

**A Guide to Help
You Find
Rental Housing
in Hamilton**



PLEASE NOTE

This publication contains general information only. Each situation is unique. The law can also change. If you need information about your own situation, please call one of the agencies in the *Who to Call for Help* section of this *Guide*.

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A Housing Search Checklist is located at the centre of this Guide which you can remove and use.

WHO TO CALL FOR HELP

Immigration, Settlement & Interpreting Services

Settlement & Integration Services Organization 905-667-7476
www.siso-ham.org
Hamilton Cultural Interpreting Services 905-528-0080

Emergency Shelters for Women and Children

Martha House 905-523-8895
www.goodshepherdcentres.ca
Inasmuch House 905-529-8149
www.mission-services.com
Interval House (*for abused women only*) 905-387-9959
Native Women's Centre 905-664-1114
www.shelternet.ca
Mary's Place (*for women without children*) 905-540-8000
www.goodshepherdcentres.ca

Emergency Hostels for Men

Good Shepherd Men's Centre 905-528-9109
www.goodshepherdcentres.ca
Mission Services Men's Residence 905-528-7635
www.mission-services.com
Salvation Army 905-527-1444
www.thesalvationarmy.ca/ministries.htm#hamilton

Emergency Shelter for People with Children

Family Emergency Shelter 905-528-9442
(for people with children who cannot be accommodated at other shelters – e.g. men with children, a woman and man with children, women with sons over the age of 13, etc.)

Overnight Drop-In Centre (Men and Women)

Wesley Urban Ministries

905-528-5640

www.wesleyurbanministries.com

Youth Hostels (For People Aged 16 - 21)

Notre Dame Youth Hostel

905-308-8090

www.goodshepherdcentres.ca

Wesley's Youth Shelter / Living Rock

905-529-0476

(9 pm - 9 am)

Financial Assistance

Ontario Disability Support Program (ODSP)

905-521-7280

www.cfcs.gov.on.ca

Ontario Works (OW)

905-546-4800

Housing Emergency Loan Program (H.E.L.P)

905-527-7479

For Help in Looking for Housing

Housing Help Centre

905-526-8100

Adolescent Community Care Program

905-524-2501

(for people aged 16 to 20)

Student Housing

Mohawk College *(for Mohawk students only)*

905-575-2262

<http://housing.mohawkc.on.ca>

McMaster University Off-Campus Housing

905-525-9140

ext. 24086

www.macocho.com

Applications for Non-Profit Housing

Access to Housing 905-524-2228
Housing Help Centre 905-526-8100

Community Legal Clinics

www.hamiltonlegalclinics.ca

Dundurn 905-527-4572
Hamilton Mountain 905-575-9590
McQuesten 905-545-0442
Centre for Equality Rights in Accommodation 1-800-263-1139
www.equalityrights.org/cera

Health and Property Standards

www.city.hamilton.on.ca

City Hall 905-546-2489
Building Department 905-546-2782
Public Health Inspection Services 905-546-3570
Fire Department 905-546-3333

Voice Mail Service

LINKS Voice Mail Project 905-526-8100
(located at the Housing Help Centre)

Moving

Hydro & Water Connection 905-522-6228
www.horizonutilities.com
Telephone Connection (Bell Canada) 310-2355
www.bell.ca
Garbage Collection 905-546-2489
www.city.hamilton.on.ca

General Questions

Hamilton Tenant Helpline 905-526-9119

INTRODUCTION

Are you looking for a place to live and do not know where to go for help? Do not be discouraged; you are not alone. There are people who can help you with your housing problems. This *Guide* can assist you in your search for clean, safe and affordable housing. It has information you might find helpful and lists the community agencies that can help you.

A good place to go to get information and assistance to begin your housing search is:

Housing Help Centre
210 Napier Street, Hamilton
905-526-8100



Do you have difficulty communicating in English?

The agencies listed in the *Who to Call for Help* section on page 1 will be happy to assist you and can arrange for an interpreter. The following agencies can also help you, in your own language:

Settlement and Integration Services Organization (SISO) 905-667-7476

360 James St. N., Hamilton www.siso-ham.org

This agency serves immigrants and refugees in their own language. They provide assistance on a variety of issues. If they can not help you they will help you talk to someone who can.

Hamilton Cultural Interpreting Services 905-528-0080

105 Main St. E., Suite 101 (Lower Level), Hamilton

This agency assists with Ontario Works and will arrange for an interpreter so you can speak with other agencies listed in this *Guide*.



GLOSSARY

This glossary also includes shortened versions of some words that you may see in housing advertisements.

Apartment (Apt): A self contained unit in a building with a few or many other units.

Appliances (Appl): Household devices that include items like washers, dryers, refrigerators, stoves and dishwashers. Sometimes these items will be included in the cost of renting a unit.

Deposit (Dep): Money that a tenant may have to give to a landlord in order to hold a rental unit.

Duplex: A building with 2 units.

House: A dwelling that usually includes some outside property and is separated from other units.

Hydro: Electricity.

Landlord: A person who rents out housing to you (apartments, townhouses, rooms, etc). He or she is also responsible for collecting rent, keeping the housing in good repair and good condition. The landlord may not always be the owner of the building.

Last Month's Rent (LMR): A landlord is allowed to ask for the last month's rent in advance when you move into a unit.

Lease: This is a written contract that you and a landlord both sign. A lease will outline things like how much, how often and when rent must be paid. You must be given a copy of the lease.

Non-Profit Housing: Housing subsidized by the government with rents based on your income. Sometimes also called rent-geared-to-income housing, subsidized housing, low income housing or government housing.

Ontario Works (OW): A government program that may provide you with money if you are in need.

Landlord and Tenant Board (LTB): Like a court, the Board settles disagreements between landlords and tenants using the *Residential Tenancies Act*.

Post-Dated Cheques: Cheques dated for sometime in the future. These cheques are not intended to be cashed until the date that is written on them.

Rent: Money that a tenant pays a landlord for the right to live in a rental unit. This money may be paid weekly or monthly, depending on the agreement a tenant has made with the landlord.

Second Stage Housing: Interim housing for survivors of woman abuse and their children.

Semi-Detached Unit: 2 self-contained units attached side by side.

Tenant: A person who lives in a rental unit, and is responsible for paying rent to the landlord.

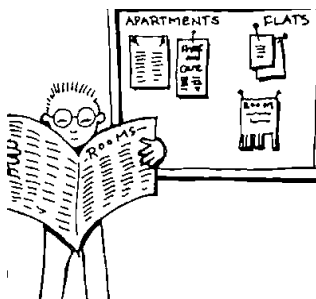
Residential Tenancies Act (RTA): The law that sets out rules for tenants and landlords in Ontario.

Townhouses: Self-contained units attached side-by-side in a row or a square.

Triplex: A building with 3 units.

Unit: This can refer to any self-contained space for which you pay rent. This includes an apartment, townhouse, house or room.

Utilities: Heat, water, hydro



EMERGENCY SHELTERS AND HOSTELS

Emergency shelters and hostels provide temporary shelter for people who do not have a place to stay. Shelters and hostels can also help you get assistance from community agencies. **A complete list of shelters and hostels is on page 1 of this *Guide* in the *Who to Call for Help* section.**

If the shelters cannot assist you, contact the Housing Help Centre at 905-526-8100.

FINANCIAL ASSISTANCE



It is difficult to get financial assistance in order to help you get or keep your existing housing. However, here are a few options:

Ontario Works (OW) & Ontario Disability Support Program (ODSP)

What is it? OW and ODSP are Ontario government programs that may provide you with money if you are in need.

Who is eligible? If you have very little or no income, you may be eligible for Ontario Works (social assistance). People who meet the definition of 'disabled' may receive benefits under ODSP.

How do I apply? OW and ODSP applications are started by telephone. To apply for OW, phone 905-546-4800. To apply for ODSP, phone 905-521-7280. You should do this immediately because you will receive money only from the date you make the phone call. Even if you do not have permanent housing, you can still apply for OW and ODSP. **If you need an interpreter to help you make the call, contact Cultural Interpreting Services or SISO (for their phone numbers, please look in *the Who to Call for Help* section).**

Community Start-Up and Maintenance Benefit

What is it? Community Start-Up and Maintenance Benefit is money available through OW and ODSP. It can help you set up new rental housing. It is also sometimes given to people in order to prevent homelessness.

Who is eligible? If you are receiving or applying for OW or ODSP, you may qualify for Community Start-Up and Maintenance Benefit. Community Start-Up and Maintenance Benefit will be assessed based on your need up to a maximum of \$799.00 for a single person and \$1500.00 for a family with children. Even if you are not entitled to Community Start-Up and Maintenance Benefit, you may be able to get other money from OW or ODSP. You should talk to your caseworker. The Housing Help Centre and community legal clinics can help you with this.

How do I apply? The Housing Help Centre and community legal clinics can help you apply for Community Start-Up and Maintenance Benefit or appeal a decision made regarding it. There are three community legal clinics in Hamilton. They provide legal advice and representation to low income clients in several areas of the law. **The phone numbers for the Housing Help Centre and the community legal clinics are in the *Who to Call for Help* section.**

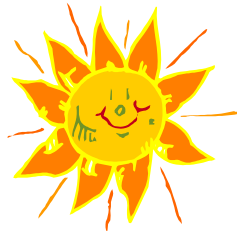
H.E.L.P. (Housing Emergency Loan Program)

What is it? This is an interest free loan for low income tenants facing a housing crisis because of money problems. This loan will help you find or keep your rental housing. Loans must be repaid.

How do I apply? To apply, call 905-527-7479.

Share the Warmth

What is it? This is a program that purchases heat and energy and helps to pay utility arrears for people who cannot afford it. It does not give money directly to applicants.



Who is eligible? Families, seniors, people with disabilities or people who are chronically ill and need emergency assistance or are facing service termination.

How do I apply? Contact your utility company or the Salvation Army.

PERMANENT HOUSING OPTIONS

There are 2 main types of permanent rental housing: private market housing and non-profit housing.

Private Market Housing

This is the most common type of housing and is offered by landlords who rent rooms, apartments or houses that they own. This is the type of housing advertised in the newspaper.

Non-Profit Housing

This is housing which is subsidized by the government with rents based on your income (usually about 30%). It is sometimes called rent-g geared-to-income housing (RGI), low-income housing, subsidized housing or government housing.

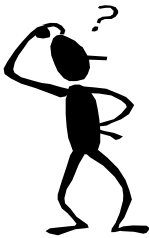


To apply or get more information, contact the agencies listed in the *Who to Call for Help* section on page 1 of this *Guide* (under *Applications for Non-Profit Housing*).

You may find that it is difficult to find affordable housing in the private rental market in Hamilton. Non-profit housing is much more affordable. However, there are usually long waiting lists for non-profit housing, so if you need housing right away, you will have to look in the private market for something that meets your needs. Even though you will probably not get non-profit housing right away, it is a good idea to apply now so that your name is placed on the waiting list and so that this option will be available to you in the future.

WHAT ARE YOUR HOUSING NEEDS?

Where do you want to live?



You may want to live in a particular area of the city because it is close to your work or school, or because you currently live in that area. You may also want to be far away from a particular area because an abusive ex-partner lives there or you have health concerns.

Rents vary depending on the area of the city. Rents are generally less expensive in the north end, downtown and east end areas of Hamilton. There are also more houses and apartments available to rent in these areas of the city.

Apartments and houses in the west end, Dundas and on the east mountain tend to be more expensive. The most expensive areas of the city are the west mountain and Ancaster. If you have a car, there are areas to the east and west of Hamilton you might also consider.






What type of housing do you want?

In this *Guide* we talk about rental units. A unit is a living space that you pay to occupy. Most rental units are self-contained, which means that they are not shared with other tenants and have a private entrance. Some units, however are shared.

Apartments usually have less space than townhouses, semi-detached units or houses. They do not have private outdoor space. Because of this, the rents for apartments are usually less than for townhouses, semi-detached units and houses.

(Continued on page 15)

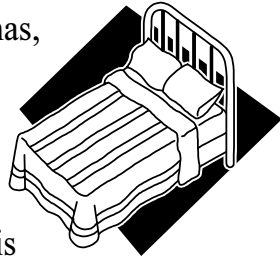
Some common types of units are shown below:

	<p>Apartment: A unit in a building with a few or many other units.</p>
	<p>Duplex, Triplex: A building with 2 units (duplex); a building with 3 units (triplex).</p>
	<p>Townhouse: A self-contained unit attached to other units in a row or a square.</p>
	<p>Semi-detached: 2 self-contained units attached side-by-side.</p>
	<p>House: A dwelling that usually includes some outside property and is separated from other units.</p>

How many bedrooms do you need?

Usually, the more bedrooms a unit has, the higher the rent will be. Rental units can have 1, 2, 3, 4 or more bedrooms. Some rental units do not have any bedrooms at all. A

bachelor apartment, for example, is one room plus a bathroom and a kitchen. A **room** consists of just one room, sometimes furnished. You share a kitchen and bathroom with other people.



How you assign bedrooms to the members of your family is up to you in the private rental market. There are no laws that require that you have separate bedrooms for children of opposite gender. However, the City has rules about the maximum number of people allowed to live in an apartment. There are also rules for the assignment of bedrooms in non-profit housing. These rules can be explained to you when you pick up an application.

How much rent can you afford to pay?

Housing is expensive. It is important to know how much rent you can afford to pay, including heat, hydro and water. Tenants often pay for their own electricity. Before looking



for housing you should carefully calculate your expenses and income and determine what is reasonable for you to pay in rent.

When you look for housing, find out if utilities are included in the rent. If utilities are not included in the rent, try to find out how much they are likely to cost. A unit that appears to have a reasonable rent can quickly become unaffordable if the cost of utilities is high. Keep in mind that electric heat is often much more expensive than other types of heat. Also, heating will be a lot more expensive if the unit is poorly insulated and windows and doors are in poor condition.

You may find that you are having trouble finding housing that you can afford. If this is the case, consider:

- **units in other, less expensive areas.**
- **smaller units or apartments rather than townhouses or houses.**
- **your expenses and income again. Can you decrease your other expenses?**
- **applying for non-profit housing (look in the *Who to Call for Help* section on page 1 of this *Guide*).**

SPECIAL HOUSING NEEDS



There are some housing options available for people who have special needs due to a physical or mental health challenge. The Housing Help Centre (905-526-8100) can provide you with information on housing options that will suit your particular needs.

LOOKING FOR HOUSING

There are a number of places where you can find apartments and houses for rent, including:

Housing Help Centre

A resource centre that has a housing registry of available rooms, apartments and houses, copies of newspaper listings, the Renters News, and the addresses of helpful internet websites. Their phone number is 905-526-8100.



The Spectator

This is the Hamilton daily newspaper. Copies are available at public libraries and the Housing Help Centre. You can also check their website for rental listings at www.hamiltonspectator.com.

The Renters News

Free copies are available at variety stores, in newspaper boxes and at the Housing Help Centre.

The Internet

There are many websites that list places available for rent. The Housing Help Centre can give you the addresses of helpful websites. Computers with internet access can be used free of charge at the public libraries.



Family and Friends

Check with family, friends, co-workers to see if they are aware of places available for rent. Many places that are available are never advertised.

'For Rent' Signs

Walk or drive through neighbourhoods you are interested in and look for "For Rent" signs.

Bulletin Boards

Check bulletin boards in public places such as grocery stores, laundromats or community centres for places available for rent.

ABBREVIATIONS SEEN IN HOUSING ADVERTISEMENTS

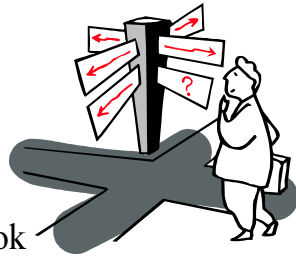
Abbreviation	Meaning
A1	good condition
appl	appliances
avail. immed.	available immediately
apt.	apartment
bach	bachelor
bal	balcony
BR	bedrooms
bsmt	basement
dep	deposit
dr	dining room
fam.	family
gar	garage
flr.	floor
frdg	refrigerator
furn.	furnished
hyd	hydro; electricity
immed	immediately
incl.	includes
kit	kitchen
last / LMR	last month's rent
Laun / Indry	laundry
lrg	large
lwr	lower floor
mo.	month
msg.	message (leave a message)

Abbreviation	Meaning
neg	negotiable
nr	near
ph	phone (please phone)
prkg	parking
priv	private
refs	references required
renov	renovations or newly painted
req	required
rm	room
upr.	upper
W/	with; included in the rent
XL	extra large



Getting to Know Hamilton

- ➔ The City of Hamilton is made up of a number of smaller communities including Dundas, Ancaster, Stoney Creek, Flamborough, Glanbrook and one large community called Hamilton.

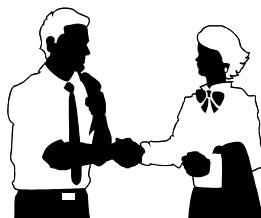


- ➔ When looking at a map, remember that Lake Ontario is north of the city.
- ➔ Some Hamilton streets say “North”, “South”, “East” or “West” after their name. For example, streets that cross King Street are labelled either “North” or “South” depending on the side of King Street they are on (e.g. Wentworth Street North is north of King Street). Streets that cross James Street are labelled “East” or “West” in a similar way (e.g. Main Street West is west of James Street).
- ➔ As well, the Niagara Escarpment runs through Hamilton. It is known as “Hamilton Mountain” or simply “the Mountain”. Many main streets on the Mountain have the same name as the streets of lower Hamilton, but have the word “Upper” before the street name (e.g. Upper James).

TALKING TO LANDLORDS

When you find an apartment or house that you are interested in, you will want to call the landlord to get more information about the unit. There is a

Housing Search Checklist in the centre of this *Guide*. It lists some questions and information that you may want to get from the landlord regarding the unit. If you are still interested in the unit after talking with the landlord, ask to see the unit.



It is difficult to get in touch with many landlords and many will not return your calls. Do not give up! Make a list so that you know who you have called, where you have left messages and who you have to call back. The more landlords you talk to, the more likely you are to find what you are looking for.

If You Do Not Have a Phone

It is important that landlords know how to reach you if you are trying to find a place to live.

The Housing Help Centre has free phones which you can use. The staff will also take messages for you. However, you may want to get a voicemail box to take messages



from landlords while you look for housing. The Housing Help Centre offers a program called LINKS which allows you to purchase your own voice mail box. LINKS costs \$11.00 for 3 months. For more information, call 905-526-8100.

Viewing Units

When you go to see a unit it is important to look at the unit thoroughly. It is a good idea to take notes. You may find the checklist in this *Guide* helpful.

Information Landlords Want From You

When you go to look at a unit and you decide you want to fill out an application form, there are some things the landlord will want to know from you:

- the names and telephone numbers of people who can give you a good reference, such as friends and relatives or your supervisor at work
- the name of your previous landlords and the old addresses

Landlords often check this information, so be sure that it is accurate. Sometimes landlords will also ask for your Social Insurance Number (S.I.N.). It is important to know that you do not have to give out your S.I.N. if you do not want to do so.

YOUR RIGHTS AND RESPONSIBILITIES

Once you have rented a place to live, you become a tenant. You have rights and responsibilities and so does your landlord.

Residential Tenancies Act

The rules about your relationship with your landlord are usually covered in the *Residential Tenancies Act*. Some rental situations are not covered by the *Act*, such as if you share the rental unit with the owner of the building or a member of his/her family, if you pay rent to another tenant, or if you live in a housing co-op.



The landlord must give tenants written information about their rights and responsibilities. If you rent a unit, ask for this information.

If you are unsure about your rights call a community legal clinic for legal advice. The phone numbers for the

Hamilton legal clinics are listed in the *Who to Call for Help* section on page 1 of this *Guide*.

Discrimination

The law says that a landlord cannot refuse to rent to you because of your race, colour, creed, sex, nationality, ancestry, marital status, source of income, ethnic origin, citizenship, sexual orientation, family status, place of origin or receipt of social assistance. It can be difficult to prove discrimination, but if you feel you have been denied housing for one of these reasons, call a local community legal clinic or the Centre for Equality Rights in Accommodation (CERA). Their phone numbers are listed in the *Who to Call for Help* section on page 1 of this *Guide*.

A landlord may ask you for credit references, rental history information or how much money you make. The landlord can refuse to rent to you on the basis of this information.

Deposits

This is money given to a landlord to hold a rental unit. It is common for landlords to require a deposit when you are filling out a rental application. Do not give the landlord money unless you are sure you want to take the unit. Make sure you get a receipt from the landlord for the deposit. The



receipt should state the amount of the deposit and what the money was for. Once you have agreed with the landlord to rent the apartment, your deposit is put towards your rent. Getting a deposit back can be very difficult and you should seek legal advice if this becomes a problem. For help, contact a community legal clinic or the Housing Help Centre.

Lease

When you rent a place to live, you make a legal agreement with the landlord. The agreement is often a written contract, commonly called a



“**lease**”, which you and the landlord sign. Before you sign a lease, make sure you understand everything it says. Bring someone to help you read it, or call a community legal clinic. You must be given a copy of the lease. The landlord must give you his or her address and full name. Ask the landlord for his or her telephone number.

The lease states that you have agreed to rent a particular place and to pay a certain amount of rent on a certain date. Your lease could say you pay monthly or weekly. The usual length of a lease is for one year.

The lease should also state what utilities and services are included in the rent and what you will pay for in addition to the rent. It should also list the appliances which are

included in the unit. For assistance, contact the Housing Help Centre at 905-526-8100.

Rent

This is money that a tenant pays a landlord for the right to live in a rental unit. It can be paid weekly or monthly, depending on the agreement a tenant has made with the landlord. **Usually you pay rent on the first day of the month**, but not always -- check your lease to make sure. If you do not pay on the day promised, your rent is overdue the next day.

The law says that a landlord may only ask for up to one month's rent in advance before you move in. Your first month's rent is paid when you move in. Once you move in, any money you have paid the landlord in advance will usually be used for your last month's rent.

Each year your landlord is supposed to pay you interest on your last month's rent deposit. The interest rate is decided by the provincial government each year. Once you have moved in, the landlord cannot ask you for the last month's rent if he or she has not already done so. If you can not afford both the first and last month's rent at the time you agree to take the unit, some landlords may let you make payments towards the last month's rent over a few months.

Form of Payment

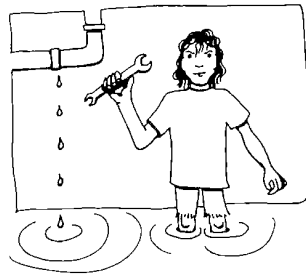
You may pay your rent by cash, cheque, money order or bank draft. Always get a receipt that clearly indicates your address, the amount, the time period for which you are paying and who received the payment. **Never pay cash unless a proper receipt is given to you at the time you pay.**

A landlord cannot require post-dated cheques. You may choose to give post-dated cheques for convenience, however there are also potential risks if you do so. Collecting payments is often a way for you to ensure that the landlord remains in regular contact.

Repairs and Safety

Landlords are responsible for keeping units in good repair and for meeting all of Hamilton's health, safety and property standards.

You should make sure the landlord has installed a fully operational smoke detector in your apartment as well.



As a tenant, you are responsible for keeping the unit clean and for any damage to the unit caused by either yourself or anyone you allow into your unit or the building.

Eviction

The *Residential Tenancies Act* allows a landlord to evict you for a number of reasons. Some of these include:

- not paying the rent or often paying the rent late
- damaging the unit or committing illegal acts in your unit or on the building's premises
- making too much noise or disturbing other tenants or the landlord
- the landlord wants to use the apartment for themselves or their family

A landlord is not allowed to evict you even if there is a valid reason unless he or she gives you written notice of the complaint and follows certain steps. If you get a Notice, call a community legal clinic for legal advice.

This *Guide* will help you find housing. Please contact the Housing Help Centre or one of the legal clinics if you need more information about:

- disputes with your landlord
- keeping your current housing
- rent increases
- getting repairs done
- privacy
- fighting an eviction
- other housing issues not included in this *Guide*

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Hamilton Mountain Legal & Community Services

Housing Help Centre

McQuesten Legal & Community Services

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FOR ADDITIONAL COPIES

Copies of this *Guide* may be ordered
from the Housing Help Centre.

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