



A Guide to Finding Housing in Hamilton



Hamilton Immigration
Partnership Council



Hamilton



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Please Note This guide has general information only. Each situation is unique. The law may also change. For more information call one of the agencies in the Guide.

Introduction

Finding the right place to live can be hard, but there are people and agencies that can help you find a home. This guide can help you start your search for a home to meet your needs if you need more information about resources or settlement services.

- < contact Information Hamilton at 905.280.1040 or www.informationhamilton.ca
- < go to www.welcometohamilton.ca

Getting To Know Hamilton

The City of Hamilton is made up of a number of smaller communities. These include Dundas, Ancaster, Stoney Creek, Flamborough and Glanbrook.

For example, streets are named with directions. Streets north of King Street are on (e.g. Wentworth Street North is north of King Street).

East of James Street, the Niagara Escarpment runs through Hamilton. Many streets on the Mountain have the same name as the streets of lower Hamilton. We use the suffix "Street" to distinguish between the two.

name (e.g. Upper James) if it is on the Mountain.

Hamilton has many different neighbourhoods. Each area has

- ◁ services
- ◁ programs
- ◁ schools
- ◁ public libraries
- ◁ recreation centres
- ◁ grocery stores

Learn more about these services on the website www.hamilton.ca

For other information and maps about Hamilton go to www.tourismhamilton.com

Other services can be found at www.informationhamilton.ca and in the [Community Connections](#) section of this guide.



Starting Your Housing Search

Contact the [Housing Help Centre](#) if you would like to rent a place to live. It is a nonprofit agency that provides free information. They help those who need housing, especially people with low incomes.

The Hamilton Housing Help Centre has

- ◁ free phones
- ◁ an up-to-date list of rental units available in Hamilton
- ◁ a housing worker to help you find a home to meet your needs

If you need an interpreter contact [Hamilton Housing Help Centre](#). They have interpreters for more than 179 languages.

Hamilton Housing Help Centre

119 Main St. East Hamilton, ON

Phone 9055268100

Fax 9055281448

Website www.housinghelpcentre.ca

Email info@housinghelpcentre.ca

Where Else Can I Go to Find Housing?

| Agency | Description of Service |
|--|---|
| The Hamilton Spectator | (Copies are available at public libraries and the Housing Help Centre. You can also check their website for rental listings at thespec.com) |
| The Renters News | This is a listing of rentals that are available in Hamilton. Free copies are available at various stores, in newspaper boxes and at the Housing Help Centre. |
| Walk or drive through | grocery stores, laundromats or community centres for places available for rent. |
| Bulletin Boards | Check bulletin boards in public places. This includes grocery stores, laundromats or community centres for places available for rent. |
| City of Hamilton Housing Services Division | Go to www.hamilton.ca/housing or call 905-546-2424 ext. 3900 to get more help to find <ul style="list-style-type: none"> < housing < emergency shelters < financial help for housing |
| The Internet | There are a number of websites that advertise rental housing <ul style="list-style-type: none"> www.viewit.ca/city/hamilton.aspx www.gottorent.com/on/hamilton/ www.kijiji.ca/real-estate www.gsrentals.com/Apartments/Hamilton/ http://hamilton.rentershotline.ca/ http://hamilton.ontariotenants.ca/index.phtml www.247apartments.com |

Types of Housing

Rental Housing

There are different types of rental housing in Hamilton. Rent is paid monthly. You pay when you start your rental or lease agreement. Landlords

Co-operative (Co-op) Housing member controlled housing

The members who live in a co-op

- < are the ones responsible for running the co-op
- < have a vote
- < elect a Board of Directors each year from the membership

Some co-op households

- < pay a lower monthly rent (housing charge) geared to their income. Government funds cover the difference between this payment and the cost of the house.
- < pay the full monthly charge based on cost

For more information about co-operative housing in this area, please

- < go to www.ghCHF.ca
- < contact The Golden Horseshoe Co-operative Housing Federation (GHCHF)
call 905-561-2667 email ghCHF@primus.ca



Market Rent

Most market rental housing in Hamilton is owned by private landlords. Most of these units are not rent subsidized. In social housing or co-op housing can also be rented at market rent. Market rent in Hamilton is cheaper compared to communities such as Toronto, but it is increasing.

Subsidized Housing

Subsidized housing is sometimes called social housing or public housing. This means that the rent is set based on your income.

To get subsidized housing you must

1. fill out an application to get help doing your application contact [the Housing Help Centre](#) (see page 3 or 38)
2. qualify
3. be put on the waiting list

You must to fill out forms

1. an application form
2. a building selection form to say which buildings you are applying for

Contact [Access to Housing](#) to apply for housing subsidy.

499 King Street East, Hamilton, ON L8E 1E1

Phone 905-524-2228 Fax 905-524-1199

<http://www.hamilton.ca/HealthandSocialServices/SocialServices/Housing/HowToApplyLowCost.htm>

Who Can Apply for Subsidized Housing?

To qualify for subsidized housing:

1. Your household (family) income must be below a certain level. The level depends on the number of people in your family.
2. You must provide proof of status (with your application) for each person in your home. All members of the household must be a
 - Canadian citizen, or
 - permanent resident, or
 - applying for permanent resident status, or
 - refugee or a refugee claimant
3. You must provide proof of age with your application. You can use a copy of a birth certificate or passport. At least one person in your home must be at least 16 years old and able to live on their own (independently)
4. If you or anyone in your home owes rent to any social housing provider in Ontario you will need to
 - have an agreement to pay the rent owing
 - show the agreement to Access Housing before they can process your application

5. Your application will be rejected if within the last 2 years any person in your home has been convicted of
 - < an offence related to rented-to-income housing under the [Residential Tenancies Act](#) (RTA) either in court or at the [Landlord and Tenant Board](#)
 - < a crime under the Criminal Code

6. You must agree in writing to sell it within 1 year of being rehoused.

How Long Will I Have to Wait for Subsidized Housing?

After your application is finished and if you qualify you will be added to a waiting list. This waiting list is based on the date you applied for housing. There are a very limited number of housing units. How long you wait depends on how often tenants move out. Someone has to move out for someone else to move in.

In Hamilton there are rules that give priority to certain types of applicants. This means that some people may get a home sooner than others.

See <https://www.hamilton.ca/social-services/housing/priority-applications> for details.

If you have special status you will need to

- < fill out a form
- < have proper documents

| Status Type | Description |
|------------------|---|
| Special priority | Victims of abuse by someone they <ul style="list-style-type: none"> < live with now, or < have lived with in the past 6 months |
| Urgent | Victims of abuse by someone they have <ul style="list-style-type: none"> < never lived with, or < did live with more than 6 months ago |
| Terminally ill | someone who is terminally ill |
| Homeless | someone living in temporary setting- this could be living with friends or family, a shelter, hostel or motel |
| Newcomer | refugees, refugees claimants or landed immigrants |
| Youth | those who are 16 or 17 years old |

When choosing buildings to live in (on the selection form) remember that the

- < more buildings you choose the shorter time you will likely have to wait
- < fewer buildings you choose you have very specific choices, the longer the wait

People needing certain types of housing, such as new with 3 or more bedrooms, often have to wait longer. There are fewer of these types of units. The wait can be years depending on your situation.

The Next Step In Your Housing Search: Viewing Units & Meeting Landlords

These tips can help with the next step of your housing search.

Renting an Apartment in the Private Market

Seeing Rental Units

When looking at potential places to rent

- ◁ look at the unit and the building thoroughly
- ◁ look for signs of pests like bed bugs or cockroaches
- ◁ take notes
- ◁ use the tool in this guide ([pages 3 - 37](#))

Information Asked for by Private Market Landlords

When renting you will have to fill out an application provided by the landlord. There is information you will have to give.

You will be asked for

- names and telephone numbers of people who can give you a good reference (these people could be friends and relatives or your supervisor at work)
- names of your previous landlords and other addresses where you rented

Landlords often check this information, so be sure that it is

If the landlord does a credit check, they will need your identification. This is to make sure they have the right person's information. This information would include your Social Insurance Number (S.I.N.). If you are asked for your S.I.N., ask your landlord what it is for.

Other things you should know

a. A landlord

- < can ask about your rental history and credit references
- < may ask to do a credit check

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count against you.

b. A landlord can ask you about your income, but by itself. They must also look at your

- < rental history
- < credit references
- < credit rating

c. Your income can only be

- < looked at on its own if there is no other information available
- < used to make sure you have enough money to pay the rent



- d. A landlord may refuse to rent to you because
 - < they think your income is high enough
 - < you get social assistance (Ontario Works or Ontario Disability Support Program)

- e. Landlord may only do this if they ask all applicants. A guarantee is required as well. Landlords must ask everyone else who applies for a unit.

What is a Deposit?

When you are ready to rent a unit, the landlord may ask for a deposit. A deposit is money (cash or cheque) you give to the landlord to hold the unit. Holding a unit means that no one else can rent it. This gives you time to fill out the rental application.

Once you agree to rent the unit, your deposit is put towards your rent. Getting a deposit back can be very difficult. If you want the unit before giving a deposit, you should get legal advice if this becomes a problem. (See the list of [Community Connections](#) under Legal Help on page 8)

Sometimes a landlord may ask for a key deposit. This is to cover costs in case a key is lost or stolen. A landlord may ask for more than about \$75 for a key deposit.

When giving a deposit

- < only give the landlord money if you want the unit
- < make sure you get a receipt from the landlord for the deposit
- < read the receipt it should say the amount of the deposit, what the money was for and the date

Signing a Lease

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

The landlord will sign the lease. When signing the lease be sure you

- < understand everything it says or bring someone to help you read it, or call the Hamilton Community Legal Clinic
- < get a copy of the lease
- < get the landlord's full name

The lease will say

- < you have agreed to rent a specific place
- < you must pay a certain amount of rent on a certain date, it may be monthly or weekly
- < the length you will rent the unit for, most leases are for a year unless the landlord lets you out of the lease
- < the rental agreement after the year is done, you may be able to rent month to month or renew your lease for another year
- < the appliances in the unit
- < if utilities and services are included in the rent, water, gas, electricity (hydro)
- < if you pay for utilities and services

Renting Subsidized Housing

If you are offered a subsidized unit, you will have 3 days to see it and decide if you want it. You may refuse to take units, but only up to 3 times. After the third time, you will be taken off the wait list. You would then have to reapply if you still want subsidized housing.

If you accept a subsidized unit and are renting, you

- < must give written notice to your landlord that you will be leaving in 60 days
- < should ask your landlord if you can sublet the unit if you move before your lease is over
 - o subletting is finding someone to take over the lease on your behalf until the end of the lease

Note: If you are allowed to sublet, your landlord will want to check their credit.



You are Now a Tenant. What Does this Mean?

Once you have rented a place to live and signed a lease, you are a tenant. You have [rights and responsibilities](#) and so does your landlord. Most of the rules about your relationship with your landlord are in the [Residential Tenancies Act](#). Some

are covered by the Act. These include if you

- < share the rental unit with the owner of the building or a member of the family
- < pay rent to another tenant
- < live in a housing co-op

Your landlord must give you written information about their rights and responsibilities. If you rent a unit, ask for this information and read it. You can also learn about the rules of the Residential Tenancies Act online at http://www.ltbc.gov.on.ca/en/Key_Information/STEL02_111677.html

If you're unsure about your rights, call [The Housing Help Centre](#) or the [Hamilton Community Legal Clinic](#). These are listed in [Community Connections](#). The Landlord and Tenant Board also has a number of [brochures](#) about being a tenant or a landlord.

Paying Rent

When you rent, you pay money to your landlord. Paying rent allows you to live in the unit you've rented. You will pay on the day you agreed to in the lease. This could be the first of the month, but not always, so check your lease to see when you should pay.

required day, your rent is overdue the next day.

You are to pay your rent when you move in and it may include first and last month's rent.

Your landlord

- < must use any money you have already paid (if you gave more than rent)
- < may allow you to make payments over time if you rent less than a month

Types of Payment for Rent

You may pay your rent by

- < electronic transfer
- < automatic debit
- < cash
- < cheque
- < money order
- < bank draft



