

TENANT *Toolkit*



Purpose

The purpose of this toolkit is to provide information to tenants about their rights and responsibilities. It will also provide helpful tools and resources to ensure a successful tenancy. There are 3 different Tenant Toolkits each with a slightly different focus.

- **Looking for a place to live** is geared towards individuals engaging in the first steps of finding a place to live.
- **So you've found a place** was developed to help a person secure their rental unit and understand their rights and responsibilities
- **Helpful Hints** helps tenants understand their rights as well as troubleshoot some common problems. It will be split up into various brochures.

All of the guides end with a resource section that includes agencies and websites where you can get more information

None of these guides are intended as a replacement for any legal advice you may need to obtain.

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So you want to find a place...

The search for housing can be overwhelming. There are so many factors to think about when looking for a place to live.

What location do I prefer? How much can I afford? Which schools are in the area? Does it need to be on a bus route?

The decisions can seem never-ending. This is why we have

provided a checklist of questions and a Basic Monthly Budget Review to complete before beginning the search for a home.

Once you have worked through the checklist and monthly budget review you will have a better idea of what you are looking for, and the search may seem less overwhelming.

“A house is made of walls and beams; a home is built with love and dreams.” ~ William Arthur Ward

The Rental Checklist

- How much can I afford for rent and utilities? (Complete the Basic Monthly Budget Review before entering this)
- Do I need it to be furnished?
- How many bedrooms do I need?
- Do I need an elevator?
- Do I need an accessible unit?
- What area of town am I looking to be in?
- Do I need access to public transit?
- Do I need parking?
- Do I need a pet friendly unit?
- Do I have supports in the area?
- What school will my child attend?
- Do I need on site laundry facilities?
- Add any other Housing needs or wants

You can complete the Basic Monthly Budget Review Form to get a better idea of what you can afford.

What can I afford?

A monthly budget review is a good way to look at your expenses compared to your income. It can help you identify your spending habits and allows you to see where there may be gaps.

To get started, you will need to figure out your total monthly income. Some examples of income may include your wage/pay, ODSP/OW, child support, Child Tax Benefit, alimony/spousal support, CPP/OAS/Gains, EI, regular gifts from family/friends (only include this if you know they will continue to gift you this money in an ongoing every month way), investment income, etc.

You can complete the Basic Monthly Budget Review (found on the next page) to get a better idea of what you can afford. It may be helpful to leave the rent amount out until you figure out the rest of your budget. Once you figure out the rest of your income minus your expenses, you'll be able to see how much you have leftover, and how much you will be able to spend on rent. Keep in mind, it is always a good idea to try and leave a little extra money left over for emergencies.

MONTHLY Budget

Date: _____

Mortgage/Rent: _____ Dish/Cable: _____
 Utilities: _____ Internet: _____
 Home Insurance: _____ Personal Loan: _____
 Car Insurance: _____ Credit Card: _____
 Car Loan: _____ Groceries: _____
 Home Phone: _____ Gas: _____
 Cell Phone: _____ Misc.: _____

MONEY IN - MONEY OUT = MONEY LEFT

Budget Notes:

The Search

Now that you have completed the Rental Checklist, and you know your budget, it's time to hit the pavement...but where do you start?

Check with friends and family who might know someone who is looking for a tenant. Many landlords do not advertise as they find renters through word of mouth. You can also search housing listings on the internet. Most housing ads contain the information you will need to know, such as; the size of the unit, where it's located, contact information for the landlord or property manager, the monthly rent amount, and what is included in that price (utilities, laundry, etc.)

Where else can I look?

There are many property management companies, as well as non-profit housing companies located in Simcoe County. You will find a few suggestions on the following page of places you can contact.



Be Mindful!!

When looking for a place to live you need to be aware of potential scams. Do not send an email transfer, or give any money to anyone without first seeing the apartment or room **and** making a tenancy agreement, ideally in writing.

Some common **red flags** of a rental scam may include:

- You're asked to send money without having met anyone or without having seen the unit yet.
- The landlord seem too eager to rent the unit to you
- The landlord is requesting illegal deposits or unreasonable upfront costs
- You are told you do not need a Lease
- The landlord repeatedly makes excuses for not being able to show you the actual unit
- You feel overly pressured to rent the unit



Hours and Locations

Empower Simcoe

39 Fraser Court
705-739-0485

Monday to Friday from 8:30 a.m.
to 4:30 p.m. (by appointment only)

The David Busby Street Centre

88 Mulcaster Street
705-739-9909

Monday, Wednesday and Friday
from 8:30 a.m. to 12:00 p.m. (drop in)
Tuesday and Thursday from 1:00 p.m.
to 3:00 p.m. (drop in)

The Salvation Army

16 Bayfield Street
705-728-3737 ext. 226

Monday and Wednesday from 9:00
a.m. to 11:30 a.m. (drop in)

Youth Haven

22 Wellington Street East, Unit 20
705-739-7616

Monday and Wednesday from 9:00
a.m. to 12:00 p.m. (by appointment
only)

The Elizabeth Fry Society

102 Maple Avenue
705-725-0613

Tuesday from 9:00 a.m. to 12:00
p.m. (by appointment only)

Looking for a home...

Simcoe County Housing Corporation maintains the wait list for rent geared to income housing in the county of Simcoe. You can request an application, or get more information by contacting 705-725-7215 and pressing 3. You can also find their application online at Simcoe.ca.

Barrie municipal not for profit housing has a mix of rent geared to income and market units. For rent geared to income, you must first complete an application through Simcoe County Social Housing. For market rent, you can contact BMNPHC directly at 705-727-0414. The rents are below the average market rent, and are considered affordable for lower income individuals.

Kijiji.com is a great website that you can search for listings. You can filter your search by apartment size, as well as by price. Most listings provide either a phone number, or an email to contact the prospective landlord.

Property Management Companies are companies that work for landlords to find prospective tenants, collect rents and maintain the rental units.

Property management companies are a great resource as they usually have many different properties available in all areas of Simcoe County at various price points. Some property management companies around Simcoe County are:

- A.G. Secure
- Property Management Barrie
- RG Group
- DMS Property Management

Barrie Housing Support Services is a resource center available to help individuals and families find housing. Services include a housing list that is updated and circulated every Monday and Thursday, workshops, and additional housing search supports for those who need it. Barrie Housing Support Services operates out of a number of locations. The hours and locations are as follows listed on the left-hand side of this page.

Contacting the landlord

When you have found a housing listing that you are interested in, you will need to contact the landlord or property manager. The landlord will have indicated in their ad whether they prefer to be contacted by telephone, text or email. Keep in mind that it is your job to sell yourself to the landlord. You want to create a good first impression. At all times be sure to speak clearly, be polite and respectful.

Information you should be asking about include things like:

- Is the unit inclusive of utilities (are they included)?
- When is it available?
- Is the unit pet friendly?
- Is there a good time to set up a viewing?

The Viewing

Prior to renting a place you will need to arrange to meet the landlord or property manager to see the unit. This is called a viewing. Often the landlord will have prearranged times when she/he is available and may not be flexible to meet with you at a different time. Also, it is not unusual for multiple people to be looking at a unit at the same time.

While you are checking out the unit, the landlord is checking you out. It is important to present yourself in the best possible light. Be sure to arrive on time. If you can, shower and put on fresh clean clothing before going to see the unit. At all times be polite and respectful.

Identify the positives, and make note of your concerns. Refer back to your rental checklist and identify whether or not the unit will meet your needs.



Remember...

- Always be polite and respectful.
- Make sure to write down all the questions you'd like to ask before calling the landlord to ensure you don't forget anything.
- Always leave contact information for yourself with the landlord in case he/she needs to reschedule.
- Treat the viewing like an interview, dress professionally and act professionally at all times.
- Smile and be yourself!
- Don't be afraid to decline the unit if it doesn't suit your needs!



Ok or Not Ok?



- What is your name and current address?
- What is your income?
- Where do you work?
- How many people will be living with you, and their name(s)?
- Do you have pet(s)?
- Do you smoke?
- May I do a credit check?
- Could you provide references from past landlords?



- Are you pregnant?
- Do you plan to have (more) children?
- Are you married, single or divorced?
- What is your ethnic background?
- What is your sexual orientation?
- Do you receive public assistance?
- How old are you?

Can they ask me that?

While you are viewing the unit, or in the application form, you can expect that the landlord will ask you some questions. The landlord cannot ask you questions that interfere with your rights under the Ontario Human Rights Code.

What if the landlord asks something they aren't allowed to ask?

- Always respond in a polite and respectful manner.
- Let the landlord know that it is your understanding that the question asked is not allowed under the Ontario Human Rights Code.
- If you feel comfortable, you can answer the question, but remember you do have the right to refuse.
- If you feel that you did not get a unit due to your answer, or refusal to answer an inappropriate question you may have some recourse.

If you have any questions, you may contact your nearest Community Legal Clinic to help you. In the County of Simcoe the phone number for the Legal Clinic is 1-800-461-8953.

Whenever you go to a viewing, talk to the landlord or fill in an application, you should expect to have to answer some or all of these questions. Your response to these questions can impact how the landlord views you. Be polite and respectful at all times. Remember to answer questions simply, without going into too many details about your personal life. If you think that your answer may negatively impact your chances of being approved for the unit, you should plan a response that is reassuring, and gives positive reasons to contrary.

It is best to be upfront with the landlord about any negative information they may find out. *For example:* If a credit check is requested, and your credit is poor, own up to it. Explain why it's poor, as well as the steps you are taking to improve it. Try not to leave questions unanswered unless they contravene the Human Rights Code.

The Application

The application process can vary from landlord to landlord. Some may ask you to fill out a detailed form, others may ask you some question while you're at the viewing.

Answer only the questions asked by the landlord or on the application. Also, try not to give long extended answers; the landlord does not need to know all the details of your life, only relevant information that may impact your ability to be a successful tenant.

Credit Checks

A landlord requires your permission to perform a credit check. Many landlords request credit checks as a standard part of the application process. If the landlord requests a credit check from one potential tenant, they must request it from all potential tenants. While you can refuse, the landlord may choose not to rent to you because of this.

If you know that your credit report is poor and you have agreed to a credit check you should:

- Inform the landlord that you have poor credit.
- Simply explain the reason(s) why your credit is poor.
- Inform the landlord of the steps you've taken, or are taking, to improve your score.

This does not guarantee that you will get the unit. That is still up to the landlord's discretion

Note: Your Social Insurance Number (SIN) is not necessary for conducting a credit reference check. Giving your SIN number for a credit check is optional and should only be done if you are comfortable **and** you feel the landlord is able to safeguard the information adequately.

Note: Your Social Insurance Number (SIN) is not necessary for conducting a Credit Check. Giving your SIN number for a Credit Check is optional and should only be done if you are comfortable and you feel the landlord is able to safeguard the information adequately.



Credit Score Sites

Free to Access:

Credit Karma
www.creditkarma.ca
 Borrowell
www.borrowell.com

Paid Subscriptions:

Transunion
www.transunion.ca
 Equifax
www.equifax.ca

Order by telephone

Call the credit bureau and follow the instructions
 Equifax Canada
 Tel: 1-800-465-7166
 TransUnion Canada
 Tel: 1-800-663-9980 (except Quebec)
 Tel: 1-877-713-3393 (Quebec residents)

Contact Us!



Simcoe County Regional Housing First Program

*39 Fraser Court, Barrie, On
705-728-9082
705-726-6875*

Website Links

Canadian Employment Insurance Benefits (EI)

<https://www.canada.ca/en/services/benefits/ei.html>

Ontario Works (OW)

<http://www.mcsc.gov.on.ca/en/mcsc/programs/social/ow/>

The Ontario Disability Support Program (ODSP)

<http://www.mcsc.gov.on.ca/en/mcsc/programs/social/odsp/>

Canada Pensions Plan (CPP)

<https://www.canada.ca/en/services/benefits/publicpensions/cpp.html>

Old Age Security (OAS)

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security.html>

Guaranteed Income Supplement (GIS)

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html>