

# Finding a Place

## Off Campus Housing Resources

Click on the following headings to find out more!

**Determine Your Needs**

**Search Tools**

**Roommates**

**Living Cost**

**Viewings, safety and scams**

**Rental Applications**

**Leases, Tenant Insurance, and Your Rights**

*If you have any questions about living off campus please connect with TMU's Off Campus Housing Office at [offcamp@torontomu.ca](mailto:offcamp@torontomu.ca)*

*Watch our [Off Campus Housing 101 Webinar](#) for tips and tricks for your housing search*

*Visit the Off Campus Housing Office website for more resources:  
<https://www.torontomu.ca/housing/housing-alternatives/off-campus/>*

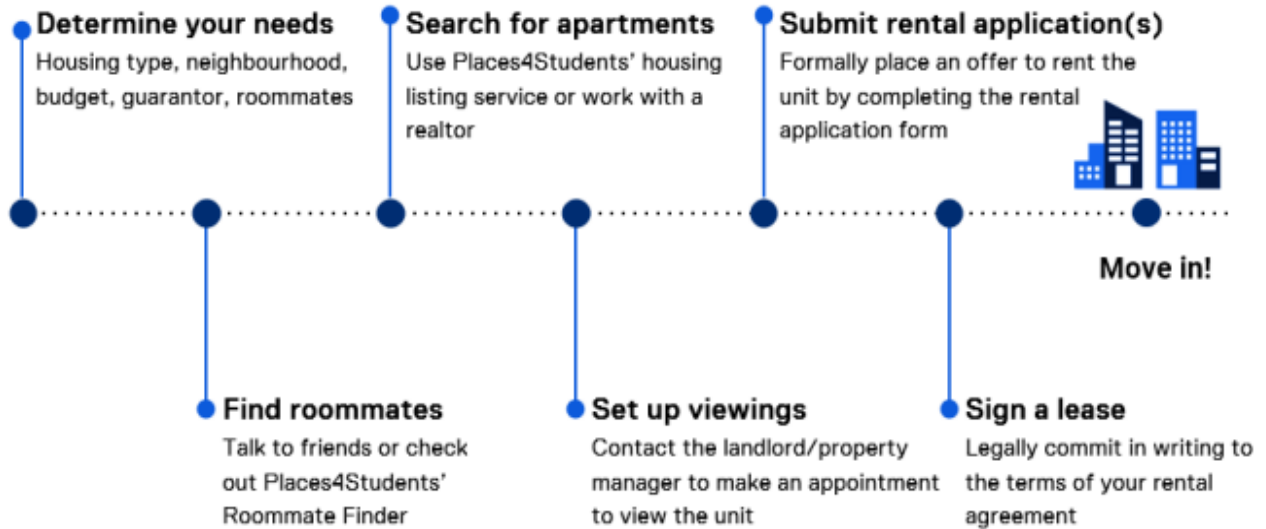
## Determine Your Needs

There is a lot to consider when finding your first place. This checklist will help you prepare for undertaking a housing hunt. Once you know your answer to each item on this page, you're ready to begin your search!

- Understand the timeline of what's involved in finding a place to live (scroll down!)
- Learn key housing terms
- Decide when you want to move in
- Estimate your monthly budget
- Determine what type of housing you're seeking
- Figure out if you need a [roommate](#) or two
- Consider [where you want to live and how you'll get to campus](#)
- Secure your guarantor and prepare your financial documents to submit in a [rental application](#)
- Look into your tenant's insurance options to ensure you are covered once you move in

All decisions made? You're ready to start searching for a place to live!

## A typical timeline of finding a place to live



# Search Tools

## Long-Term Housing Options: Residence-Style

If you're planning to live downtown during the academic year (September—April) or year-round, you need to find a long-term accommodation.

One option is to live in a residence-style accommodation, which means living in a student-only building close to Toronto Metropolitan University (TMU) campus, with most of your housing costs combined into installment payments. This is a great option if you are entering your first year or are an international student who would like to streamline your housing.

### **On-campus: Toronto Metropolitan University residence**

If you are interested in a residence-style option, in which you live close to the Toronto Metropolitan University campus among many other TMU students, your first step is to [apply for Toronto Metropolitan University residence](#).

Note: We also offer [summer residence](#) for Toronto Metropolitan University students, co-op students from other institutions, and individuals who are not students!

### **Off-campus: Student-housing buildings**

If you are a first-year student waitlisted for Toronto Metropolitan University residence or an upper-year student seeking an experience similar to living in on-campus residence, consider a student-housing building.

There are student-housing buildings close to campus that house many Toronto Metropolitan University students: [Parkside\\*](#), [CampusOne\\*](#), [Avant](#)

The buildings vary in room cost and amenities offered (kitchens, meal plans, room styles, etc.) but generally all offer a similar level of safety to residence, a close proximity to campus, and the social benefits of living among many other students.

*Please note: these buildings are not Toronto Metropolitan University residences; they are owned and operated by private companies. As they are not Toronto Metropolitan University properties, you will need to do your research on them and contact them on your own following the links provided. Most of the leases offered by these buildings are 1-year, but you can inquire about shorter-term leases.*

\*Disclaimer: The buildings marked with asterisks identify [Sponsors of the Off-Campus Program](#). Sponsorship enables us to offer educational support, tools and resources for living off-campus to Toronto Metropolitan University students living off-campus. Toronto Metropolitan University does not however investigate, rank, endorse, or recommend any particular properties/listings.

## **Long-Term Housing Options: Apartments and Condos**

If you prefer to rent an apartment or condo, Toronto has thousands of private properties with varied living options: you can live with roommates or alone, within a shared house or entirely in your own space, near or far from campus, with a range of rent prices and amenities, renting from a property management company or an individual owner.

Note that most Toronto leases are 1-year, which roll over to month-to-month leases at the end of the initial lease agreement. You can always plan to [sublet](#) out your unit over summer (or during the academic year if you are going on co-op or exchange in another city).

*[Did you know you should start looking 44-60 days in advance of your intended move-in date?](#)*

### **Required Documents**

Landlords require several documents as part of a rental application. It's best to compile these documents *before* starting your search, as they will give you an advantage in moving quickly through a rental application. See the [Rental Application](#) section in this document.

### **Search on your own**

Once you've prepared your documents, decided on your preferred housing type, secured your [roommates](#), and established your budget, you're ready to start searching! Get in contact with landlords using the contact information listed and arrange viewings as often as you can until you find a place that you can afford and feel comfortable in.

- Check out our partner site for all property listings, [Places4Students](#), where property listings are posted regularly.



- If you are interested in a homestay, visit a site such as [Homadorma](#) where homestay properties are verified, and hosts screened. You have the option to tour before booking or book directly on the website. Homestay is generally cheaper than renting an apartment by yourself, as you will be sharing the property with the landlord and other students.

You may also want to look at other websites such as [Toronto Home Zone Facebook Group](#), the [University of Toronto Housing Finder](#), [Padmapper](#), [Kijiji](#), [Rentals.ca](#) and [Viewit](#) for postings. You can reduce the distance radius to 3km to find a place that is under 30 minutes walk to campus (1km = about 10 minutes walking).

*Please note: these websites are shared as a listing service only. Toronto Metropolitan University Housing & Residence Life does not investigate, rank, endorse, or recommend any particular properties/listings. [Refer to our tips on avoiding scams.](#)*

## **Work with a REALTOR®**

Realtors can help you search—for free! As a renter, you can use a realtor's services for free; they are paid by the landlord. A REALTOR® can help you find places that suit your intended number of bedrooms, location, and budget.

If you have a personal budget of \$1,500/month or have multiple roommates with a rental budget of at least \$1,000/month per person, working with a REALTOR® may be a good option for you.

Please note you should have the above mentioned documents prepared before connecting with a REALTOR®, as they will require you have them ready before sending you any listings.

## **Short-term housing: exchanges, visiting researchers**

Staying in Toronto for a few weeks to a few months? Here are your options for finding accommodations in Toronto.

**Look for a [sublet](#) via [Places4Students](#).** A sublet is a short-term rental where you are renting from a tenant who is absent for a period of time (such as going on exchange or taking a co-op job in another city). Sublets are ideal because they are almost always furnished, and tenants looking to sublet out their unit may be willing to cover the cost of utility bills such as internet and hydro in order to get their unit rented.

At present, Toronto Metropolitan University does not offer short-term housing accommodations on-campus (excepting the [Commuter Hostel](#) which offers individual nightly stays if you only need one or two days). Please note: we endeavour to keep the website updated, but it is possible this information may become outdated before we are aware of changes. We encourage you to always search for reviews about any accommodation option before proceeding to book a stay. When you're on the website click on each header for drop-down information.

Please see the following pages in this document for more information regarding short term housing.

## **General information: Living Off Campus**

### **Start searching 44 to 60 days prior to your intended move-in date**

Apartment units with September 1st lease start date usually begin appearing in June, with the majority appearing mid-July to the end of August. The Toronto housing market is competitive and properties move quickly, so it is important to be proactive in checking daily and contacting landlords immediately.

### **Understand Toronto's housing market**

Toronto's rental market is both highly competitive and expensive, so compromise will be necessary to separate your deal-breakers from your nice-to-have amenities. Flexibility is essential—there are many variables (price, location, distance from transit, having roommates, and in-building amenities) but only some of them can take priority.

### **Find a rental within a reasonable distance**

You can use Google Maps to check the distance of each apartment to campus. You can use the Toronto Metropolitan University Student Learning Centre as a reference point on campus, as classes are typically within a 5-minute walk of this building.

You may wish to get a sense of [Toronto's varied neighbourhoods](#) when you are searching. Toronto Metropolitan University is in the Yonge-Dundas area, and many of our students have found rentals in areas including Church-Wellesley Village, Cabbagetown, St James Town, the Annex, Kensington, Chinatown, and Baldwin Village.

Search within 3kms of campus to keep your walk within 30 minutes.

Another option would be to try to live further out from downtown but close to a [subway stop](#), as you can likely get a better deal on rent and still have a reasonable commute. For reference, Toronto Metropolitan University's closest stop is Dundas Station (*not to be confused with Dundas West station however*).

A large number of Toronto Metropolitan University students rely on the subway to get from home to campus. This would allow you to live as far out as the districts of Etobicoke, Scarborough, or North York which are significantly further away from Toronto Metropolitan University but still around 40 minutes by subway provided you live close to the station.

### **Prepare against scams**

It is important that you or someone trusted to view a unit before agreeing to a lease as housing scams are unfortunately common in large cities. Make sure to research the address and landlord name to see if there are any reports of scams connected with either.

Landlords want to get their place rented—if they're making excuses for why you can't come see the unit, or are asking you to send money in advance, this is likely a scam.

**Remember:** you should only ever pay money at the moment you are signing the lease. Toronto landlords **cannot ask for a security or damage deposit**; only for first and last month's rent, and a key deposit only in the amount it would cost to replace the key but you should only be paying this after you have seen the unit and are signing the lease.

We understand it can be challenging to search for a unit from abroad. You have two main options to still ensure that the unit is being physically viewed and checked out before you sign a lease:

This may mean you have to come to Toronto a week earlier and stay in a hotel or hostel and attend viewings in person before agreeing to sign a lease. You can look into [local hostels](#) and [Homestay options](#) for the night.

*Please note: this service is being shared for information only. Toronto Metropolitan University Housing & Residence Life does not investigate, rank, endorse, or recommend any particular company.*

### **Search for sublets and short-term leases**

Our partner [Places4Students](#) is an excellent resource, as property listings are posted regularly. You can use the Toronto Metropolitan University campus postal code to sign up for a Places4Students account: M5B 2K3.

**Look for a sublet via Places4Students.** A sublet is a short-term rental where you are renting from a tenant who is absent for a period of time (such as going on exchange or taking a co-op job in another city). Sublets are ideal because they are almost always furnished, and tenants looking to sublet out their unit may be willing to cover the cost of utility bills such as internet and hydro in order to get their unit rented.

**Look for a short-term lease via Places4Students.** A short-term rental is simply a lease with a shorter duration than 12 months, where you are directly renting from a landlord. Short-term rentals are not too common in Toronto (most Toronto leases are 1-year), but you may find some by searching "room for rent in a shared house" or "furnished basement apartment".

### **Other websites you may want to look at:**

- [Padmapper](#)
- [Viewit](#)
- [Condos.ca](#)
- [Kijiji \(apartments/condos\)](#)
- [Toronto Home Zone Facebook Group](#)
- [The University of Toronto Housing Finder](#) (\$20 access fee)
- [Homadorma](#)
- [Delsuites](#)

*Please note: these websites are shared as a listing service only. Toronto Metropolitan University Housing & Residence Life does not investigate, rank, endorse, or recommend any particular properties/listings.*

Refer to our [tips on avoiding scams](#). It is **extremely** important that you attempt to visit the unit in person before agreeing to sign a lease.

### **Try a student-residence building**

Student-housing buildings may offer you a short-term lease along with basic furniture. As they are not owned or operated by Toronto Metropolitan University, you will need to do your research on them and contact them on your own.

The two most popular buildings for short-term (4 month) leases are [Neill-Wycik](#) and [Tartu College](#). They fill up quickly so it is recommended to contact them as soon as you have determined your exchange dates and to join their waiting list.

There are three other buildings which do not offer specialized short-term housing but may be able to assist you with taking over a current resident's lease or sublet. They are called: [Parkside\\*](#), [CampusOne\\*](#) and [Avant](#).



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## **Consider a homestay**

Homestay involves living with a family who has a home in Toronto, and paying rent to them directly. Many of these families offer ESL support and their homes will be a comfortable and safe environment during your stay in Canada.

Prices are set by the host family (either nightly or monthly).

Amenities may include: meals, TV, air-conditioning, wheelchair access, parking, wireless internet, a private or shared bathroom, games room, kitchen, housekeeping. Amenities will differ per host.

[Homadorma](#) is a Homestay website.

*Please note: these websites are shared as a listing service only. Toronto Metropolitan University Housing & Residence Life does not investigate, rank, endorse, or recommend any particular properties/listings.*

*Refer to our [tips on avoiding scams](#). It is **extremely** important that you attempt to visit the unit in person before agreeing to sign a lease.*

## **Look at guest houses**

Guest houses and inns are private accommodation with no meals included.

It is possible this information may become outdated before we are aware of changes. We encourage you to always search for reviews about any accommodation option before proceeding to book a stay.

Victoria's Mansion Guest House

68 Gloucester St. | 416-921-4625 | [info@victoriasmansion.com](mailto:info@victoriasmansion.com) | [www.victoriasmansion.com](http://www.victoriasmansion.com)

Rates: Approximately \$129-\$159/night

Amenities: A/C; parking avail; cable TV and wireless internet; kitchenette; coin-laundry; free local calls; pet friendly (lower level only)

Transit: short walk to Wellesley subway station; 16 min walk to Toronto Metropolitan University campus or 10 min by subway

## **Overnight Stays**

Current Toronto Metropolitan University students, staff and faculty

Toronto Metropolitan University's [Commuter Hostel](#) is an affordable overnight on-campus accommodation service available during the academic year. Commuter Hostel supports commuter students' academic success and involvement in campus co-curricular activities.

If you are a current Toronto Metropolitan University student who would benefit from staying overnight on-campus to work on a group project, attend an early morning class, or participate in a student group activity, you can place a booking request for Commuter Hostel.

Commuter Hostel is also open to Toronto Metropolitan University staff and faculty with limited availability.

*Please note: Commuter Hostel is available September–December (closed for the Winter Break) and reopens January–April. If you are seeking overnight on-campus accommodations May–August, check out our [Summer Housing](#) options.*

At present, Commuter Hostel is only available to current Toronto Metropolitan University students, staff, and faculty.

You may also want to check out private hotel and hostel accommodations near Toronto Metropolitan University campus.

# Tips for effective searching

**Start looking for a place 40 to 60 days prior to your intended move-in date.**

In Ontario, landlords generally only post their properties within two months of the intended start date as tenants are only required to give 60 days' notice prior to moving out (either at the end of a 1-year lease or during a month-to-month lease).

Apartment units with a September 1st lease start date usually begin appearing in June, with the majority appearing mid-July to the end of August.

The Toronto housing market is competitive and properties move quickly, so we encourage you to be proactive in checking daily.

Once you find a place that you are interested in, we suggest getting in contact with landlords using their listed contact information and arranging viewings as often as you can until you find a place that you can afford and feel comfortable in.

## **Get familiar with your surroundings**

Apartments will vary in their distance to Toronto Metropolitan University campus. We suggest using Google Maps to check the distance of each apartment to campus.

**Knowing your preferred method of getting to campus can help you decide where to live.**

1. Living within walking distance of campus may be ideal, but comes with the highest rent prices.
2. You can save on rent significantly if you live further out of the downtown area.
3. Biking is an option if you're comfortable, know the laws, and practice safe cycling.
4. Getting to campus is easy if you live within walking distance of Toronto's public transportation (known as the TTC), which offers subways, streetcars and buses — just remember to budget for it!

We also suggest checking out this great Toronto [neighbourhood guide](#) to see if any areas of Toronto appeal to you more than others.

## **Understand Toronto's housing market**

Toronto's housing market is extremely competitive, so compromise will be necessary to separate your deal-breakers from your nice-to-have amenities. Going into the process with a willingness to be flexible is key—there are many variables (price, location, distance from transit, having roommates, and in-building amenities), but only some of them can take priority.

## **Budget accordingly**

Before you start searching, it's a good idea to anticipate your monthly living expenses, including rent, groceries, hydro and internet.

Consider a roommate to help share expenses! You can use Places4Students to find roommates by posting a profile and connecting with others who have posted profiles. We encourage you to check out these great resources for determining which roommates are right for you, and creating a plan for success before moving in together!

**Prepare against scams**

It is very important that you view a unit before agreeing to a lease. Housing scams are unfortunately common in large cities, particularly in summer and early fall.

We strongly encourage you to view any apartment before you sign a lease; make sure to google the address and landlord name to see if there are any reports of scams connected with either.

**Consider renting out your extra sleeping space**

Once you find a place, if you have a spare room or a pull-out couch, you may wish to earn extra cash by renting out your spare sleeping area to visiting students. You can host for as few or as many nights as you like, and select your own nightly rate.

# Roommates

From sharing bills to making friendships, living with a roommate can be a great experience! Use our tools below to help find the right roommates for you and to set up a plan for living together successfully.

How do you meet potential roommates?

- Use the [Places4Students Roommate Finder](#) to post your profile and connect with others
  - These could be people who are also looking for places, or it could be people who already have a place and are looking to fill an empty bedroom.
  - [Learn how to write a great roommate profile](#) - don't forget to reach out to others!
- Connect through your network - Friends of friends, social media, your old high school, etc.
- Use [roomies.ca](#) to find potential roommates! For a specialized result to find roommates near Toronto Metropolitan University, use this [link](#).

How do you find the *right* roommates?

Before agreeing to be roommates...Figure out if you are a good fit by completing the [Roommate Compatibility Checklist](#). Each person should fill one out and then swap and compare results. You don't need to be exactly the same, but living together may be easier if your lifestyles match up.

Once you have decided to be roommates...complete a Roommate Agreement with your roommates to establish plans for the rental and bill payments, room division, and house rules. Agreeing to a plan for successful living can go a long way in avoiding roommate conflicts! Email [offcamp@torontomu.ca](mailto:offcamp@torontomu.ca) for a roommate agreement template.

In addition to having a friendly face to come home to, living with roommates can be a great way to share expenses in Toronto. [Learn more about budgeting for living in Toronto](#).

# Living Cost

Understanding the cost of living in Toronto will help you budget effectively when finding a place to live.

Learning to create and maintain an effective budget is the key to financial freedom both now while you're a student and after graduation. Apps like [Mint](#) and [You Need A Budget \(YNAB\)](#) are free tools available to help you set and manage reasonable spending habits for yourself.

We also recommend taking the time to understand [how your student loans work](#), and [how to use a credit card effectively](#).

Once you've planned your budget, determined your needs, and found your roommates, it's time to take a look at some apartments!

**If you need financial support or advice**, contact Toronto Metropolitan University's Student Financial Assistance Office. We strongly encourage you to ask early about any financial questions or concerns you may have, including fee deadlines, OSAP, and tuition payments.

## **Apartments in Downtown Toronto: what should you budget for?**

Be realistic and reasonable!

All prices listed in CAD | All prices are approximate | Prices here are listed per unit

Rent

Room in a shared house: \$600-1100/month

Studio apartment (bachelor): \$1500-2000/month

1 bedroom apartment: \$1800-2800/month

2 bedroom apartment: \$2400-3500/month

3 bedroom apartment: \$3800-5000/month

Other expenses

Hydro (electricity): \$50+/month (dependent on usage)

Water: \$25+/month (dependent on usage)

Internet: \$50+/month (depending on plan)

Insurance: \$12+/month (depending on provider)

Groceries: \$200+/month (varies by person)

Keep in mind other living costs such as textbooks, entertainment, dining out...etc

## **Tenant Insurance**

Renters can get tenant insurance to protect their personal property by helping to replace the contents of their apartment in the event of loss, theft or damage. Tenant insurance can also

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 move elsewhere.

# Viewings, safety and scams

Viewings are a crucial part of finding a place to live! **Never sign a lease without attending a viewing of the apartment.** Once you have found an apartment posting that you like, [use our email template](#) to contact the landlord or property manager to request to view the unit in person.

## Tips for arranging viewings

- Be professional and mature.
- Write in full sentences with proper spelling, grammar, and capitalization. This is your chance to make a good first impression!
- Greet the landlord by name. If no name is provided in the posting, writing "Hello" is fine.
- State who you are and why you need a rental. Make sure to give your name.
- Specify which rental you are interested in. Sometimes landlords will have multiple properties, so it's best to refer to the specified number of bedrooms and the address listed in the posting.
- Mention where you found their ad.
- Ask questions about pertinent facts that may not be included in the ad.
- Provide your availability and plan to be flexible. You want to see this unit as soon as possible, so offer up multiple options that work for your schedule in the next 48 hours. If you aren't flexible, the unit may be offered to someone else.
- Be prepared to apply for the unit immediately after viewing. Toronto's housing market is competitive so it's important to be ready to decide whether or not you want to live there.

Before you attend a viewing, it's a good idea to have your necessary rental application documents prepared and ready to go so you can apply on the spot.

Don't forget to bring our [Apartment Viewing Checklist](#) and [Landlord Q&A](#) to get all your questions answered before submitting a rental application! Please email [offcamp@torontomu.ca](mailto:offcamp@torontomu.ca) to get digital pdfs of the Apartment Viewing Checklist and Landlord Q&A.

## Ensuring your safety

Viewings are an important step in ensuring your safety. Attending a viewing helps you verify that you are signing on to live in a real property, that the apartment is adequately secured with locks and other security measures, that you feel comfortable being in the surrounding neighbourhood by day and night, and that appropriate fire safety measures are in place, among other [considerations when choosing a safe place to live](#).

## How to attend a viewing

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

Ask the landlord or REALTOR® these questions at the viewing: [Landlord Q&A](#)

Once you've viewed a place and you feel safe and comfortable in the space, it's time to apply!

## Housing scams: awareness and prevention

Housing scams are common in Toronto, particularly through online property listing sites such as



Kijiji. This does not mean that all online listings are scams, but you should be prepared to be critical of any ad that sounds too good to be true. We strongly encourage you to view every apartment before agreeing to pay any money or sign the lease.

**If you live too far from Toronto to commute in for a viewing, you have a few options:**

1. Have a trusted person check out the unit for you. If you know someone who is able to do the viewings on your behalf, take photos and ask questions to the landlord, then you may not need to see the unit yourself.
2. Prepare for a short-term stay in Toronto to find a place. This could involve coming to Toronto a week or two before your intended move-in date, staying in a hotel or hostel (you can find one in [this list of temporary accommodations](#)), arranging and attending viewings for multiple apartments in-person before agreeing to sign a lease.
3. Work with a REALTOR®. As a renter, you can use a realtor's services for free; they are paid by the landlord. A REALTOR® can help you find places that suit your intended number of bedrooms, location, and budget. They can send you legitimate property listings including photos and floor layouts to enable you to make an informed decision.

If you have a personal budget of \$1,400/month or have multiple roommates with a rental budget of at least \$1,000/month per person, working with a REALTOR® may be a good option for you.

Please note you should have your [rental application documents](#) prepared before connecting with a REALTOR®, as they will require you to have them ready before sending you any listings.

## **TIPS: Off Campus Housing Scams**

### **Keep your guard up**

If an apartment seems too good to be true, it probably is.

If you see a posting that features perfect photos staged with beautiful furniture for a price that is significantly low with all utilities included *and* it's only a 5-minute walk to Toronto Metropolitan University, this is likely a scam.

Most apartments do not include hydro or internet, and landlords generally do not spend a lot of time or effort on rental photos, nor are they in the business of offering low rental rates. Understanding Toronto's competitive and expensive housing market means you will be less likely to be scammed.

### **Assess for suspicious activity**

Prior to contacting the landlord, make sure to google the apartment address and landlord name and email to see if there are any reports of scams connected with either.

If the apartment address is not valid, or shows another building (such as a University residence or office building), it is likely a scam.

If the landlord's name or email appears in reports of scams, do not contact them. If you realize that you are communicating with a scammer, stop communicating with them and you can [report](#)

[the housing fraud.](#)

### **Pay attention to communication**

Real landlords want to get their place rented.

If you reach out about a posting, a legitimate landlord will likely reply with some dates and times they are available to have you come view the apartment and very little other information. If you receive a reply with long paragraphs of text selling you on the features of the apartment and reasons to pay money up front, but excuses for why you can't come see the place, stay away.

### **Keep your cash close**

Never send any money before the moment you are signing the lease—this is how the majority of scams work.

Scammers often say they are out of town but have a friend/sibling/child who can let you see the place if you just send a few hundred dollars by email money transfer to cover your deposit/first month's rent/etc.

Some scammers even use legitimate websites like AirBnB to conduct illegal transactions. If you ever are uncertain if you are getting involved in a scam, please contact us at [offcamp@torontomu.ca](mailto:offcamp@torontomu.ca).

### **Understand your rights**

Toronto landlords cannot legally request an application fee or deposit to “hold the unit” for you, nor can they legally ask for “security deposits” or “damage deposits”.

Toronto landlords may only ask for **first and last month's rent** (which may be referred to as a “deposit” but can only be applied to rent), and a refundable **key deposit** only in the amount it would cost to replace the key.

You should *only* pay any money at the time you are signing the lease, after you have viewed the unit.

### **Get proof**

Ask the person you are communicating with to provide proof of ownership (should be an official legal document) for the specific unit at the address listed.

### **Verify from previous tenants**

Ask for contact information of previous tenants and get in touch with them to hear about their experience.

Make sure to ask questions like:

- How long did they live there?
- Why did they move out?
- Did they have any issues with the landlord?
- What was responsiveness like for issues of maintenance and repair?

This does take the risk of the landlord providing you with a false previous tenant contact, but you will likely get a sense whether you're talking with a real tenant or if it's part of the scam.

## **See the unit in person!**

We can't emphasize enough how important it is for you to go view the apartment before you sign a lease. Often scams will advertise great looking photos for a location that doesn't even exist!

Bring a friend and make sure to check out the surrounding neighbourhood in daytime and nighttime conditions to make sure you feel safe and comfortable in the unit and the local area.

## **Common housing scam scenarios**

Housing scams vary but here are three of the more common scenarios:

### **Example 1** (The most common type of scam)

A scammer poses as a landlord on websites such as Craigslist or Kijiji. When you contact them, they reply that they are out of the country and require a deposit on the rental apartment to "hold" the apartment for you. Once the money is paid, usually through a money transfer, the new tenant discovers there isn't actually a rental home available, and their money is lost.

**How to avoid this:** never pay any money until you have seen the unit, verified the ownership of the unit, and are signing the lease.

Real landlords want to get their place rented—they will likely send you a simple email arranging a time to view the unit. If the "landlord" makes excuses for why you can't come see the unit, or asks you to send money in advance, this is likely a scam. If you are concerned a posting is a scam, you can email it to [offcamp@torontomu.ca](mailto:offcamp@torontomu.ca) and we can review it with you.

Remember: Toronto landlords cannot ask for an application fee or a security/damage deposit; they can ask for first and last month's rent, as well as a key deposit only in the amount it would cost to replace the key but you should only be paying this after you have seen the unit and are signing the lease. Be sure to get the key at the time you are exchanging money and test the key in the door immediately.

### **Example 2**

A scammer has somehow obtained access to a property or place. They pose as a landlord / property manager and show the victim the property. They then request an immediate payment to secure the property and inform the victim they can sign the lease and move in at a later date. On the move-in date, the victim arrives only to discover that the unit was not actually available for rent.

**How to avoid this:** always research the unit address and landlord name/email before arranging a viewing. Make sure to verify ownership of the unit and ask for previous tenants' contact information. When you are ready to sign a lease, be sure to get the key at the time you are exchanging money and test the key in the door immediately.

### Example 3

A scammer poses as a tenant and responds to internet advertisements for rental apartments. The suspect contacts the landlord by email only. The "tenant" advises that they are currently out of the province, but they will send a cheque or bank draft as a deposit to secure the rental. The cheque will be more than the agreed-upon amount, and the "tenant" will direct the landlord to send the excess money to a third party. After depositing the cheque, the victim will be notified by their bank that the cheque they deposited was worthless and the landlord will be responsible to the bank for the money.

**How to avoid this:** if you are a landlord, have potential tenants view the unit in person before agreeing to lease it to them. Get a money order (rather than a personal cheque) in the exact amount owed for first and last month's rent. Do not agree to get involved with receiving funds not owed and becoming liable for scammers' void cheques.

Our thanks to the University of Toronto for their scam examples which we have adapted here.

# Rental Applications

After viewing a unit, if you like it and are interested in living there, your next step is to apply! Keep in mind that Toronto housing is competitive and you may need to apply to multiple units before being approved. Being prepared is key when applying in Toronto—sometimes it comes down to being the first person to submit all required rental application documents.

How do you prepare for a rental application?

Landlords require several documents as part of a rental application.

**It's best to compile these documents *before* starting your search**, as they will give you an advantage in moving quickly through a rental application.

## ❑ A Guarantor

While you are renting as a student, most landlords will require you to have a guarantor. A guarantor, sometimes called a co-signer, is someone with a Canadian bank account who agrees to pay your rent in case you cannot or in case you leave the city or country. For many students, this is a working parent or older sibling, but extended family and friends can also be guarantors.

If you are a mature student, graduate student, or work a steady part-time or full-time job, landlords may not require you to have a guarantor.

If you do not have a guarantor, you may wish to have letters from employers, scholarships, and other forms of income and/or a bank statement that demonstrates you have enough money to pay the rent for a few months.

## ❑ Job Letter

Landlords want to verify that your guarantor is employed and therefore can afford to pay rent on your behalf.

If your guarantor is employed by a business, they will need a letter from their Human Resources Department that identifies the name of the company, their occupation/job title, the length of time they have been employed at the company, their salary and contact information for their HR unit or manager.

If your guarantor is self-employed, they will need to provide a business letter stating the same information.

If you have been working or maintaining a steady part-time or full-time job, landlords may choose to forgo you having a guarantor and could request a job letter from your employer instead.

Please note that landlords may also require proof of income (T4s, bank statements, tax returns or CRA Notices of Assessment).

## ❑ Two Month's Rent

You need to have the amount of two months' rent available in your or your guarantor's bank account, ready to be withdrawn as a money order, as the landlord can legally ask you to pay first and last month's rent when you sign a lease.

Please refer to our [tips on scams](#) to learn about illegal fees such as application fees, reservation

fees, security deposits, damage deposits.

#### ❑ **References**

Landlords will ask for professional references for yourself, from previous landlords, employers, teachers, or volunteer leaders.

You should reach out three potential references and ask for their consent to share their contact information with potential landlords. You will need to state the nature of the relationship, the length of the relationship, and a phone number/email for the referee.

#### ❑ **Credit Report with Credit Score**

Your credit report shows the detail of your credit history: whether you have paid back money you owe and have paid your bills on time. It also shows if you have filed or been discharged from bankruptcy in the last 6 years.

[Get an updated copy of your Equifax Credit Report and Score for \\$25](#) (click the orange "Get Started" button to proceed).

For most students, a landlord will be looking at a *guarantor's* credit report and credit score verify if they can be considered responsible enough to pay rent. Credit scores are a number based on the information in your credit score, which range from 300 (lowest) to 850 (best). Good credit is usually considered 700 or more. Sometimes, credit scores are turned into a letter and number combination. In this system, R9 is the worst credit rating and R1 is the best.

#### ❑ **Government Photo ID**

You will need to have scanned copies of government-issued photo identification for yourself and any roommates you might have. This could include a passport or driver's license.

#### ❑ **Previous Addresses**

Landlords often ask for the addresses of the last two places you resided, and the length of time that you lived at both. Compile this information (including unit number, street name and number, city and postal code) and have it ready. [Credit reports and repair - Steps to Justice](#)

## **What else do I need to know?**

### **What can a prospective landlord ask about in your application? What if I have pets or smoke?**

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

#### **A landlord can ask questions such as:**

- What is your income?
- Do you work? Where do you work?
- How many people will be living with you and what are their names?
- Do you have pets?
- Do you smoke?
- Do I have permission to run a credit check?
- Do you have a guarantor or co-signer?

**Note:** the RTA does not address smoking nor does it cover individuals before they become

tenants, so if a landlord refuses to rent to you on the basis of pets or smoking, you cannot appeal to the Landlord and Tenant Board for this reason.

Once you have signed a lease, a “no pets” clause in the lease is void, but a landlord may still have the grounds to apply to evict you either for having a pet or for smoking if the pet or smoke damages the property or bothers other tenants.

### **What can't a prospective landlord ask about in your application?**

A landlord **cannot** select or refuse you as a tenant based on your rights under the Ontario Human Rights Code.

Thus, no questions may be asked about your age, gender, sexual orientation, family status, place of origin, race, religion, disability, gender expression, your relationship status, pregnancy status, intention for more children, nor Canadian citizenship status.

### **Will you be asked to pay a rental application fee?**

Legally, landlords and property management companies are not entitled to charge an application fee (usually called a “processing fee”).

*In Ontario, landlords are legally only allowed to ask you to pay first and last month's rent at the time of signing the lease, as well as a refundable key deposit (which can only be in the amount it would cost to replace the key). Landlords are not allowed to ask for security deposits. Note: this does not excuse you from liability if you cause damage to the unit—read our tips for avoiding incurring charges at the time of your move-out!*

Landlords will review the documents you submit, and will choose whether to accept or reject your application. Toronto's housing market is competitive, so you may receive a rejection or two. Don't give up! Once your application has been accepted, it's time to [sign the lease](#).

# Leases, Tenant Insurance, and Your Rights

Your last step in securing a place to live is to sign your lease! Also known as tenancy agreements or rental agreements, your lease is the document that outlines the exchange of funds and agreed upon responsibilities.

It is important to note that many of your rights and responsibilities as a tenant are set by Ontario law and not by what your rental agreement says.

As of April 30, 2018 - Landlords in Ontario are now required to use the [standard lease agreement form](#).

## Understanding the law and lease agreements

### What is the law?

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 law guarantees certain parts of every rental agreement even if it is not written in your lease (e.g., your landlord is responsible for repairs and maintenance even if that isn't written in your lease).

The law also enforces that certain things cannot be part of a rental agreement, so even if they are written in the lease, you are not legally bound to them (e.g., a "no pets" rule).

### What should be in your lease?

As of April 30, 2018, a standardized lease form is in effect in Ontario.

This means landlords of both individual units and property management companies must use this standard template when you sign a lease with them. This new form takes great steps towards protecting your tenant rights and responsibilities, and reducing illegal terms and misunderstandings.

### What should be included

- Legal names of the landlord and tenant
- Address of the rental property
- Term of rental period (e.g., May 1, 2022 to April 30, 2023)
- Agreed upon rent amount and due date (e.g., \$1,200 due on the 1st of every month)
- The amount and terms of the first and last month's rent
- What date you can move in
- What services and facilities are included in your rent (e.g., hydro, water, access to a gym, parking spot, basement storage locker, etc.)

Terms that might not be listed but are always included in every rental agreement:

- You have the right to live in your place as long as you want, unless your landlord has a legal reason to evict you.
- You have the right to treat your place as your home, which includes the right to privacy.
- If your building or complex has more than one rental unit, you also have the right to



use the common areas. Common areas include things like hallways, elevators, driveways, lobbies, and grounds.

- Your landlord is responsible for maintenance and repairs, and must follow all the laws about housing standards.
- Your landlord must follow the legal rules about raising your rent.

**The following terms should not be included in your rental agreement:**

- No-pets clauses, except for rules set out in condominium bylaws
- Penalties for paying your rent late or for breaking the landlord's rules
- Extra fees if you have children, pets, or visitors
- Requirement for post-dated cheques (although you may choose to pay this way)
- Payment of a security/damage deposit (landlords cannot legally ask for this in Ontario)
- Making you responsible for repairs or maintenance

We also strongly advise that you get:

- Emergency contact information for landlord and tenant (phone + email)
- Receipts for any money paid (first and last months' rent; refundable key deposit, and a monthly rent receipt thereafter)
- A written confirmation of any renovations or repairs that will be done prior to your move-in

**Written leases**

In Ontario, the law allows for written or verbal leases but we strongly encourage you to get your lease in writing. This will make obligations clear and easy to refer to in case of future disagreements, particularly if an issue is serious enough to be taken to the [Landlord and Tenant Board](#).

When does the RTA not apply?

- If you share a kitchen or bathroom with your landlord
- If you are staying in a hotel, motel, bed & breakfast, cottage or cabin for less than six consecutive months
- If a mobile home site is rented
- If the landlord is an educational institution and the tenant is a student (in this case, if you are a resident of one of Toronto Metropolitan University's residences). Note however that off-campus student housing buildings are RTA-compliant, so you can and should resolve issues in the same manner that you would a regular landlord. .
- If you live in a nursing home or seniors' lodge.

**If you are not covered under the RTA, this does not mean that you don't have rights!** You and your landlord both have rights, but issues will be a civil court matter rather than being addressed by the Landlord and Tenant Board.

## 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 moving 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 (e.g., Hannah Montana paid \$1,200 for Unit 4A at 555 Main Street for September 2023.)
- **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 on your first day. Best case scenario is to take a walk through the unit with your landlord and complete a pre-inspection together.
- **Book the 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. Booking windows will fill up fast around September 1st so try to do this as far in advance as possible.
- **Prepare your proof of utilities and insurance.** 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.