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ACCOMMODATION

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This chapter contains information on finding accommodation in Canada. You will find information on where to source rented accommodation, the cost of rented accommodation and your rights as a tenant.

If you are planning on buying a house when you move to Canada you will find some useful information in this chapter also.

What do I need to consider before I go?

For the first few weeks or months you will probably want to find some temporary housing while you look for a more permanent place to live. Hotels can be quite expensive so you may want to rent a furnished room or an apartment at first. You should organise somewhere to stay for at least a number of weeks before you leave Ireland.

How do I to find a place to rent?

- Search the classified advertisements in local newspapers
- Become familiar with the public transportation available
- Ask an immigrant-serving organisation in your area for advice
- Ask friends and family already living in the area for advice
- Look for “Vacancy” or “For Rent” signs on houses and apartment buildings
- Check bulletin boards in grocery stores, laundromats, health clinics and community centres
- Ask for advice at your local church or community organisation
- If you have 3 or more children or you have older relatives living with you, you will probably not be able to find a suitable apartment. In that case you may need to think about renting a house.

Check the following websites to help with finding rental accommodation in Canada:

www.actualhomes.com

www.sublet.com

www.pmrentals.com

www.relocatecanada.com

www.propertyworld.com

www.rentbc.com

www.rentalhouses.com/canada

www.canadianresidentialrentals.com

www.viviun.com/rentals/canada

How much will it cost?

You could expect to pay \$450 (2007 figure) a month for a room, between \$1,000 and \$2,000 (2007 figure) a month for an apartment or a house.

Rental costs vary greatly across cities and across Canada. Housing is more reasonable outside the large cities.

An immigrant-serving organisation in the area where you plan to settle can help you find affordable housing. For more information on immigrant-serving organisations please **Chapter 13 - Useful Contacts**.

** at the time of publication €1 was equal to \$1.42 Canadian Dollars.
\$1 Canadian Dollars was equal to €0.70*

What other factors do I need to consider?

Signing a lease

Once you agree to rent an apartment or a house, you may be asked to sign a 1 year lease. This legal document of 1 or 2 pages describes the rental property, the utilities included and the options, such as parking and storage. It may also state whether pets or more people are allowed.

Most apartments are leased by the year although some are rented monthly. You will probably need to pay the first and last month's rent in advance when you sign the lease. You may also be asked to pay a security deposit to rent the apartment you have chosen. You should know that in some provinces it is illegal for a landlord to ask for a security deposit or a damage deposit, and that the laws concerning the rental of an apartment can be different from province to province.

If your apartment requires a lease your landlord will give you the lease form to sign. Read it over carefully before you sign it. Pay special attention to the parts that state exceptions and additions. Try and find out if you pay for the heating costs or if they are as

Canada is a cold country in the winter and heating can be expensive. Avoid signing a lease if you plan to move again soon. You should also purchase household insurance to cover the costs of replacing the contents of your apartment in case of fire or theft, for instance.

Be sure you know what the monthly rent payment includes, for example, is the electricity included? Is water included? Is parking included? Is Air-conditioning included? Also find out whether you have to pay a fee if you leave before the lease term is over. You cannot usually break a lease agreement.

You may be asked to provide a Canadian reference or to have a co-signer sign the lease to guarantee your financial commitment. If you don't understand some of the legal terms used in the lease document you should contact one of the groups that help immigrants or someone you know and trust who can help you.

What are my rights as a tenant?

The tenant (someone who rents a room, an apartment or a house) and the landlord both have legal rights. There are laws that protect you, the tenant, from sudden rent increases or being forced to leave your apartment. You have the right to live anywhere you choose. The Canadian Charter of Rights and Freedoms does not allow discrimination on the basis of color, creed, sex, age or disability. Provincial landlord and tenant laws also protect against such discrimination.

However the tenant also has responsibilities. It is important to keep the house or apartment you are renting in the same condition you found it.

Contact the provincial or municipal government department responsible for housing, sometimes called a rental board if you need information or help, or look up the provincial Landlord and Tenant Regulations. You will find the numbers in the blue pages of the telephone book. You can also ask community groups for information or help.

What do I need to know if I want to buy a property?

Buying a home is a big step and you might want to wait until you are settled before you do so. Most homes in Canada are sold through real estate agents, although some owners do it themselves. You may see “For Sale” signs posted in front of homes, and you can also read the classified advertising section of the daily newspaper. When buying a house, it’s important to remember that there are many hidden costs. These may include:

- The agent’s fee
- Lawyer or notary’s fees
- Annual property tax
- House insurance
- Registration fees
- Various home buyer taxes
- Cost of maintaining the house - heating, hydro (electricity), water etc.

You should try and make sure you know exactly what your costs will be before you buy. You may want to find out about the First Home Loan Insurance Program, run by Canada Mortgage and Housing

Corporation. It enables you to buy a home with a smaller down payment. The Corporation's fee is rolled into the total mortgage in the form of a small percentage. The Canada Mortgage and Housing Corporation has a free pamphlet entitled "Home buying, Step-by-Step". They also run the Canada Housing Information Centre, and can provide information on the rental and housing markets across Canada. You can call their toll-free number for more information (1 800 668 2642) if you are in Canada or see the website www.cmhc-schl.gc.ca

What other general information do I need to consider on accommodation?

Utilities

Whether you rent or buy, you will need to sign up for various basic utility services, such as heat and hydro (electricity). In Canada homes are heated mostly by gas or oil, however some are heated by hydro (electricity). Normally there will be 1 or 2 main companies that will provide these services in an area. You can find the contact details for them in the yellow pages of the telephone book. Try looking under "Gas," "Heating Companies," "Oils/Fuel" and "Hydro-Electric Utilities."

Getting a telephone

You will probably want to get a telephone installed as soon as you can so that you can contact the people and the services you need. Bell Canada operates most of the telephone service across Canada, but you can find out the names and contact details of telephone companies in your area in the yellow pages of the telephone book.

You can either rent a telephone from your Telephone Company and pay month by month or buy one. The cost of making local calls is normally covered by the monthly service fee, which is added to the cost of renting the telephone. Long-distance and overseas calls are not covered by this monthly fee and can be quite expensive. Many telephone companies offer special plans that can reduce the costs of long-distance calls. Telephone cards, which can be used to call anywhere from any telephone including public telephones are a cost-effective way to reduce long-distance charges. Remember Canada is a very large country so even when you are calling within the same province or city long-distance charges may apply.

Furnishings

Chances are you are going to need some furniture and household appliances. You can buy new, which can be costly or wait for stores to have sales and buy things gradually. You can also buy used furniture and appliances, which is what many Canadians do. The listings for articles or furniture for sale are found in the Classified Advertising section of the newspaper. You can also try used furniture stores, church and local rummage or garage sales, or community organisations. Your local community Immigrant-serving organisation should be able to help you with names and addresses.