

Off-Campus Housing for International Students Transcript

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Welcome to the Off-Campus Housing in Ontario session for Trent International Students. This webinar is part of an Off-Campus Housing Series hosted by Trent University. Thank you for joining us here today.

Before we get started. Let's begin with some introductions:

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Purpose of this session

- The purpose of today's session is to provide an overview of the process from preparing to securing off-campus housing in the Peterborough and Durham regions
- This session is tailored to international students and other newcomers to Ontario and as such we will discuss how to prepare yourself to successfully find safe and affordable off-campus housing

Steps to Securing Housing in Ontario

There are several steps that are involved in finding off-campus housing. In today's session we will overview the steps with a newcomer lens and then we encourage you to attend the upcoming off-campus housing sessions in this series to learn more in depth about each step along the way. The steps are as follows:

- 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
- Step 6: Sign a Lease
- Step 7: Know Your Rights and Responsibilities

Step 1: Consider your Finances, Needs, and Priorities

Before you begin your search, you need to consider your finances and budget - how much you can afford to pay? Consider all the expenses you will need to pay each month including rent and your overall income.

You will also need to consider location -where you would like to live ideally (consider proximity to campus and essentials like grocery stores, pharmacies, etc). Would you prefer to live closer to downtown or closer to campus?

Lastly, you will need to consider what specific needs you have? How many rooms do you require? Do need a parking space? Is cost more important than privacy – or would you prefer to spend more for a private apartment?

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 based on what is available for rent.

Types of Rental Housing in Canada to Consider

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

- Rent a Room in Shared House \$
 - Many students select to rent a room in a shared house as it is the most cost effective. This is where a house is divided into several private bedrooms with shared common areas including kitchen and bathrooms. A landlord manages the property, and each roommate is responsible for paying their rent to the landlord. Utilities are divided amongst the tenants.
- Entire House \$ / \$\$\$\$
 - Another option is to rent an entire house as a group on a joint lease where one single payment is made to the landlord. This can be a cost-effective option, however, can also lead to problems if roommates fail to pay their rent and the other roommates on the lease can become responsible for failed payments. If this is an option that interests, you – ask the landlord for a Tenancy in Common rather than a joint lease – this way all roommates in the unit are responsible for their own payments.
- Basement Apartment in a House \$\$
 - A popular option for students that don't want to live with many roommates but are looking for something more affordable than a standard apartment is renting a basement apartment. Legal basement apartments are self-contained and have their own bathroom and kitchen. Rent is paid to the landlord.
- Duplex/Triplex \$\$
 - A common option in Peterborough and Durham is renting a unit in Duplex/Triplex. A duplex or triplex is a house that is divided into self-contained units. Divided into two is a duplex, divided into three, is a triplex. Often, the owner of the house will live in one unit and rent out the others. Rent is paid to the landlord.
- Apartment Building Unit \$\$\$
 - The next option is a bit more costly: renting an apartment unit. All the units in apartment buildings are self-contained. Units are owned by a central

property management company and the tenant pays rent to the property management company rather than a landlord.

- Room in a Shared Apartment \$\$
 - There is also the option of sharing a two- or three-bedroom apartment with roommates.
- Condo \$\$\$\$
 - One of the more expensive options is renting a condo. A condo is a unit that is owned by a private landlord in a building. Condos have shared spaces and when renting a condo, you will pay fees that go towards these shared facilities – common rooms, gym, pool, etc. Each condo has different features. You pay your rent to the condo owner.
- Off-Campus Student Residences – Not Trent Affiliated \$\$
 - Another common option, especially in the **Greater Toronto Area** are off-campus student residences that are not affiliated with the university. These buildings have units similar to dorm rooms and have shared common areas. Rent is paid to the property management company.

Step 2: Do Some Rental Market Research

Doing some market research well before you need to find and secure housing will allow you to get a better idea of what is out there, learn how to read listings, and see what the average cost of housing is in the area you intend to search.

The amount you spend on housing varies on type of unit and its location.

According to the Canada Housing and Mortgage Corporation, the average rental costs for Peterborough for 2019 are as follows:

Bachelor: \$785

One Bedroom: \$942

Two Bedroom: \$1,104

Three Bedroom +: \$1,347

These are the average costs based on 2019, and they do not include other housing expenses including utilities. Housing costs increase each year, so do keep this in mind.

Durham and the Greater Toronto Area (GTA)

According to the Canada Housing and Mortgage Corporation, the average rental costs for the Greater Toronto Area for 2019 are as follows:

Bachelor: \$1,138

One Bedroom: \$1,356

Two Bedroom: \$1,547

Three Bedroom +: \$1,72

Once again, these are averages based on 2019, and often increase each year.

So now that we have covered some rental market averages, let's consider the total of how much you can expect to spend each month on total housing expenses. How much can I Expect to Spend?

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		Tenants Insurance	
Living Costs	\$400 - \$ *Depends on lifestyle	Living Costs	\$500 - \$ *Depends on lifestyle

Those are some averages to give you a general idea of what you can expect to budget for each month for your housing related costs. Many student tenants find roommates to share these costs.

Step 3: Begin Your Search

The next step is beginning your search! The first thing to be mindful of is understanding what is included in each listing you encounter - the listing summarizes what is included in the lease and what expectations you can have if you choose to rent.

You should consider some of the following:

- Rent + Utilities versus all inclusive. All-inclusive means that rent and utilities are included in the fee that you pay each month to the landlord. If the listing indicates

\$650 all inclusive – this means you will pay a total of \$650 each month which includes both rent and utilities. Always clarify with the landlord if internet is included as well or additional.

If the listing states Rent plus utilities, this means that they are posting the rent price and utilities will be an additional cost. Most listings give an average of those additional costs. You would be responsible for paying rent to the landlord and the utilities directly to the utility's provider.

- Location is key when renting. Consider how close the unit is to campus. Is there a bus stop near the unit that can take you to campus? Do you have to transfer to another bus? How many times? How long will the commute be? How close is the unit to necessities including the grocery store or pharmacy?
- Next, consider if the unit is landlord occupied or not. You may be looking to live in a room with a Canadian family or you may be looking to just live with other students. If the unit is landlord occupied, this may mean you are living with them in a house and renting a room. If you are renting a duplex or triplex, it may just mean they are living in another self-contained unit in the building.
- Landlord expectations. Consider what your landlord expects of you during tenancy versus the lifestyle you live and what your needs are.
- The next important consideration is the amenities in the unit. Is there laundry on-site? Is it in the unit or shared in the building? Does it cost money? How much does it cost per load? If there is no laundry on site, where is the nearest laundromat? Is it within walking distance? Is there free parking on site? Is the unit furnished or will you have to purchase your own furnishings? Is there air conditioning in the unit? Make sure you read the listing carefully.

When Should I Start Looking?

So, when should you start looking for a unit to rent? To preface the answer to this question, you first need to understand how leases work in Canada. A lease is a legally binding agreement to rent property between a landlord (lessor) and a tenant (lessee).

In Canada, leases tend to be 1 year in length and rent is paid monthly. If a tenant chooses to leave the unit at the end of the 1-year lease agreement, they must provide the landlord 60 days' notice of evacuation. If a tenant decides to continue living in the unit, their lease automatically transfers to a month-to-month lease. No new lease needs to be signed. The tenant still must provide 60 days' notice prior to moving out of the unit.

Therefore, many rental units are posted around 40-60 days prior to start of the lease. As mentioned, you should always do rental market research to see what to expect and know what to look for well ahead of your search, but most listings are posted 60 days prior to the start of the lease and that's a good time to begin your search.

Where to Begin my Search?

When looking for off-campus housing, one of the best sites to search on is Places4Students. This is a Trent affiliated site where landlords and property management companies can post their listings, and Trent students can also post roommate advertisements.

Students can also search on websites such as Kijiji, Facebook Marketplace, and Rent Board. However, no matter where you search, it is very important to beware of scams. Housing scams are on the rise during the pandemic but are prevalent even in typical years.

If you have found a place that you are interested in viewing or have any additional questions about the unit, you can then contact the lister by the method indicated on the listing.

Scams

Scams are very common in the rental market, and it's important that you protect yourself. We recommended researching rental market prices to see what the average price is for your preferred area, but this research also helps you determine when a rental listing may be too good to be true.

The safest way to confirm if a listing is legitimate, is to book a viewing in person and ask questions!

If you must find housing prior to arriving in Canada, ask for a virtual viewing. This is not a pre-recorded video of a unit. This is a live virtual tour that your landlord will take you on to view the unit in real time. It can be on Facetime or Skype or Whatsapp.

Before signing a lease and making a payment, you can also ask the landlord for proof of ownership. I would highly recommend this if you have not seen the unit in person.

The bottom line is, don't provide payment before viewing the unit and thoroughly reviewing and signing a lease agreement.

What can a landlord legally ask of you for payment?

The next important piece has to do with making a payment to your landlord or property management company. What can a landlord legally ask of you for payment?

A landlord can legally ask you to pay last month's rent as a 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.

The landlord can also ask for a key deposit, which will be returned to you upon returning your keys at the end of the lease, as long as you don't lose them.

A landlord cannot ask for any additional deposits.

Find Roommates

If you would like to seek roommates to begin your housing search with, you can search the Roommate Profiles on Places4Students.com. You can also post your own profile indicating your roommate preferences and how much you are looking to spend on utilities and rent.

Choose roommates wisely. Consider your own lifestyle, cleanliness, and noise level. Just because you are friends with someone, does not make them a suitable roommate. Discuss expectations – how would you divide chores like cleaning? How does each party feel about having friends over? Are they introverted or extraverted? There will be a webinar on choosing roommates on December 8th. The time is to be determined but check your Trent email for an invite in the coming month!

Step 4: Set up a Viewing

So, you have done your research, you have found a unit you are interested in, the next step is to set up a viewing.

- Contact the lister by the method provided on the listing to request to view the unit
- Emphasize professionalism as each interaction with the landlord will impact if your application is accepted or denied - think of this as contacting a potential employer
- Provide your general availability and be flexible with your schedule
- Seeing a unit in person is always 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 through a hotel or Airbnb, and begin your search in person.
- However, we recognize that this is not always possible, especially during the COVID-19 pandemic, and most landlords are offering virtual viewings.

Questions to ask during viewing:

It's important that you ask the right questions during the viewing to ensure you know exactly what to expect and if the unit meets your needs. Some questions we recommend asking are:

- Are utilities included? If not, how much do they cost approximately each month?
- 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? Am I able to decorate or paint the unit? Can I hang anything on the walls?
- What are the other tenants like? How many tenants are there? Are they students also?
- 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 as well.

Step 5: Submit A Rental Application

So, what is included in a rental application? The landlord is looking for your plan to pay rent. If you do not have any rental history, they typically ask for a guarantor - this is someone that agrees to pay your rent should you default on any payments. A guarantor must be Canadian.

Obviously, for many international students, securing a guarantor is not possible. Instead, the landlord will want to know your plan to pay rent.

If you provide a guarantor - they will ask to do a credit check of their credit history in Canada and ask for an employment letter and their total income.

If you will be paying your rent on your own or with the support of your parents and scholarships or funding, you will need to provide supporting documentation including bank statements or funding letters.

The application will also require that you provide your home address and government ID including your passport and study permit.

A landlord will also ask for references - someone that can vouch that you will pay rent on time and are a responsible person. Typically, they want references from past landlords. But there are many first-time renters out there - you can provide references from past employment, teachers, or even your parents. Having your parents as a reference can be useful as an international student especially if they will be paying for your rent each month. Your references don't have to be Canadian.

It is important to note that a landlord cannot flat out refuse your application because you are a newcomer to Canada and therefore lack credit history and or Canadian references.

What can a landlord ask in a 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 statement)
- Conduct a credit check to make sure you can pay the rent.

Landlords cannot ask personal questions such as:

- 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

Now that you have viewed a unit, verified its legitimacy, applied, and the landlord has accepted your offer. You will be provided with a rental agreement, otherwise known as a lease. 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, and any other restrictions.

Always ensure you get the lease in writing, Ensure the landlord is using the Ontario Standard Lease Form. There is a great guide for newcomers on the Ontario Government Website. It provides an overview of the Ontario Standard Lease and what can and cannot be included. If you scroll to the bottom of the guide, you can also find this information in 21 different languages.

Lastly, while technically legal, do not agree to verbal lease agreements - this never ends well for the tenant.

Step 7: Know Your Rights and Responsibilities

Once you have moved into your unit, it's important to know your rights and responsibilities and the rights and responsibilities of your landlord.

The landlord is responsible for:

- Providing a safe unit
- Providing essential services such as heat, water, hydro, and gas

- Privacy - a landlord must inform you before entering your unit.
- Providing you with legal tenant documents if asked
- Prevention from unlawful eviction. You can check the Ontario Government website for more information on unlawful and lawful eviction.
- Allowing children in the unit. They cannot decline your application or ask you to leave a unit due to you having children.
- Controlled rent increases. In most cases, the rent for a residential unit can be increased 12 months after either the last rent increase or the date the tenancy begins. The guideline for maximum percent of rent increase changes each year. The guideline for 2020 is 2.2%. You can research this each year by viewing the Ontario Residential Tenancies Act. The landlord must give a tenant written notice of a rent increase at least 90 days before it takes effect.

Responsibilities of Tenant

As a tenant, you have responsibilities too! Tenants are responsible for:

- Committing to a legally binding lease agreement
- Paying last month's rent or first and last month's rent
- Paying a key deposit
- Arranging to book the elevator for move-in (if applicable)
- Arranging to have utilities connected
- Paying rent in full and on time
- Keeping unit clean (unless otherwise stated in the agreement)
- Honouring the lease agreement
- Repairing damaged caused
- Obeying the law

Upcoming sessions:

Don't miss out on our upcoming sessions in the Off-Campus Living Tuesday Webinar Series.

Learn more in depth on where to start your search, what to look for in your housing search, and finding and selecting roommates.

Check out www.trentu.ca/living-offcampus for more details or check your email in the coming weeks for an invite to these sessions.

- Where to start your Search - November 24
- What to Look for in your Housing Search – December 1
- Let's Talk About Roommates – December 8

Contact Trent International

As always, if you have any questions, please reach out to us at Trent International. Our email is international@trentu.ca.

Thank you for joining us.