

# HOUSING FOR NEWCOMERS



As Canada's national housing agency, Canada Mortgage and Housing Corporation (CMHC) has been helping Canadians, including new Canadians, access information, videos and tools to make informed homeownership decisions. A wealth of housing-related information is available for newcomers in eight languages: English, French, Mandarin/Simplified Chinese, Punjabi, Urdu, Tagalog, Arabic and Spanish.

## Buying a Home

CMHC has created a series of guides, fact sheets and tools, available at [www.cmhc.ca/newcomers](http://www.cmhc.ca/newcomers), that take you through the home buying process. This includes:

- **Buying Your First Home in Canada – What Newcomers Need to Know**  
This guide is designed to answer questions about buying and financing a home.
- **Homebuyers Checklist — A Newcomers' Guide and Workbook**  
The checklist walks you through each step in buying a home – allowing you to complete housing related calculations and record your information for easy reference.
- **What to Look for When Buying a Home**  
To help you protect your investment, this fact sheet identifies some of the things you should look at before you buy a home, to make sure you won't end up having to pay for a lot of expensive repairs.
- **How Much Home Can You Afford**  
To help you find out how much home you can afford, this fact sheet offers tips on some of the hidden costs that come with homeownership.
- **Choosing the Right Mortgage for You**  
For most Canadians, buying a home means taking out a mortgage. With so many options to choose from, this fact sheet will help you make the best choice for your family.
- **Making an Offer and Closing the Deal**  
Check out this fact sheet to find out how to make an offer to buy the home of your dreams and what comes next.

## Planning and Managing Your Mortgage

Take the time to plan and review your mortgage options, terms and conditions and prepare yourself for managing your mortgage.

- **Mortgage Planning Tips**  
Use the tips provided on this fact sheet to help you save money and provide for greater economic stability in the event of financial challenges down the road.
- **Your Credit Report**  
This fact sheet offers some simple steps you can take to maintain a good credit score and history and improve your chances of being approved for a mortgage.
- **Mortgage Fraud**  
Find out how to protect yourself when purchasing or refinancing a home by reading this helpful fact sheet.

## Videos

Access and share short online videos offering information and tips about homebuying and home financing, subtitled in Mandarin/Simplified Chinese, Punjabi, Urdu, Tagalog, Arabic and Spanish.

For more homebuying tips, contact me or visit CMHC's interactive Step by Step Guide at [www.cmhc.ca](http://www.cmhc.ca). CMHC is Canada's largest provider of mortgage loan insurance, helping Canadians buy a home with a minimum down payment of 5%. Ask your mortgage professional about CMHC.



**Jim Hawke**

Team Hawke - Remax Georgian Bay Realty Ltd., Brokerage  
9457 Highway 93  
Midland, Ontario, L4R 4L9  
Tel: 705-527-8977  
[teamhawke@rogers.com](mailto:teamhawke@rogers.com)  
[www.teamhawke.com](http://www.teamhawke.com)



The information is provided by CMHC for general illustrative purposes only, and does not take into account the specific objectives, circumstances and individual needs of the reader. It does not provide advice, and should not be relied upon in that regard. The information is believed to be reliable, but its accuracy, completeness and currency cannot be guaranteed. Neither CMHC and its employees nor any other party identified in this Article (Lender, Broker, etc.) assumes any liability of any kind in connection with the information provided. CMHC stakeholders are permitted to distribute the materials at their expense. The above mentioned stake holder organization is responsible for the distribution of this document.