

Finding a Place in Downtown Toronto



Ryerson Land Acknowledgement

“Toronto is in the ‘Dish With One Spoon Territory.’ The Dish With One Spoon is a treaty between the Anishinaabe, Mississaugas and Haudenosaunee that bound them to share the territory and protect the land. Subsequent Indigenous Nations and Peoples, Europeans and all newcomers, have been invited into this treaty in the spirit of peace, friendship and respect.”

What is the Off-Campus Housing Office?



- We teach students how to navigate Toronto's complicated rental market, including search tips and strategies for finding affordable + safe housing (what we're doing today!)
- Connect students with property listings and home-rental landlords
- Educate students about your tenant rights + responsibilities
- Review students' leases and provide insights into tenant law
- Refer students to legal aid and resources if needed

We have a really great website!

Info + links + resources to find and secure safe and affordable housing

Student Affairs > Housing & Residence Life

Off-Campus Housing

Home Finding a Place Living in a Place Moving out of a Place Resources Sponsors Commuter Hostel Contact

Attend an Info Session!
We'll teach you how to find safe & affordable rentals
Learn More >

How much should you budget?

Alumni offerings

First-time renters Search tools Once you've moved in Commuter Hostel

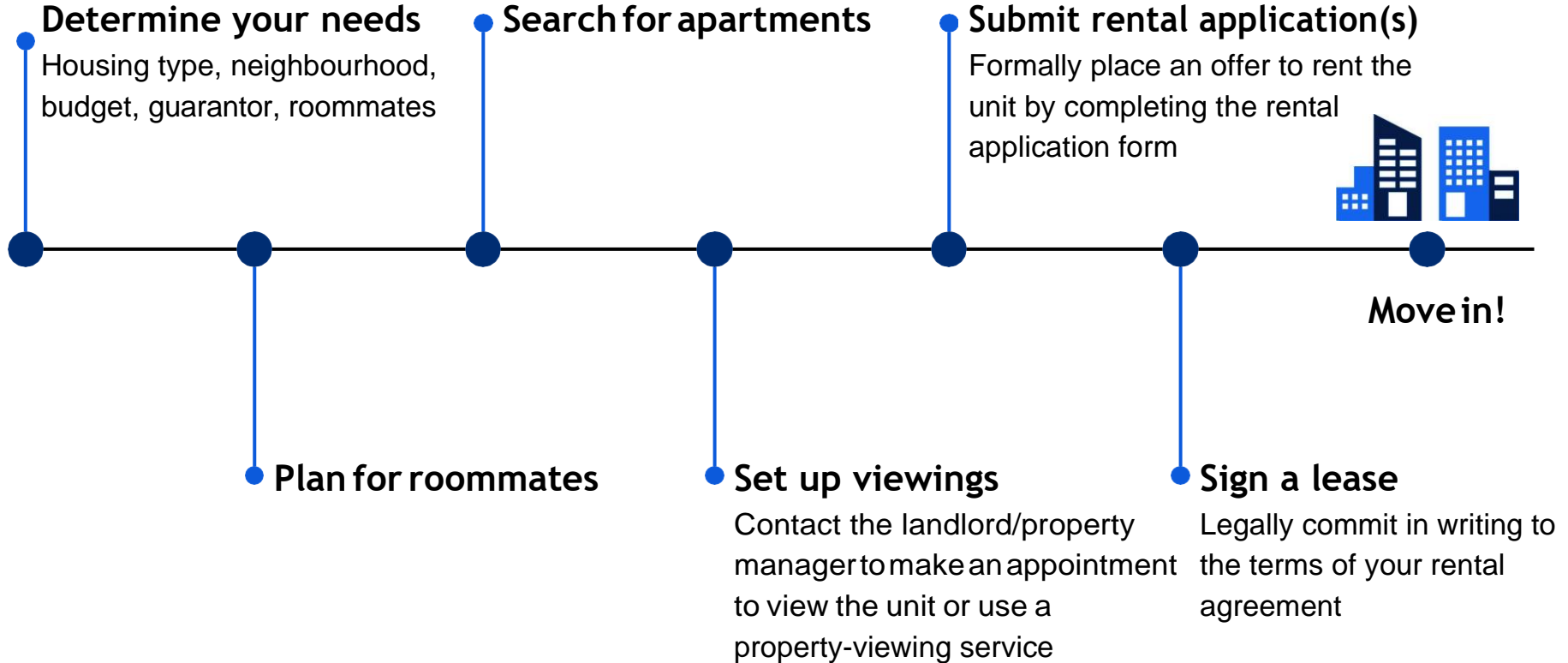
<https://www.ryerson.ca/housing/housing-alternatives/off-campus/>

Your Search

Your Rights


The goal of this session is to help you create an action plan so you can find the housing that suits your needs.

Timeline: Find A Place to Live



Renting 101

- Most leases in Toronto are 12-months, and start on the 1st of the month. Toronto's rental market is competitive and expensive.
- Scams are real! Student-housing buildings can ask for money prior to signing a lease, but regular landlords are limited in what they can ask for, so keep your cash close!



Determine your needs

What type of housing do you want?

Dedicated
student-residence
housing

Room in a
shared house

Basement apartment
in a house

Entire house

Condo or traditional
apartment building

What type of housing do you want?

Dedicated student-residence housing: Residency leases available, in addition to amenities. This includes places from some of our sponsors like: **Parkside, Campus commons, Campus One, HOEM or Harrington Housing.** Often come partially or fully furnished

Apartments buildings: Buildings owned by developers that are rented out as self-contained private residences.

Apartment style houses: Typically a house that is owned by one or more persons, Can be rented out entirely or are commonly divided by floor levels and rented as separate apartments.

Condos: Individually owned apartment complex that is rented out. Can include different types of amenities, storage lockers and often onsite security.

Rooms: An individual room rented out in any of the previous options. Often includes access to common spaces and shared bathroom and can be short term or long term.

What type of housing do you want?

Homestay: Shared residence and cultural exchange with a local individual or family(called a host) and a visiting student. Most meals are not mandatory, but some students will select a homestay with meals included. Great option for International and/or exchange students. Can have short or long term stay options. Check out services like **Homadorma**

Should you commute?



What should you budget for?

Be realistic and reasonable! (All prices listed in CAD)

Short-term furnished housing tends to be the most expensive – budget on the higher price end!

Room (in sharedhouse)	\$600-\$1,100/month
Bachelor	\$1,500-\$2,000/month Avg near Ryerson: \$1,800
1 bedroom apartment	\$1,800-\$2,800/month Avg near Ryerson: \$2,300
2 bedroom*	\$2,400-\$3,500/month Avg near Ryerson: \$3,000
3 bedroom*	\$3,800-\$5,000/month

Hydro	\$50+/-month depending on electricity usage (lighting, heat, appliances).
Water	\$20-40/month depending on water usage (faucet/shower use, washing machine, toilet flushing, etc.)

Internet	\$35-70/month depending on plan
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Insurance	\$12-30/month depending on provider
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Groceries	\$40-\$100/week or \$300/month (varies by person)
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Other living costs like books & supplies and entertainment.

*Price is estimated total for all bedrooms; may be divided among roommates



Plan for roommates

How do you find the RIGHT roommates?

Before agreeing to be roommates...

Figure out if you're a good fit using the Roommate Compatibility Checklist

Roommate Compatibility Checklist

Make an informed decision about your potential roommates by asking these questions – and answering them yourself! Select the response that is most like yourself.

SHARING / EXPENSES

When do you pay bills?

- Pay immediately
- Pay by due date
- Pay when we get around to them

How should we pay utilities?

- Split costs evenly
- Separate utility expenses
(e.g. One pays for hydro, one pays for internet)

What are your thoughts on sharing and borrowing?

- Let's share everything - no need to ask
- You can probably borrow my stuff - just ask first

How should we share common-use items?

- Take turns buying
- Split costs evenly
- Buy our own items separately

How should we share common food items?

- Take turns buying
- Split costs evenly
- Buy our own items separately

What else will we share?

- Toaster/kettle/coffee maker
- Towels/sheets

How do you find the RIGHT roommates?

Once you have decided to be roommates...

Agree to a plan for successful living with the Roommate Agreement



Living with roommates can be a great experience, especially when you understand each other's needs and expectations. We first recommend you complete the *Compatibility Checklist* to better understand your roommates. Then, fill out this plan with your roommates prior to moving-in to establish individual responsibilities.

Facts



Property Information:

Unit #: _____ Address: _____
Landlord Name: _____
Landlord Contact Information (cell): _____ (email): _____



Roommate Information:

Full-Year Students: Summer Subletting

Searching in the private market

Where do you start looking?

Search on your own with
Places4Students!



Where do you start looking?

Other websites

- [Bunz Home Zone - Facebook](#)
- Guiker.com
- [Harringtonhousing.com](#)
- Homestay.com
- Padmapper
- Realtor.ca
- Roomies.ca
- UofT's Housing Finder
- Zoocasa.com

If you live off-campus, you can still choose to get a *Ryerson Community Meal Plan*.

How to de-stress the search

Treat your housing search like a job search

Be persistent

Be flexible

Understand the process and be prepared!

Avoid scams

Verify

Keep your cash close

Check the place out

Understand the market

Keep your guard up



Set up viewings

What if I'm not in town to do the viewing?

Sign with a
student-residence
building

Ask someone you
trust who is able, to
do the viewing


Set aside time to visit
a few weeks or a
month in advance and
do multiple viewings

How do you set up a viewing?

Contact landlords by email or phone to request to view the unit in person.

1. Be professional and mature
2. Provide your availability and plan to be flexible
3. Be prepared to apply for the unit immediately after the viewing

Use our [Apartment Viewing Checklist](#) to cover all the essentials while viewing a place



Go to <https://www.ryerson.ca/housing/housing-alternatives/off-campus/resources/> and click on **Apartment Viewing Checklist**

Apartment Viewing Checklist

BRING TO VIEWING

- Phone/camera to take pictures
- Pen and paper to draw layout
- Phone charger to test outlets
- A friend for a second opinion
- Tape measure to measure dimensions

UTILITIES

Included in rent:

- Water
- Hydro/electricity
- Gas
- Cable TV
- Wifi/ internet

Garbage disposal:

- Garbage chute
- Garbage room
- Curbside pickup

Bins provided:

- Garbage
- Recycling
- compost

Heating and cooling:

- Tenant controls cooling
- Air-conditioning
- Tenant controls heating
- Will landlord cover cost for extra heaters/fans?

Electrical / service capacity

- Working outlets in all rooms
 - Grounded (3-prong)
- General electrical capacity
i.e., Can you turn everything on without tripping a breaker?
- Fuse/breaker box
- No 'dead zones' of cell/wifi service

KITCHEN

- Freezer
- Fridge
- Stove
- Microwave
- Dishwasher

Test kitchen sink:

- Hot and cold water
- Good water pressure
- Drains unplugged

LAUNDRY

- Washer/dryer in unit
- Washer/dryer in building
- Cost per use: \$ _____
- Method of payment: _____

BATHROOM

- Working shower
- Storage
- Ceiling in good condition
- Test sink/shower:

Landlord Q & A

Ask these questions to a prospective landlord to learn more about their rental unit

Landlord / Property Manager Contact Information

Name: _____

Phone #: _____

Email: _____

Unit Address: _____

Landlord / Rental Office

- Who do I contact for routine occurrences?
- Who do I contact in case of an emergency?
- What timeframe can I expect a response in?
- What is the best method of communication?

Tip: Always confirm conversations in writing

Maintenance

- Is any unit maintenance required prior to move-in?
- Is there any projected maintenance or renovations expected in the unit/building this year?
 - If yes, how long will it take?
 - What disturbances should be expected?
- Are there any unique maintenance processes?
- Who does apartment maintenance?
- How is apartment maintenance handled?
- What is the timeframe for minor repair completion?
- Will there be lawn/driveway maintenance?

Household Hazards

Building and Unit Safety

- What measures are in place to ensure tenant safety?
- What is the surrounding neighbourhood like?
Tip: Google [Toronto Police's Public Data Safety Portal](#)
- Do all windows and doors lock properly?
- Is there a peep hole on the unit door?

General Care & Upkeep

- Is any repair required prior to move-in?
- Are the walls in need of patching/repainting?
- Are the light fixtures, nails, window hardware, etc. painted over? Still functional?
- Are any surfaces or storage spaces in disrepair? Still functional?
- Are pre-existing damages documented?
Tip: Take unit photos before move-in and email to landlord as a record

Heating & Cooling



Submit rental application(s)

How do you prepare for a rental application?

Preparation begins even before viewings!

- 1. A plan to pay rent**
- 2. Funds for first & last month's rent**
- 3. Official offer letter from Ryerson**

What can a landlord ask about?

Know your rights

A landlord **can** ask questions related to the tenancy, as long as they do not infringe on your rights.

A landlord **cannot** ask you personal questions that interfere with your rights under the Ontario Human Rights Code.



Sign a lease

Leases / Tenancy Agreements

GET YOUR LEASE IN WRITING!!!!!!

Use the [Ontario Standard Lease Form](#) when signing a lease!

- Legal names of the landlord and tenant
- Emergency contact information for landlord and tenant (phone + email)
- Address of the rental property
- Term of rental period (e.g., Sept 1, 2019 to December 31, 2019)
- Agreed upon rent amount and due date (e.g. 1st of month)
- The amount and terms of the first and last month's rent
- Conditions for lease termination



Residential Tenancy Agreement (Standard Form of Lease)

Note

This tenancy agreement (or lease) is required for tenancies entered into on **April 30, 2018 or later**. It does not apply to care homes, sites in mobile home parks and land lease communities, most social housing, certain other special tenancies or co-operative housing (see Part A of General Information).

Residential tenancies in Ontario are governed by the *Residential Tenancies Act, 2006*. This agreement cannot take away a right or responsibility under the *Residential Tenancies Act 2006*.

Under the Ontario *Human Rights Code*, everyone has the right to equal treatment in housing without discrimination or harassment.

All sections of this agreement are mandatory and cannot be changed.

1. Parties to the Agreement

Residential Tenancy Agreement between:

Landlord(s)

Landlord's Legal Name

Landlord's Legal Name

Note:

See Part B in General Information

and Tenant(s)

Last Name

First Name

Last Name

First Name



What are your rights + responsibilities as a tenant?

Mostly applicable in the private rental market – student-housing buildings have some exemptions around security deposits, application fees, and move-out dates

Your rights as a tenant

As a tenant, you are most likely protected under the Ontario Residential Tenancies Act (**RTA**).

The RTA sets the rules and regulations for landlords and tenants, including rent increases, evictions, repairs, and many other issues that affect tenants.

The website [Steps To Justice](#) contains commonly asked legal questions about renting situations, along with clear explanations.

What is required of your landlord?

1. **Contact information** for regular maintenance and emergencies We encourage you to put all requests in writing.
2. **A signed copy of your lease.** S/he cannot make you sign a lease after you have moved in. If you do not have to sign one before you move in, then they cannot insist you sign one later on.
3. **Ensuring your unit complies with health, safety, housing and maintenance standards.** You do not have to take an apartment “as is”; you can request maintenance and your landlord is responsible for making repairs to bring it up to standard.
4. **Access to vital services.** Your landlord legally may not withhold or deliberately interfere with any vital services that s/he is obligated to provide, including hydro, gas, heat and water

What is required of your landlord?

5. **To give you a document entitled “Information for New Tenants”** on or before your new tenancy begins. This document is issued by the Landlord and Tenant Board (L&TB) and outlines your rights and responsibilities as a tenant, and contact info for the L&TB.
6. **S/he may *not* ask for a security deposits or damage deposit** (they are not legal in Ontario). If you pay a deposit, it may only be applied as last month’s rent.
Student Residences Are The Exception!
7. **Ensure transfer of keys to the unit.** The landlord should turn over the key to your unit when you pay the deposit and/or sign the lease. Make sure to test the key in the lock!

As a tenant, you have a right to...

A Safe Home: Your home must be [safe and in good repair](#). This is true even if you knew about the problems before you agreed to rent the home.

Vital Services: You must have access to heat, hot and cold water, electricity, and fuel (such as natural gas). Your landlord cannot shut-off these services, even if you have not paid your rent. Your landlord may shut-off services for a **short time** so that they can **make repairs**. Your landlord might pay for vital services; or you might pay for them.

Heat: Your landlord must heat your home from September 1 to June 15. In Toronto, the landlord has to keep the heat at 20°C minimum.

Privacy: Your landlord can [enter your home only for certain reasons](#). For example, your landlord can enter your home to make repairs or show the home to possible tenants or in an emergency.

What are you responsible for?

Prior to moving in...

- **Be prepared to be committed:** Once you sign a lease (or a pay a deposit, no matter how small), you are bound to that apartment. Application forms can even be binding, so make sure that you want to live in that apartment before you sign anything or hand over any money.
- **Pay your key deposit:** the total amount must be no more than the cost of replacing the key). Make sure to get a receipt for this. This amount should be refunded to you upon move out.
- **Pay your first and last month's rent:** a landlord may ask for this amount upfront and you are required to pay it before move in. A landlord may *not* ask for a security or damage deposit.
 - Ask for a rent receipt for each payment. It should state the amount of rent you paid, the period of time and the specific unit/address it applies to.

What are you responsible for?

Prior to moving in...

- **Take photos of the unit prior to move-in:** be sure to document any pre-existing damages or maintenance issues. Email these to yourself and your landlord as a record.
- **Book elevator for move-out and move-in:** make sure you have agreed on a move-in date with your landlord and the current tenants. If you are moving into a building with an elevator, you will likely need to reserve the elevator for a specific window of time.
- Your landlord may request that you arrange a transfer of accounts to your name for Toronto Hydro (most common) and to provide proof of Tenant's insurance.

[Set up an account with Toronto Hydro](#) (if hydro is not included in rent)

What are you responsible for?

Prior to moving in...

We strongly encourage all Ryerson students living off-campus to ensure they have tenant's insurance.

Tenant's insurance exists to help renters:

- Protect their *personal property* by helping to replace the contents of their apartment in the event of loss, theft or damage;
- Cover *personal liability* (accidental damage to others' property or if someone hurts themselves in your home);
- It may also include *living expenses* should loss or damage force you to live elsewhere.
 - Sometimes parents'/guardians' home insurance will extend to cover full-time post-secondary students — call their insurance service provider to find out.
 - If you require your own independent Tenant's Insurance, call around to various insurance firms to get quotes for rates on insurance.

Don't forget!

Check out the **Off-Campus Housing** website for information on...

- finding a place
- living in a place
- moving out of a place

Ryerson University

my.ryerson.ca Directory

Search Ryerson.ca

Student Affairs > Housing & Residence Life

Off-Campus Housing

Home Finding a Place Living in a Place Moving out of a Place Resources Sponsors Commuter Hostel Contact

Living in a Place

- Rights and Responsibilities
- Subletting
- Landlord Issues
- Bedbugs, Pests, and other Household Hazards
- Regular Repairs and Maintenance
- Rent Payments and Increases
- Lease Renewals

Finding a Place

Moving out of a Place

Resources

Sponsorship

Commuter Hostel

Living in a Place

Living in a place should be safe and comfortable throughout your tenancy. Read through our advice for maintaining a successful and enjoyable living experience.

Rights & Responsibilities

Subletting

Landlord Issues

Household Hazards

<https://www.ryerson.ca/housing/housing-alternatives/off-campus/>

Off-Campus Housing Support

The Off-Campus Housing Office is here to support you in your search for a place to live off-campus.

Services we offer include:

- Suggestions for how to search effectively and secure a place to live
- Resources for doing viewings, signing leases, and living with roommates
- Helping you understand your rights & responsibilities as a tenant

Connect by email at offcamp@ryerson.ca

Follow us on social media to stay connected and updated!



[@RU_Housing](https://twitter.com/RU_Housing)



[@ruhousing](https://www.instagram.com/ruhousing)

You can also download all the resources referenced in this session from our website!