

Orientation to Ontario

HOUSING

HOUSING OPTIONS

Temporary Housing – When you first arrive in Ontario, you may need a temporary place to stay. Hostels are low-cost alternatives to hotels. To find temporary housing, search tourism websites in your area or buy a tourist guidebook that lists accommodation options.

Non-profit Housing Co-op – Co-ops are owned and managed by members or residents, but residents do not own their units. You must apply to live in a co-op and rents are usually lower than average. For more information, visit ontario.ca or findlink.at/NPHousing

Government-Assisted or Subsidized Housing – In subsidized housing, rent is based on your income. Many people spend years on the waiting lists for this type of housing. For more information, visit ontario.ca or findlink.at/housing

You can also ask your settlement counsellor for help. To find a settlement agency near you, visit services.settlement.org/en

Shelters – Shelters provide short-term emergency housing for people who are homeless or in crisis. To find a shelter in your area, call 211.

Housing for Seniors –

There are many types of housing for seniors in Ontario. Call the Ministry of Seniors and Accessibility at 1-888-910-1999 or visit ontario.ca or findlink.at/seniorguid

Post-secondary Student Housing

Universities and colleges provide housing for their students for an additional cost. On-campus housing often includes meals. Contact the housing department of the university or college you plan to attend for more information. Student residences are sometimes available to non-students in the summer.

RENTING AND APARTMENT OR HOME

The Residential Tenancies Act (RTA) contains all the rules that landlords and tenants must follow. Read it online at ontario.ca or findlink.at/RTAct

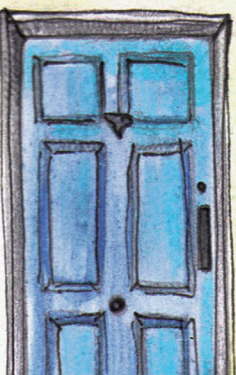
You can also call the Landlord and Tenant Board at 1-888-332-3234 or visit tribunalsontario.ca/ltb

- You may be asked to sign a lease— a legal contract to rent for a set period of time, usually a year.
- You may be asked to pay your last month's rent before you move in.

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- You may be asked to pay a security deposit. This should be returned to you when you move out, if there is no damage.
- You will usually be asked to pay your rent on the first day of every month.
- Your utilities, such as heat and electricity, may be included in your rent or you may have to pay for them separately.
- For more information about housing, visit settlement.org or findlink.at/housing

Finding Rental Housing

- Check classified ads in your community's newspaper at findlink.at/Newspapers

Look for “Apartment Available” or “For Rent” signs in your neighbourhood. Visit viewit.ca

BUYING A HOME

- To be approved for a home loan you must have good credit. Speak to your bank about how to establish a credit history.
- When you make an offer on a house, it should be conditional on passing the home inspection. If a licensed home inspector finds that repairs are needed, you can cancel or change your offer.

For more information, read Canada Mortgage and Housing Corporation's guide for newcomers at cmhc.ca or findlink.at/CMHCnc

DID YOU KNOW?

Most people borrow money to buy a house in Ontario. You can apply for a mortgage at your bank or through a mortgage broker.

