

Finding Housing in Ontario for International Students

Trent International
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Introductions

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Purpose of Session

- Provide overview of the process of finding housing in Peterborough and Durham from an international student perspective.
- More in-depth sessions will follow in the Trent Off-Campus Housing Series in November to December to discuss each step-in depth with their respective experts!

Step by Step

- Step 1: Consider your finances, needs, and priorities
- Step 2: Research the Rental Market
- Step 3: Begin Your Search
- Step 4: Set up a Viewing
- Step 5: Submit a Rental Application as an International Student
- Step 6: Sign a Lease
- Step 7: Know Your Rights

Step 1: Consider your Finances, Needs, and Priorities

- Finances: What is your budget?
- Location: Where would you like to live?
- Needs and Priorities: How many rooms do you need? Is cost more important than privacy?

The most important thing is to be flexible. You may not find exactly what you are looking for and will need to make some compromises.

Types of housing to consider





There are many types of housing available in Canada for rent.

- Room in Shared House \$
- Entire House \$ / \$\$\$\$
- Basement Apartment in a House \$\$
- Duplex/Triplex \$\$
- Apartment Building Unit \$\$\$
- Room in a Shared Apartment \$\$
- Condo \$\$\$\$
- Student Housing Residence – not university affiliated

Step 2: Do Market Research

Peterborough Area





- The amount you spend on housing varies on type of unit, location, and lifestyle.
- The average rental costs for **Peterborough** for 2019 are as follows:

PRIMARY RENTAL MARKET <i>(by bedroom type)</i>			
Bachelor	One bedroom	Two bedroom	Three or more bedrooms
5.4%	2.2%	1.9%	1.8%
Vacancy Rate	Vacancy Rate	Vacancy Rate	Vacancy Rate
\$785 Avg. Rent	\$942 Avg. Rent	\$1,104 Avg. Rent	\$1,347 Avg. Rent
			

Step 2: Do Market Research

Greater Toronto Area

- The amount you spend on housing varies on type of unit, location, and lifestyle.
- The average rental costs for the **Greater Toronto Area** for 2019 are as follows:

PRIMARY RENTAL MARKET <i>(by bedroom type)</i>			
Bachelor	One bedroom	Two bedroom	Three or more bedrooms
2.1%	1.7%	1.4%	1.1%
Vacancy Rate	Vacancy Rate	Vacancy Rate	Vacancy Rate
\$1,138 Avg. Rent	\$1,356 Avg. Rent	\$1,547 Avg. Rent	\$1,721 Avg. Rent
			

How much should I budget for each month?

Peterborough Area		Greater Toronto Area	
Item	Average Cost	Item	Average Cost
Room (in shared housing)	\$350 - \$650	Room (in shared housing)	\$650 - \$850
Bachelor	\$800 - \$1,100	Bachelor	\$1,100 - \$1,500
1 Bedroom	\$950 - \$1,400	1 Bedroom	\$1,350 - \$1,700
2 Bedroom	\$1,100 - \$1,500	2 Bedroom	\$1,550 - \$2,200
3 Bedroom	\$1,400 - \$2,000	3 Bedroom	\$1,700 - \$2,800
Utilities (heat, electricity, gas, and water)	\$175	Utilities (heat, electricity, gas and water)	\$118
Internet	\$60	Internet	\$60
Tenants Insurance	\$30	Tenants Insurance	\$30
Living Costs	\$600 + *Depends on lifestyle	Living Costs	\$800 + *Depends on lifestyle

Step 3: Begin Your Search

What's included?

- Rent + utilities versus all-inclusive
- Location
- Landlord occupied or not
- Landlord expectations
- Amenities:
 - Laundry
 - On-site parking
 - Furnished or not?
 - Air conditioning?

When should I start looking?

- Understanding lease agreements – typically one year in length
- Tenants must give at least 60 days-notice of evacuation
- Most listings appear 40-60 days prior to start of lease
- Start rental market research as soon as possible

Where to begin my search?

- Places4Students – Trent Peterborough and Durham
- Kijiji
- Facebook Marketplace
- Rent Board

*Beware of Scams! Verify legitimacy

Avoid Scams

- Very common
- Always research market prices
- See the unit in person if possible
- If not possible, ask for a live virtual viewing (not a pre-recorded video of a unit)
- Ask landlord for proof of ownership
- Never provide payment before viewing the unit and signing a lease

Legalities of Payment

- What can a landlord legally ask of you for payment?
 - Last month's rent as a deposit
 - Key deposit
 - Typically, landlord also asks for first month's rent right away – but you can assert your right to pay first month's rent on time with the due date during your first month of tenancy

Find roommates

- Places4Students website
 - Search for roommates
 - Post a profile
- Choose roommates wisely
 - Consider your own lifestyle, cleanliness, and noise level
 - Discuss expectations
- Off-Campus Housing Webinar – Let's Talk About Roommates
 - December 8 – Time TBD

Step 4: Set Up a Viewing

- Contact the lister by the method provided on listing to request to view the unit
- Be professional
- Provide general availability for viewing and be flexible with schedule
- Seeing a unit in-person is the safest way to ensure a suitable and safe unit
- If possible, arrive in Peterborough or Durham 1-2 weeks prior to orientation, book temporary housing, and begin your search in person
- During the COVID-19 pandemic, virtual viewings common

Questions to Ask During Viewing

- Are utilities included? If not, what is the cost each month on average?
- Is there laundry in the unit or on site? How much does it cost per load?
- Is there free parking on site? If applicable.
- Can you make changes to the unit? (decorating or painting)
- What are the other tenants like?
- Is everything in working order or any issues to be aware of? Ask for a page of inspection if possible that outlines current damage at time of viewing. Take pictures of damage for your own reference.

Step 5: Submit a Rental Application

- A rental application is not a guarantee of the unit, but an application that will be assessed by landlord
- You will complete the application and the landlord or property management company will follow up to let you know if they accept your application and next steps

What is Included in Rental Application?

1. A confirmed guarantor or plan to pay rent
 - Credit report, employment letter, supporting letters (scholarship letter, bank statements)
 - Let landlord know that you do not have credit history as you are new to Canada, can provide bank statement, or scholarship letter
2. Previous address (home address)
3. Government photo ID - study permit and passport
4. References

*A landlord cannot flat out refuse to rent to you because you are new to Canada and therefore lack credit history and/or Canadian references.

What Can a Landlord Ask in Rental Application?

In Canada, landlords can ask you for certain information to determine if you would be a suitable tenant. They can ask for:

- Letters of reference (letters from past landlords that recommend you as a good tenant)
- Employment information and what your income is
- If you do not have employment, where your income will come from and evidence (bank statements)
- A credit check to make sure you can pay the rent (if applicable)

What Can't a Landlord Ask in Rental Application?

- How long you have been in Canada
- Questions pertaining to your ethnic background, religion, or sexual orientation
- Whether any relatives will be visiting you
- Whether you plan to have children (or have more children)

Step 6: Sign a Lease

- Once you are provided the rental agreement, be sure to review both your rights and responsibilities, as well as the responsibilities of the landlord, as outlined in the terms of the lease before signing
- Be sure to make note of:
 - The monthly rent,
 - Date of when the rent is due,
 - Conditions of ending or cancelling your lease,
 - Any other restrictions.
- Always get lease in writing – ask for Ontario Standard Lease Form www.ontario.ca/page/guide-ontarios-standard-lease-newcomers
- Do not agree to verbal lease agreements

Step 7: Know your Rights and Responsibilities

Responsibilities of Landlord

- Provide a safe unit
- Essential services: heat, water, hydro, gas
- Privacy
- Provide legal tenant documents if requested
- Prevention from unlawful eviction
www.ontario.ca/page/renting-ontario-your-rights
- Allowing children in the unit
- Controlled rent increases

Responsibilities of Tenant

- Committing to a legally binding lease agreement
- Pay last month's rent or first and last
- Pay key deposit
- Arrange to book elevator for move-in
- Arrange to have utilities connected
- Pay rent in full and on time
- Keep unit clean
- Honour lease agreement
- Repair damaged caused
- Obey the law

Off-Campus Living Tuesdays – Webinar Series

- Upcoming Sessions in the Trent Off-Campus Living Series
 - Where to start your Search - November 24
 - What to Look for in your Housing Search – December 1
 - Let's Talk About Roommates – December 8
- Check www.trentu.ca/living-offcampus for more details!

Contact Us

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CHALLENGE THE WAY YOU THINK