

## Important Resources

### Canada Mortgage and Housing Corporation (CMHC)

The best resource to better help you settle in Canada. It provides housing information to help you make decisions and find a safe, affordable home for your family. Free guides, fact sheets, videos and more available in 8 different languages.

Information includes:

- Newcomer's Guide to Canadian Housing
- Signing a Lease: what you should know
- Paying Rent: what is included, what is not
- And more!

Learn more at: [www.cmhc.ca/newcomers](http://www.cmhc.ca/newcomers)

### Legal Rights

Landlord and tenant rights in Alberta can differ from other provinces and countries. As a tenant, you should know your rights and responsibilities when renting a home.

- Can a landlord or tenant ever break the lease?
- What can a tenant do if a landlord does not give the security deposit back when moving out?
- What should a tenant look for at a move-in inspection?
- When can a landlord enter a tenant's rental unit?
- How much can a landlord increase rent?
- Are there laws that protect me from discrimination?

**Find out the answers to these questions and learn about the laws that apply when renting a place to live in Alberta at this easy-to-use website:**

[www.landlordandtenant.org](http://www.landlordandtenant.org)

If you have questions, contact:  
1-877-427-4088 or [rta@gov.ab.ca](mailto:rta@gov.ab.ca)

### Cost of Living in the Bow Valley

The Job Resource Centre publishes a Bow Valley Labour Market Review twice a year. This document provides information on labour trends, average wages, cost of renting a home and other topics related to the cost of living in the Bow Valley.

To read the full Bow Valley Labour Market Review, visit: [www.jobresourcecentre.com](http://www.jobresourcecentre.com)

## Connect With Us

If you have questions about housing, or any other questions about living in Canada, please contact us. Services are available for residents of Banff, Canmore, Lake Louise and Kananaskis.

### Permanent Residents of Canada



#### Settlement Services in the Bow Valley

Free services to help you and your family succeed in Canada. For Permanent Residents of Canada, Live-In Caregivers and Refugees. Funded by Immigration, Refugees and Citizenship Canada.

[settlement.programmer@banff.ca](mailto:settlement.programmer@banff.ca) 403-762-1144

Facebook: Settlement Services in the Bow Valley

[www.banff.ca/settlement](http://www.banff.ca/settlement)

### Temporary Foreign Workers



#### Temporary Foreign Worker Support Services in the Bow Valley

Free services to support Temporary Foreign Workers. Serving as your bridge between employment, community and Canadian society.

[tfw@banff.ca](mailto:tfw@banff.ca) 403-763-1700

Facebook: Foreign Workers Bow Valley

[www.banff.ca/tfw](http://www.banff.ca/tfw)

# HOUSING

IN THE

## BOW VALLEY

BANFF, CANMORE, LAKE LOUISE AND KANANASKIS

2017/2018 INFORMATION AND RESOURCES



How much does it cost to live in Banff and Canmore?

Are there financial supports available to me?

Can my family live with me in staff accommodation?

Where do I look when searching for a new home?

What are my rights as a tenant when renting a home in Canada?

Am I allowed to have five people living in a two bedroom house?

Can I live in Banff if I work in Canmore?

What is the Need-to-Reside Criteria in Banff?

# Housing in Banff

## Town of Banff

Information and resources available on the official Town of Banff website: [www.banff.ca/housing](http://www.banff.ca/housing)

## Banff Housing Corporation (BHC)

- Home ownership opportunities through price restrictions and partial ownership
- Community Housing Strategy (guiding document about Banff housing)
- NEW: Deer Lane affordable rental housing project (project completion: Fall 2018) Applications will be available on the website
- Sign up online to receive e-mail notifications

403-762-1115 [www.banff.ca/housing](http://www.banff.ca/housing)

## Need-to-Reside Criteria

To live in Banff, you need to work in Banff. This is a National Parks regulation to make sure housing is available to the people who work in the community. Homes in Banff are not to be used as vacation properties or second homes. To read the full criteria, visit: [www.banff.ca/housing](http://www.banff.ca/housing)

## YWCA Banff

Temporary and permanent affordable housing available for adults only, the YWCA cannot accommodate children. There is a waiting list, average waiting time varies depending on seasonal demand. Apply in person at the YWCA Banff, 102 Spray Avenue.

403-762-3560 [residenceco@ywcabanff.ca](mailto:residenceco@ywcabanff.ca)

[www.ywcabanff.ca/hotel/about-the-hotel/residence](http://www.ywcabanff.ca/hotel/about-the-hotel/residence)

## Staff Accommodation

Many businesses in the Bow Valley have housing available for staff (especially in Lake Louise and Kananaskis, where the majority of housing available is staff housing). This is generally the best way to find a place to live when you are new to town. When applying for a job, ask about the availability of staff housing. A Staff Housing Guide is available at the Job Resource Centre in Banff and Canmore or online at: [www.jobresourcecentre.com](http://www.jobresourcecentre.com)

# Housing in Canmore

## Town of Canmore

Information about affordable housing, the development plan and other related documents is available on the official Town of Canmore website: [www.canmore.ca/residents/livable-canmore](http://www.canmore.ca/residents/livable-canmore)

## Canmore Community Housing Corporation (CCHC)

Provides a range of housing to rent or own that is appropriate and affordable for the community's needs. If accommodation is full, there is a waiting list. Eligibility criteria for affordable housing includes:

- Connection to Canmore through work and/or residency
- A need for affordable housing, based on income
- A household's primary residence

403-609-9983 [live@canmorehousing.ca](mailto:live@canmorehousing.ca)

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

## Bow Valley Regional Housing (BVRH)

Provides subsidized rental housing for Bow Valley residents. Programs include:

- Community Family Housing in Canmore
- Rent Supplement Financial Support (available anywhere in the Bow Valley)
- Independent Seniors Lodges and Apartments in Canmore and Banff

Each program has specific eligibility criteria. If accommodation is full, there is a waiting list.

403-678-5922 [info@bvrh.ca](mailto:info@bvrh.ca) [www.bvrh.ca](http://www.bvrh.ca)

### Important things to know about staff housing:

- It is often less expensive than renting on your own
- Most staff accommodations are already furnished
- Staff accommodations are **usually shared**
- In most cases, it **does not accommodate children**
- Payment is often taken directly off your pay cheque
- Employers have their own "Employee Housing Agreements" which define the rules and regulations
- If your employment ends, you will have a short period of time to move out of staff housing

# Helpful Tips

## Moving Checklist

- ❑ Put your name on waiting lists! Waiting lists to access housing are common and managed using specific eligibility criteria. Your spot on the waiting list could change based on your situation. You can have your name on more than one waiting list.
- ❑ If you currently have a lease agreement, find out if you are able to break the lease early or what penalties apply.
- ❑ Be aware of fraud and possible scams. Make sure you meet with a legitimate landlord before signing a lease or sending money.
- ❑ Do a full inspection of the home with your new landlord. You should both record all current damage before you move in.
- ❑ Sign a lease, make sure you understand all the terms of the agreement. If you don't know, ask!
- ❑ Make sure you get a receipt for the security deposit payment. The security deposit cannot be more than one month's rent.
- ❑ Change your address with the proper authorities.
- ❑ Notify the post office and inquire about a mail forwarding service.
- ❑ Transfer your electricity, water, internet and phone service providers.
- ❑ Consider a renter's insurance plan, it is often mandatory.
- ❑ Many homes do not allow pets or smoking.
- ❑ Consider the public bus service: [www.roamtransit.com](http://www.roamtransit.com)

## Where to Look for Housing

Finding a place to live in the Bow Valley can be very difficult. In 2016, there was a 0% vacancy rate. Waiting lists to access housing are common, it is highly recommended that you put your name on those lists. Here are a few suggested resources to help you find a place to live:

- Tell other people that you are looking for a place to live and ask them to let you know if something becomes available
- Staff Housing Guide 2016 visit the Banff/Canmore Job Resource Centre: [www.jobresourcecentre.com](http://www.jobresourcecentre.com)
- Advertisements in the local newspapers: Rocky Mountain Outlook and Crag and Canyon
- Banff/Canmore Kijiji: [www.kijiji.ca](http://www.kijiji.ca)
- Facebook: Bow Valley Home Finder
- Local Property Management Companies and Real Estate Agents manage many of the rental properties in the Bow Valley
- Hostels (shared, short-term accommodation)