

Housing 101

Your Essential Guide to Finding Safe, Affordable,
and Comfortable Student Housing

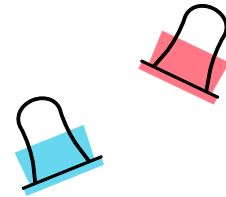


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Introduction



Hello Ravens,

As we navigate our time here at university, one of the most important aspects of student life is securing a safe, comfortable, and affordable place to live. Whether you're a first-year moving out of residence, or a returning student looking for a new home, the process of finding the right housing can feel overwhelming.

That is why we have created this guide – Housing 101 – to provide you with all the essential information you need to make informed decisions and safely secure your living situation. From understanding your rights as a tenant, to tips on how to choose the right accommodation, this document is designed to support you through every step of the housing search. On this same note, we would like to make it clear that this guide does not serve as legal advice. If you ever find yourself in a scenario of serious conflict, seek legal assistance.

CUSA is committed to advocating for your well-being and ensuring that all students have access to affordable, safe, and suitable housing. We hope that this guide empowers you with the knowledge and security to navigate this process. Housing 101 is here to support you throughout the way!

Wishing you the best in your housing search. If you have any questions, don't hesitate to reach out to the VPSI at vpsi@cusaonline.ca.

The Advocacy Team and CUSA Think Tank



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Definitions

Terms from the Residential Tenancies Act (2006):

- **“Landlord”** stands for the individual or entity that owns or permits the occupancy of a rental unit, excluding the tenant(s).
- **“Tenant”** stands for a person who pays rent to occupy a rental unit or space, excluding the owner of the unit.
- **“Tenancy Agreement (Lease)”** stands for a formal agreement between the landlord and tenant outlining the terms of occupancy for a rental unit. This agreement is typically written.

Common Types of Housing:

“Residence Buildings” stands for on-campus housing, which includes traditional dorms or suite-style rooms, often designed for upper-year students. These residences may include a meal plan for the campus cafeteria.



“Loft/Studio/Flat” stands for a type of apartment typically consisting of one open-plan room, combining living and sleeping areas without a separate bedroom.



“Duplex/Triplex” stands for a residential property that has been divided into two or three separate rental units.



“Bedrooms for Rent in a House or Apartment” stands for privately rented bedrooms in a shared house or apartment, where tenants share common areas such as the kitchen, bathroom, and living spaces.

“Apartments” stand for self-contained rental units within a building that contains multiple units, each available for lease.



Your Rights As Tenants

The Residential Tenancies Act (RTA) is the legislation (i.e. law) that governs matters related to renting in Ontario. It dictates the landlord-tenant relationship and outlines specific rights and responsibilities for each. It is also the document that is most often referenced when settling landlord-tenant conflicts.

Your Rights As Tenants

Who is protected by rental rules?

Residential Tenancies Act applies to most private residential rental units, including those in single and semi-detached houses, apartments and condominiums, and secondary units, for example, basement apartments.

Lease:

- Landlords must use the standard lease template, for all new leases (to make it easy to understand)
- In the lease it is written: rent amount and when it is due, what is included in rent, rules or terms about the rental unit.
 - It also has a section on renter and landlord rights and responsibilities, and explains what can be included in a lease: for example, who is responsible for maintenance and repairs, when your landlord can enter your unit.

11 (1) If a tenancy agreement is entered into, the landlord shall provide to the tenant information relating to the rights and responsibilities of landlords and tenants, the role of the Board and how to contact the Board. 2006, c. 17, s. 11 (1).



Rent Increase and Limits



- The rent increase guideline for 2025 is 2.5%. For most tenants, your rent can not go up by more than the rent Increase Guideline for every year.
 - The Guideline applies to most private residential rental units covered by the Residential Tenancies Act, 2006.
- In most cases, the rent for a residential unit can be increased if at least 12 months have passed since: last rent increase, or date the tenancy began.
 - The landlord must give a tenant written notice of a rent increase in the proper form of at least 90 days before it takes effect.
 - Proper form available at the *Landlord and Tenant Board*



Where to get help?

Landlord and Tenant Board (LTB) - is a tribunal with the authority to resolve disagreements between landlords and tenants and can provide you with information about your rights and responsibilities under the Residential Tenancies Act, 2006.

Tenant Applications Rights:

29 (1) A tenant or former tenant of a rental unit may apply to the Board for any of the following orders:

1. An order determining that the landlord has breached an obligation under subsection 20 (1) or section 161.
2. An order determining that the landlord, superintendent or agent of the landlord has withheld the reasonable supply of any vital service, care service or food that it is the landlord's obligation to supply under the tenancy agreement or deliberately interfered with the reasonable supply of any vital service, care service or food.
3. An order determining that the landlord, superintendent or agent of the landlord has substantially interfered with the reasonable enjoyment of the rental unit or residential complex for all usual purposes by the tenant or a member of his or her household.
4. An order determining that the landlord, superintendent or agent of the landlord has harassed, obstructed, coerced, threatened or interfered with the tenant during the tenant's occupancy of the rental unit.
5. An order determining that the landlord, superintendent or agent of the landlord has altered the locking system on a door giving entry to the rental unit or the residential complex or caused the locking system to be altered during the tenant's occupancy of the rental unit without giving the tenant replacement keys.
6. An order determining that the landlord, superintendent or agent of the landlord has illegally entered the rental unit. 2006, c. 17, s. 29 (1).





Landlord entering the unit

Your landlord is not allowed to enter your unit without written notice, with a few notable exceptions, which are:

- In cases of emergency
- With your consent
- If they are showing the unit to prospective tenants after a notice or agreement has been made to end your tenancy.

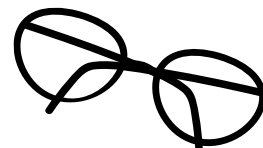
A landlord can also enter the rental unit without written notice to show the unit to prospective tenants only during the hours of 8:00am to 8:00pm, and before entering, the landlord informs or makes a reasonable effort to inform the tenant. An entry without notice is also possible in the case the landlord and tenant have agreed that the tenancy will be terminated or one of them has given notice of termination to the other.

Otherwise, your landlord must give you at least a 24 hour written notice before entering, along with providing an exact time and reason for entering. There are several reasons your landlord may need to enter your unit, the most common being for inspection, to conduct maintenance and/or repair, or to have the unit inspected by a licensed city official.

Landlord cutting off vital service

A landlord cannot, at any time during the occupancy and before the day on which an order eviction is executed, withhold the reasonable supply of any vital service, care service or food that they are in obligation to supply under the tenancy agreement. They, also, cannot deliberately interfere with the reasonable supply of any vital service, care service or food. These vital services mean hot or cold water, fuel, electricity, gas or heat.

However, if the energy account for the unit is under your name, your landlord is not responsible for you not paying your bill. If you are in this situation and are not financially able to pay your energy bills, you can look into [The Low-Income Energy Network](#) for resources.



Requesting repairs and maintenance

The landlord is responsible for providing and maintaining a residential complex, including the rental units in it, in a good state of repair and fit for habitation. They also need to make sure that it complies with health, safety, housing and maintenance standards.

Nonetheless, the tenant must repair any damage to the rental unit or building caused by their own actions, or by anyone they allow in, if the damage is intentional or careless.

Enjoyment

A landlord must not interfere with the tenant's reasonable enjoyment of the rental unit or building during their stay, unless an eviction order is being enforced.

Nonetheless, you should know that noise is subject to municipal by-laws; which typically, means no noise after 11pm.

If you're convicted of an offence under the Residential Tenancies Act, 2006, you may have to pay a fine up to:

- **\$50,000** for an individual
- **\$250,000** for a corporation





Evictions Process and Municipal By-laws

A landlord can only evict you under specific circumstances and must provide written notice using the proper form from the Landlord and Tenant Board (LTB), an independent tribunal that resolves residential tenancy disputes in Ontario. The eviction notice must clearly state the reason for the eviction.

Even if the landlord provides written notice, you are not required to move out immediately. The landlord must apply to the LTB for an eviction order, and you have the right to attend a hearing to present your case and explain why you should not be evicted.

According to Section 69(1) of the Residential Tenancies Act, a landlord may apply for an eviction order if they have given notice to terminate the tenancy. This application must be made no later than 30 days after the termination date specified in the notice (Section 69(2)).

When a landlord gives notice to terminate the tenancy, the notice must include the reason for the termination and inform the tenant of their rights. Specifically, the notice should state that:

- If the tenant vacates the rental unit by the date specified in the notice, the tenancy will end on that date.
- If the tenant does not vacate, the landlord may apply to the LTB for an eviction order.
- The tenant has the right to dispute the eviction by attending the LTB hearing.

The landlord must use the correct form for the notice and deliver it to each tenant before the termination date. In some cases, a tenant may be able to prevent the eviction by addressing the issue mentioned in the notice or complying with the requested actions. This is known as “voiding a notice,” and the notice will explain what steps the tenant must take and the deadline for compliance.

In cases of “no-fault” evictions, such as eviction for personal use or renovations, landlords must compensate the tenant.

- If evicted for **personal use**, the landlord must provide compensation equal to one month’s rent.
- If the eviction is due to **renovations**, the landlord must also compensate the tenant and offer the tenant the right of first refusal to return to the unit once the renovations are complete. The tenant must notify the landlord in writing if they wish to exercise this right of first refusal before vacating the unit.

Section 53(1) of the Residential Tenancies Act ensures that tenants evicted for renovations have the right to return to the unit after the work is done.

Section 54(1) requires landlords to compensate tenants with an amount equal to three months’ rent or offer them another suitable rental unit.

Additionally, if the LTB determines that the eviction notice was given in bad faith, the landlord may be ordered to pay compensation to the former tenant.



Legal Resources



There are several valuable resources available to support students with housing-related issues, particularly for those navigating rental agreements, landlord disputes, and legal matters. These services can help ensure your rights are protected under Ontario's legal framework:



CLEO (Community Legal Education Ontario / Éducation juridique communautaire Ontario)

CLEO is a community legal clinic that offers clear, accurate, and practical legal information, helping people understand and exercise their legal rights. As part of Ontario's legal aid system, CLEO provides crucial resources in a variety of legal fields, including housing. They offer educational materials to assist tenants in understanding their rights and responsibilities.

Legal Clinic - CUSA

Carleton students can access free legal services through the CUSA Legal Clinic. This service provides students with the opportunity to meet with a lawyer from the University of Ottawa Community Legal Clinic (UOCLC) for same-day notarial services and intake interviews. The clinic is open every Monday from 9:30 AM to 12:00 PM, except on statutory holidays and during University breaks. It is located at the CUSA office (401 Nideyinàn).

Landlord and Tenant Board (LTB)

The Landlord and Tenant Board (LTB) is an important resource for resolving disputes between landlords and tenants. The LTB has the authority to address issues under the Residential Tenancies Act, 2006. They can provide information about tenants' rights and responsibilities. The LTB can be contacted online through their website or by phone at 1-888-332-3234, Monday to Friday from 8:30 AM to 5:00 PM.

Legal Aid Ontario (LAO)

Legal Aid Ontario (LAO) offers legal assistance in both English and French to financially eligible low-income individuals. LAO plays a vital role in Ontario's justice system, providing access to high-quality legal services. You can apply for assistance through their website or by phone:

- 416-979-1446 (Greater Toronto Area)
- 1-800-668-8258 (toll-free)
- LAO's services are available Monday to Friday, 8:00 AM to 5:00 PM (EST).

The Centre for Equality Rights in Accommodation (CERA)

CERA provides support for individuals facing eviction or human rights issues related to their housing. If you are experiencing such challenges, CERA may be able to help. You can reach them by calling 1-800-263-1139 or 416-944-0087, or by emailing cera@equalityrights.org for assistance.

Advocacy Centre for Tenants Ontario (ACTO)

The Advocacy Centre for Tenants Ontario (ACTO) is a specialized legal clinic with a mandate to protect and advance the interests of low-income tenants across the province. They provide valuable support for tenants dealing with housing-related issues. ACTO also offers tenant duty counsel for legal assistance.

These resources are here to ensure that students can access the legal support and information they need to navigate their housing situations confidently.



City Resources



Along with legal assistance, Ottawa has a multitude of housing resources available for finding affordable housing, navigating food and healthcare issues, and general support. These services can get you started on your housing journey:



Community Navigation of Eastern Ontario (CNEO)

The CNEO can connect you to resources and support within your community, such as housing, food, healthcare, and legal or government matters. Visit their website or reach them by telephone at 2-1-1 for more information.

2-1-1 Ontario Housing Help

Ontario Housing Help is a drop-in service located at 1335 Carling Ave, Suite 214. It assists with housing matters, including rent, evictions, and emergencies. It also serves as a place to ask general questions and get advice on housing in Central/Western Ottawa. They provide services in English, French, and Arabic.

Action Housing

Working in tandem with Housing Help, Action Housing is a francophone organization that provides housing help for low- to moderate-income people in Central/Eastern Ottawa. They use the same resources that are accessible to the public, it is meant for people who do not have the resources or skills to find them online. Besides French and English, they provide services in Créole, Kirundi, Kinyarwanda, Spanish, and Swahili.

Rent Supplement Program, City of Ottawa

The Rent Supplement Program provides affordable housing to eligible low- and moderate-income families in social housing. More information can be found on the City of Ottawa's website. To book an appointment, apply online or reach them at 613-526-2088.

Ottawa Community Housing

Ottawa Community Housing is the largest provider of community and affordable rentals in Ottawa. After filling in the application, their team assesses for any priorities and places the applicants on the relevant housing provider lists. When a unit becomes available, the housing provider offers it to the application that best matches the unit.

Youth Services Jeunesse

The centre provides a safe place for youth aged 16 to 20 who are unstably housed, live in poverty, or are living on the streets. Here, youth connect with peers facing similar challenges in an environment of acceptance and respect. Working with counsellors, youth identify their needs, set goals and get connected to the support and services they need to achieve those goals.

Documents for FAQs:

Rental Housing Property Management Ottawa

A guide for tenants with information on finding a place to rent, your rights, renting responsibility, pest infestation, vital services, and additional services.

Renter's Toolkit

This toolkit has answers to common questions about finding and maintaining housing, direct links to resources, top sheets and worksheets.

The City of Ottawa Website - Housing

Ottawa.ca offers all information regarding your rights and responsibilities as tenants. It properly lays out how to request accessibility or repair support and they provide an accumulation of additional housing resources.

These services should give you the proper support and confidence you need to navigate housing in Ottawa.



Tips & Tricks



Getting renter's insurance:

Renter's insurance covers the cost of your destroyed belongings if any unforeseen accident like a fire or flood occurs in your rental unit. Previous renters have often regretted opting out or didn't realize it was an option to begin with. Even if it is not required by your landlord, it is still worth looking into.



Researching any previous tenants' experiences beforehand:

Many tenants/students have had unpleasant experiences with certain landlords and/or buildings. RentalReport is a website where future tenants can read the stories of past people who have rented units in different apartment buildings.



Document the condition of the place before-hand:

It is crucial to take photos and videos of your new place's condition before moving in. Document and take a note of any damage that is pre-existing. This kind of action will protect you in future from being charged unnecessarily for the damages and save you from any disputes when moving out.



Keeping receipts after paying rent or deposits:

Make sure to keep receipts especially when you make payments in cash or this could potentially lead to frauds. It is wiser and recommended to use traceable payment methods, or example, Interac, that won't leave you vulnerable to disputes.



Look out for hidden fees:

At times, leases do not mention additional fees, such as parking, or for amenities such as the gym. Make a note of understanding and learning about these hidden fees before signing, and ask for additional information when needed.



Do not trust what you see online:

Relying solely on online listings can be misleading. It is recommended to visit the property in person before signing to follow through and see if the place is the right fit!

Tips & Tricks



Your utilities might not be included:

Do not assume that the rent includes utilities like hydro, water, or even internet. Confirm and talk to your landlord about the coverage and if there are any additional utility expenses that you might have to pay.



Keep your rent increases in check:

Your lease might allow your landlord to increase rent annually. Keep account of how much it can increase based on the law and if you can fit these expenses in your budget.

Questions to ask the landlord before signing your lease:

- Is parking available?
- What is the mailing system like?
- Can I paint and/or hang picture frames with nails?
- What is the garbage/recycling/compost deposit situation like?
- What is the penalty for breaking the lease?
- What appliances are included with the place?
- Who is responsible for maintenance?
- Is there an emergency contact for the unit?
- What security measures are available with the unit?
- Has there been any issues with pests?



Neighbourhood Watch & Transit Accessibility

Getting to Campus:

Searching for a safe and affordable place to live requires you to consider areas that are reasonably accessible to campus via your usual method of transportation.

The table below illustrates very approximate commute times via car, walking, or public transportation from adjacent neighbourhoods to campus. Note these times can change dramatically depending on the time of day, traffic, construction delays, and ease of access to campus.

Driving to campus is generally the quickest (yet most expensive) way to get to campus. However, inclusive in your tuition is a Universal Transit Pass (U-Pass) that provides you unlimited rides on all OC Transpo and STO services. Very few neighbourhoods outside of Old Ottawa South are deemed reasonably walkable for a daily commute to campus.

| Neighbourhood | Avg. Commute Times by Transport Type (in min) | | |
|--------------------------------|---|---------|---------|
| | Transit | Driving | Walking |
| Old Ottawa South | <15 | <15 | 15-30 |
| Old Ottawa East | 30-45 | <15 | 45-60 |
| Billings Bridge – Heron Park | 15-30 | <15 | 30-45 |
| The Glebe – Dow’s Lake | 15-30 | <15 | 30-45 |
| Little Italy – Centretown West | <15 | <15 | 30-45 |
| Heron Gate | 30-45 | <15 | >60 |
| South Keys | 15-30 | <15 | >60 |
| Centretown | 15-30 | <15 | 45-60 |
| Carlington | 30-45 | 15-30 | >60 |
| Fisher Heights – Fisher Glen | 30-45 | 15-30 | >60 |
| Alta Vista | 15-30 | 15-30 | >60 |
| Riverview | 15-30 | 15-30 | >60 |
| Sandy Hill | 30-45 | 15-30 | >60 |
| Lowertown West | 30-45 | 15-30 | >60 |
| Lowertown East | 45-60 | 15-30 | >60 |

Neighbourhood-specific Considerations:

When selecting an area to rent in, it's important to consider not just the conditions of your unit, but the character and the environment of the surrounding area. Some questions you should ask yourself are:

- Does this neighbourhood have a large student population?
- Do I feel safe in this neighbourhood?
- What sorts of amenities (e.g. Grocery stores, gyms, restaurants) exist in the area?
- Are the streets busy or quiet?
- Is there a good amount of green space available in the neighbourhood?
- Is my unit within walking distance of a public transit stop (if needed)?
- Is there reasonable parking available (if needed)?

Cost Considerations:

Not all neighbourhoods are created equal. Certain Ottawa neighbourhoods are more affordable to live in than others.

The following table compares what percentage of renters in each neighbourhood are spending more than 30% of their income (the threshold for an “affordable” monthly expense on shelter) on rent.

| Neighbourhood | Rent as a % of Expenses |
|--------------------------------|-------------------------|
| Old Ottawa South | 36.2 |
| Old Ottawa East | 43.9 |
| Billings Bridge – Heron Park | 34.4 |
| The Glebe – Dow’s Lake | 35.7 |
| Little Italy – Centretown West | 36.2 |
| Heron Gate | 31.3 |
| South Keys | 37.0 |
| Centretown | 34.7 |
| Carlington | 30.2 |
| Fisher Heights – Fisher Glen | 39.1 |
| Alta Vista | 29.1 |
| Riverview | 38.8 |
| Sandy Hill | 45.7 |
| Lowertown West | 35 |
| Lowertown East | 29.8 |

Places to Find Used Furniture/ Food Bank Resources

When it comes to furnishing your living space affordably, there are several options available to students. Online platforms and local stores offer gently used furniture, decor, and home essentials at reasonable prices. However, it's important to be cautious of scams, particularly when purchasing items through online marketplaces:

Facebook Marketplace: allows you to buy and sell second-hand furniture and decor locally. While it's a great resource, always take care when meeting sellers and exchanging payments.

Total Home Consignment (1460 Bank Street, Unit 4): offers a mix of new and gently used home furnishings. You can shop online or in person, and they also provide pick-up or local delivery options. Their website can be found at totalhomeconsignment.com.

Snazzy Seconds (2405 St. Joseph Boulevard): sells a variety of items including furniture, antiques, decor, linens, and kitchenware. Their affordable prices make it an excellent place to find what you need. You can explore their offerings online at snazzyseconds.com.

Highjinx (290 Kent Street): offers a community-oriented space with a furniture bank and a food bank. They provide donated items to support individuals and families in need. Learn more at highjinxottawa.com.

Helping With Furniture (1455 Michael Street, Unit 3): is a volunteer-run charity offering free furniture, household items, and even laptops to those in need. More details are available at hwfottawa.org.

Value Village (1824 Bank Street): is a popular thrift store chain with a wide selection of secondhand furniture, household goods, books, clothing, and more.

Food Bank Resources

In addition to finding affordable furniture, students may also need assistance with food and other essentials. Several local food banks and support services can help you access the resources you need.

Highjinx (as mentioned above) offers both a community furniture bank and a food bank to support people in need.

The **Ottawa Food Bank** is another valuable resource. You can use their online tool at ottawafoodbank.ca/get-help to find a food bank near you, along with details on hours of operation, directions, and contact information.

Barrhaven Food Cupboard (100 Malvern Drive, Nepean) provides emergency food assistance. They can be reached at 613-825-4505 or via email at info@barrhavenfoodcupboard.ca.

Parkdale Food Centre runs the Mino'Weesini Grocery Program, which serves individuals in need in the surrounding area. It's located at 5 Hamilton Avenue North.

For Carleton students, the **Emergency Essentials Assistance Program** provides food hampers and other essential items through the **Unified Support Centre (USC)**. More information is available on the CUSA website at cusaonline.ca/usc.

These resources are here to support you in building your home and meeting your needs while navigating university life.





Sample Lease with Explanations



PDF File: https://drive.google.com/file/d/1bZyhTXwKcfXhOknQs2KEBZpdblOy_bdr/view?usp=drive_link

Other additional information to be considered:

- Tenants should remember that only damages caused as a result of their “willful or neglectful conduct” can be claimed!
- Tenants should take pictures and make notes when moving in the unit for the first time, even if it is not the ‘first one arriving’.
- Tenants are liable only for damages caused by “willful or neglectful conduct”, not normal wear and tear.
- If the condition of the rental premises is not satisfactory and the tenant still moves in, the issue should immediately be raised in writing.
- Landlords have the responsibility for ensuring their premises are pest free. Otherwise, they are considered in breach of the Residential Tenancies Act. A rental unit infested with bugs is not in a good state of repair or fit for habitation and could also constitute substantial interference with reasonable enjoyment. Landlords are therefore required to bear those costs unless it can be proven the issue is caused by the tenant’s neglect.
- “No pets” clauses are illegal in Ontario. In the event of damages caused by the pets, it has to be more than what one would consider “normal wear and tear”.

Conclusion

We hope this Housing 101 guide has assisted you in navigating your housing search with ease. Feeling at home is important for a successful university experience, and CUSA is here to support you. If you have any questions or need assistance, don’t hesitate to reach out to us. We are committed to helping you find a safe, affordable, and comfortable place to live!

