

Choosing a Place to Rent

by Ranjeet Chugh

Choosing a place to rent is a big decision for anyone. But, when you are a newcomer to Canada, the challenge is even bigger. According to a survey released by Canada Mortgage and Housing Corporation, the vacancy rates in Ontario increased from 3.4 per cent in October 2006 to 3.9 per cent in April 2007. This research concluded "strong employment growth, solid gains in income and high immigration continue to fuel strong demand for rental housing across Canada." So you probably are going to "fight" with another renters for the better places. Be patient.



Looking for the perfect apartment is the easy part, the hard time starts when you try to figure out which dwelling – among all of the available units – is the best match for you and your family. There are several aspects to consider before renting an apartment in Ontario. First you have to deal with the "internal factors". Are you single? Have you sponsored your spouse and he/she is coming later on? Do you like to be near the nightlife or do you prefer peace and tranquility? In other words, the first thing you need to do is identify your needs. Then, you have to start thinking about external problems. How close are you to the grocery stores? How far is work? How far are the schools? If you don't have a car, is the apartment near the subway?

Where to look for a rental apartment

Once you know what you want, it's time to start searching for a place. At this point you need to pick some areas you are interested in, and literally walk up and down each street looking for "for rent" signs on apartment buildings and houses. You can find information in advance in websites, newspapers, classified ads, rent magazines or community newspapers. Some useful websites are www.viewit.ca, www.capreit.ca, www.expatriates.com.

If you have friends or relatives living in Ontario, they are good sources of information. Ask them about the neighborhoods you are considering or ask them to recommend similar areas. If they are familiar with the neighbourhoods, they can tell you problems or advantages of living in different areas.

When you find a place, you have to pay attention to many details. A dwelling can look really nice from the outside but it can be a real nightmare if the appliances are not working or if it's a basement apartment with flooding problems. Here you can find a basic list of things you need to check when you're visiting "for rent" places

Exterior

- Parking spaces in the building
- Lighting
- Good security
- Clean and well maintained

Interior

- Appliances in working condition
- Flooring
- Windows, doors & walls
- Storage space (closets and extra storage space – is it available and is there a cost?)
- Good layout of rooms

Services and Facilities

- Nearby shopping, schools, transit and doctors
- Locked mailboxes and a place to receive packages at an apartment; a mailbox for a house
- Secure storage area
- Regular trash pickup
- Building superintendent on call for emergencies
- Laundry room, window washing, recreation facility, etc.

The next step: signing the lease

The landlord or the rental management company will ask you to fill out an application and after that, will check your credit, job and rental history. Do not worry if you don't have a job, that's because you are new in Ontario so do not hesitate to mention it. If this is your current situation, you can request a friend or relative in Ontario to co-sign as a guarantor.

Once your application is accepted, the landlord will ask you to sign a lease, a legal contract that describes the landlord's responsibilities and yours as well. This lease should protect you against rent increases for the term of the agreement. Read it very carefully before you sign it. The landlord should fill all the blank spaces on the lease before you sign it. Also, you should look for answers to these questions:

- Does the rent cover heat, water, cable television or electricity?
- How much extra do you have to pay if you are late with the rent?
- Does the landlord do all repairs and up keep?

- If you need to move before the lease is up, do you have to pay an extra fee?
- Can you rent (sub-lease) the house or apartment to someone else?
- Do you have to pay a security deposit? How much is it? What must you do to get your deposit back when you move out?
- What are the rules you must follow?
- Did the landlord and you make special agreements about the rental? These should be written in the lease and initialed by both of you.
- Are pets allowed?

This basic information can help to find a place to live in Southern Ontario, as well as anywhere else. But don't forget your budget. Take a careful look at your income and expenses to have a clear idea on what kind of place you can afford. As an example, according to Canada Mortgage and Housing Corporation an average two-bedroom rental in Ontario is now \$921 per month (at April 2007). In Toronto, an identical apartment would rent for approximately \$1,073 per month.

With this information, visit as many dwellings as you can in your chosen area. You will be surprised with the apartments and houses you may find and most importantly, these inspections will give you a better idea of what you want and don't want. Remember: every house is not a home...or at least, not your home.



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