING IN CANADA

As a newcomer, one of your primary needs is to get an appropriate housing accommodation. The type of accommodation depends on whether you are single or have moved to Canada with your spouse and kids.



HOW TO GET NEWCOMER HOUSING IN CANADA?

The first step is to decide whether you need temporary housing or a permanent house in Canada. Once you have decided on this, you can move ahead and narrow down the options.

The Canada Mortgage and Housing Corporation (CMHC) is Canada's national housing agency. There are different types of housing in Canada, and you can choose one as per your requirements and budget –

- Condos
- Rental apartments including 1–3-bedroom apartments and bachelor units
- Detached houses with properties around them
- Semi-detached and townhouses

A lot of newcomers prefer to stay in rented apartments till the time they can afford to buy their own house. While shortlisting a rented accommodation, please keep the following points in mind –

- Rent breakdown
- Guest policy – are guests allowed on all days and at all times, is there a quiet time etc
- Pets – are pets allowed in the accommodation
- Lease Duration
- Interior decoration/ modification rules – can you hand artwork on the walls, can you install any new technology equipment around the house etc.
- Move-in date
- Acceptable mode of payment for rent

DOCUMENTS NEEDED

To be able to rent accommodation in Canada, you would have to present the following documents. In some cases, the landlord may ask for certain extra documents as well.

- Employment letter with your salary details
- References (from friends, family, or previous landlords in Canada)
- Bank statements
- Credit report





If you are planning to buy a house as a newcomer, these are the documents that would be required –

- Proof of identity – passport, driving license, or any other government-issued ID
- Proof of legal status
- Proof of income
- Bank statements
- Credit history
- Proof of down payment
- Employment verification
- Pre-approval letter

In addition to these documents, you may also need a real estate lawyer to handle all the legal aspects for you.

USEFUL LINKS

https://www.cmhc-schl.gc.ca/
https://www.cmhc-schl.gc.ca/consumers/home-buying/newcomers

CHECKLIST TO KEEP IN MIND

If you want to buy a home as a newcomer in Canada, these are the steps you should keep in mind –

- Save for the down payment
- Find out what fits in your budget and what kind of property you can afford
- Get pre-approved for a mortgage
- Choose the best location
- Get professional help and involve a realtor
- Make an offer
- Get a mortgage
- Schedule a home inspection
- Finalize the sale

CONTACT DETAILS

You can get in touch with us and our team will help you with all the required documents and details.

Contact us – (416) 732-6889 | info@indocanada.org | indocanadaprofessionals.org





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