#### **Tips for Housing Search**

- Always beware of potential scams; Never send money without seeing the unit. If it sounds too good to be true it probably is. A price that's too low can be just as bad as one that's too high.
- Before searching determine a budget. Don't forget to include the cost of Utilities, if not included in the rent.
- Determine your requirements, if you need to be close to any necessary amenities, schools, or public transportation. Keep in mind you may need to prioritize your needs over your wants.
- The market is competitive so it is best to look
  online every day if possible, contact landlords
  right away, and try to set up viewings as soon
  as possible.
- Take note of how easily the landlord can be contacted and how quickly they're able to show the unit. If they seem to delay with excuses or want a deposit before sorting out important details, it's probably best to move on.
- When leaving a voicemail, speak clearly and don't rush the message. If you don't hear back form the landlord, call again.
- While online listings are most common, you can also try newspapers, walking around your preferred neighborhood, social media, bulletin boards, community agencies, friends or family.
- Talk to neighbors in the area to see what they have to say about the rental units. Word of mouth is great insight into your new home

### Internet Rental Sites

www.housingconnect.net www.kijiji.ca www.viewit.ca yourclassifieds.ca www.padmapper.com https://realestate.mitula.ca www.rentboard.ca www.rentpanda.ca www.zebrapm.ca www.trovit.ca https://ca.easyroommate.com www.rentals.ca www.rentcafe.com www.247apartments.com www.rentseeker.ca Point2homes.com www.craigslist.org www.gottarent.com www.realstar.ca www.nexthome.yp.ca www.torontorentals.com www.walkscore.com

# **Housing Resources**

Access to Housing (subsidized housing) 905-546-2424 x3708 Landlord and Tenant Board 1-888-332-3234 Hamilton Community Legal Clinic 905-527-4572 YMCA 905-529-7102 Centre for Equality Rights in Accommodation 416-944-0087 **Community Legal Education Ontario** https://www.cleo.on.ca/en **Financial Resources Ontario Works** 905-546-4800 **Ontario Disability Support Program** 905-521-7280 **Christians Against Poverty** 289-684-9181 **Catholic Family Services** 905-527-3823 YMCA Employment Services (Careerworx!) 905-540-9679 **Other Resources** Immigrant Working Centre 905-529-5209

> Wesley Urban Ministry 905-528-5629







119 Main Street East Phone: 905-526-8100 Fax: 905-528-1448

# Phoning the Landlord (before the viewing):

- Do not call before 9 a.m. or after 9 p.m.
- Plan what you are going to say. Create a list of questions you want to ask the landlord
- Keep a list of the Landlords you've called (Landlord name/Date/Rental price)
- Try to avoid disclosing too much personal information
- If the landlord says the unit is rented you might ask if any other units will be coming available

**Don't have a phone number?** Sign up for a LINKS voicemail (\$15 for 4 months of service)

#### Need a mailing address?

Access free mail services

\*Voicemail and mail services available through Housing Help Centre—Hamilton & Area\*

### What to Bring:

- Positive references (ask your references in advance if you can use them)
- Landlord references (if you don't have any, be prepared to explain why not)
- Employment or income verification
- Photo ID
- Bring a positive attitude; don't complain about a previous landlord or employers
- Landlords may request a credit report, credit score, or both
- It is important to know that you do not have to give out your SIN if you do not want to do

# **Understanding Credit:**

Landlords are legally allowed to request credit checks from potential tenants. It is a good idea to know what is on your credit repot before allowing a landlord to do a credit check.

A credit <u>REPORT</u> will show your full credit history. A credit <u>SCORE</u> will only provide a number based on how good your credit is.

Landlords may ask for your credit report, credit score, or both.

To get a FREE credit report or credit score visit Credit Karma www.creditkarma.com

# If you do not have good credit, you can try the following:

- Focus on landlords who are less likely to do a credit check; for example where you deal with the owner, and not a property management company's head office
- Explain your situation to the landlord in a positive light (don't complain about previous landlords)
- Provide positive references, including landlords who can verify you always paid your rent on time
- Provide a co-signer if possible
- Set up direct pay for rent/utilities if you receive Ontario Works or Ontario Disability Support Program

### At the Viewing:

- You are trying to make a positive impression landlords can have many tenants applying for the same apartment; you want them to choose you.
- Be on time or early for the viewing.
- Try to make a good first impression; think of it like a job interview.
- Dress professionally. Clothing should be free of stains, holes, pet hair, and wrinkle free
- Always be polite and courteous.
- Be conscious of how much information about your personal life you are providing.
- Confirm the rent and what utilities are included; if utilities are not included, ask the landlord for an estimate
- Ask about laundry facilities, parking, pet policy, maintenance, and any other questions you have.
- If you like the apartment, be sure to tell the landlord you are serious about it; ask for an application or inquire about the application process.
- Thank the landlord for their time.
  After a Viewing:
- Fill out the application and provide it to the landlord as soon as possible. The market is very competitive and units rent quickly.
- If you don't hear back from a potential landlord, be sure to follow up with them.
- Be prepared that you may have to apply to more than one unit before you secure housing. The market is extremely competitive.

# Moving In:

- Pay your rent on time. If something does happen that there is going to be a slight delay, contact your landlord ahead and explain but do not make a habit of this.
- Keep the unit clean and do not damage the unit. You are responsible for your actions and that of your guests. If you have guests and there are damages or noise complaints from neighbours you are responsible and it is grounds for eviction.
- Tenants are responsible for malicious or accidental damages to the unit (i.e. nails hammered in the wall, spills on carpets) Landlords are responsible for damages due to fair wear and tear (i.e. leaking taps, broken toilet, faults that make the premises unsafe)
- If there are repairs that are needed you cannot withhold your rent no matter how bad the situation is. You should contact the Landlord and Tenant Board at 1-888-332-3234 or the Hamilton Community Legal Clinic at 905-527-4572
- Sign up for tenant insurance online or by phone

http://tenant.hscorp.ca

1-866-940-5111

• To find out if you are eligible for a credit on your hydro bill visit

https://ontarioelectricitysupport.ca/

or call 1-855-831-8151