



# A Guide to Finding Housing in 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 go to our “[Community Connections](#)” section of the Housing Search Toolkit on page 37 of this 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

- go to [www.hamiltonimmigration.ca](http://www.hamiltonimmigration.ca) and look for the “Find Services” tab

## 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.

Some Hamilton streets say “North”, “South”, “East” or “West,” after their name. For example

Streets that cross King Street are labeled 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 labeled “East” or “West,” (e.g. Main Street West is west of James Street).

The Niagara Escarpment runs through Hamilton. It is known as “the Hamilton Mountain,” or “the Mountain”. Many main streets on the Mountain have the same name as the streets of lower Hamilton. We use the word “Upper” before the street

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 at [www.hamilton.ca](http://www.hamilton.ca)



## Starting Your Housing Search

Contact the [Housing Help Centre](#) if you would like someone to assist you in a rental search. It is a non-profit 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

### **Hamilton Housing Help Centre**

119 Main St. East Hamilton, ON

Phone 905-526-8100

Fax 905-528-1448

Website [www.housinghelpcentre.ca](http://www.housinghelpcentre.ca)

Email [info@housinghelpcentre.ca](mailto:info@housinghelpcentre.ca)

If you are a senior you may also want to consult the [Housing Options for Older Adults Guide](#) and the following link for other Senior and Older Adult Resources:

<https://www.hamilton.ca/sites/default/files/2022-07/HSAC-hamilton-housing-options-guide-seniors-older-adults.pdf>

## Where Else Can I Go to Find Housing?

Agency	Description of Service
<b>'For Rent' Signs</b>	Walk or drive through neighborhoods you are interested in and look for "For Rent" signs.
<b>Bulletin Boards</b>	Check bulletin boards in public places. This includes grocery stores, laundromats or community centres for places available for rent.
<b>City of Hamilton – Housing Services Division</b>	Go to <a href="http://www.hamilton.ca/housing">www.hamilton.ca/housing</a> or call 905-546-2424 ext. 3901 to get more help to find <ul style="list-style-type: none"> <li>• housing</li> <li>• emergency shelters</li> <li>• financial help for housing</li> </ul>
<b>The Internet</b>	There are a number of websites that advertise rental housing <ul style="list-style-type: none"> <li>• <a href="https://www.housinghelpcentre.ca/rental-listings.html">https://www.housinghelpcentre.ca/rental-listings.html</a></li> <li>• <a href="https://www.facebook.com/marketplace">https://www.facebook.com/marketplace</a></li> </ul>

## Types of Housing

### Rental Housing

There are different types of rental housing in Hamilton. Rent is paid monthly. Your first and last month's rent is paid when you start your rental or lease agreement. Payment of last month's rent may be negotiated with some 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 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 co-op's full charge
- pay the full monthly charge based on cost

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

- go to [www.ghchf.ca](http://www.ghchf.ca) or
- contact The **Golden Horseshoe Co-operative Housing Federation (GH-CHF)**



## Market Rent

Most market rental housing in Hamilton is owned by private landlords. Most of these units are not rent subsidized. Units in social housing or co-op housing can also be rented at market rent. Market rent housing is the most readily available type of housing in Hamilton.

## 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](#))
2. qualify
3. be put on the waiting list

You must to fill out 2 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**



## **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 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 to Housing before they can process your application

5. Your application will be rejected if within the last 2 years you or any person in your home has been convicted of
  - an offence related to rent-geared-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. If you get housing, you can't own property anywhere. You must agree in writing to sell it **within 1 year of being housed**.

### 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/people-programs/housing-shelter/supported-housing/priority-applications> for details.

If you have a 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"> <li>live with now, or</li> <li>have lived with in the past 6 months</li> </ul>
Urgent	Victims of abuse by someone they have <ul style="list-style-type: none"> <li>never lived with, or</li> <li>did live with more than 6 months ago</li> </ul>
Terminally ill	someone who is terminally ill
Homeless	someone living in temporary setting - this could be living with friends or family, in a shelter, hostel or motel
Newcomer	refugees, refugee 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 or if you have very specific choices, the longer the wait

People needing certain types of housing, such as a home with 3 or more bedrooms, often have to wait longer. There are fewer of these types of units. The wait can be many 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, ask if they have a pest management plan, see <https://www.youtube.com/watch?v=1MTDufboLNk>
- take notes
- use the tool in this guide ([Housing Search Toolkit](#))
- be patient, it can often take several apartment viewings before you find a suitable unit
- be prepared to apply right away if you like an apartment. You should bring the following documents with you:
  - Proof of Monthly Income
  - Photo Identification
  - Social Insurance Number (if you have one)
  - Personal References

#### **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 correct.

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

Other things you should know.

- a. A landlord
  - can ask about your rental history and credit references
  - may ask to do a credit check

Don't worry if you don't have a rental or credit history. This shouldn't count against you.

- b. A landlord can ask you about your income, but not 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 shouldn't refuse to rent to you because
  - they don't think your income is high enough
  - you get social assistance (Ontario Works or Ontario Disability Support Program)
- e. Landlords can ask for a "guarantor" to sign the lease. They can only do this if they ask all applicants. A guarantor is someone who promises to pay your rent if you can't. Landlords can't ask for a "guarantor" just for you. They must ask everyone else who applies for a unit.

**No other requirements may be used when choosing tenants.** See the following website for more information about your rights. You may want to give it to a landlord you think is discriminating against you.

<http://www.ohrc.on.ca/en/policy-human-rights-and-rental-housing>

## **First and Last Month's Rent / Deposits**

When you sign a lease, you will typically be required to pay the first month's rent, in full, at the same time. This payment will cover the first month of your rental period.

In Ontario a landlord cannot request any deposits (other than a key deposit) that exceeds the cost of one month's rent, and any rental deposits must eventually be applied to the tenant's rent. Ontario landlords will request last month's rent as a

deposit. This means you will pay two months' rent upfront when you sign the lease. When your rental period ends or when you give notice that you will be vacating the unit, the landlord will then apply your last month's rent deposit to your last month in the unit.

**\*Try to avoid paying first and last month's rent in cash and always ensure you receive a receipt for any payments you make to a landlord\***

Remember the only additional deposit (beyond rent for first and last months) that a landlord can lawfully request is a key deposit. A key deposit covers a landlord's cost for keys if they should need to be replaced. While there are no specific limits on how much a key deposit can be the Residential Tenancies Act does state that the deposit should be "reasonable". Typically, anything from about \$25 to \$100 would be considered a reasonable amount for a key deposit.

**\*Remember to get a receipt for any key deposits as these funds are to be returned to you when they keys are returned at a later date\***

## **Tips for Apartment Hunting**

When looking for a place to live

- know your rights
- bring a friend so you have a witness
- make a copy of any application you fill out
- write down the landlord's name, telephone and address
- use the Hamilton Housing Help Centre and other community resources

## 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”. You and the landlord will sign the lease. When signing the lease be sure you

- understand everything it says - bring someone to help you read it, or call the Hamilton Community Legal Clinic OR the Hamilton Housing Help Centre (905-526-8100)
- get a copy of the lease
- get the landlord’s address, phone number and 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 – may be monthly or weekly
- the length you will rent the unit for – most leases are for 1 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

Remember that there is a standard residential lease agreement that landlords must use in Ontario. To see what it looks like, visit <https://www.ontario.ca/page/guide-ontarios-standard-lease>



## Renting Subsidized Housing

If you are offered a subsidized unit, you will have 3 days to see it and decide if you want it. If you refuse the offer of housing, 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 current landlord that you will be leaving in 60 days
- should ask your landlord if you can sublet the unit if you must move before your lease is over
  - 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 rental situations aren't covered by the Act. These include if you

- share the rental unit with the owner of the building or a member of their 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 <https://tribunalsontario.ca/lrb/>

If you aren't sure about your rights, call the [Housing Help Centre](#) or the [Hamilton Community Legal Clinic](#). These are listed in the '[Community Connections](#)' section on page 38. 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 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. If you don't pay on the

required day, your rent is overdue. You pay your rent when you move in, and it may include first and last month's rent.

#### Your landlord

- can't ask you to pay last month's rent after you move in, if they didn't ask for it before you moved in
- must use any money you have already paid (if you gave more than your first month's rent) for your last month's rent
- can only ask for up to 1 additional month's rent before you move in
- may allow you to make payments over time towards your last month's rent – ask them

### Types of Payment for Rent

You may pay your rent by

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



If you aren't paying electronically get a receipt. It should show

- your address
- the amount paid
- the time period for which you are paying
- who received the payment

**Never pay cash unless a receipt is given to you when you pay.**

A landlord can't ask for post-dated cheques. A post-dated cheque is dated for some time in the future. These cheques can't be cashed until the date that is written on them. You may choose to pay this way to make it easier, but there are risks. If you don't give post-dated cheques, your landlord will be in contact often. This will allow you to ask questions, point out repairs needed and make suggestions.

## **Setting Up Utilities, Cable Television Service and Internet Service**

Sometimes utilities are included in your rent. For some rental units you will have to set up and pay your own utilities such as

- water
- gas
- electricity (hydro)

In most cases you will have to pay for

- television - cable, satellite

- internet services
- phone

If you will be paying utilities, set up your services as soon as you rent the unit. Usually only 1 company has service in your area.

If you want service you will need to contact that company.

## Moving In

Congratulations! You have rented an apartment and are ready to move in.

You may need to rent a truck to move your belongings. You can rent one from

- a local car rental business such as [Discount](#), [Budget](#), and [Enterprise](#)
- [U-Haul](#) which only rents trucks or trailers
- the [Community CarShare](#) (need to be a member) to rent cars or small trucks for short periods of time

If you buy or are given second-hand furniture **check it all very closely for signs of bed bugs**

(<https://www.hamilton.ca/home-neighbourhood/house-home/pest-control/bed-bugs>)! Check in all of the cracks, crevices and fabric. **Never** pick up furniture that has been left near the street. The chances are high that it will contain bed bugs and they will infest your new home.

You can find furniture and household items at reasonable prices at non-profit thrift stores such as

- New Horizons Thrift Store <https://welcomeinn.ca/new-horizons-thrift-store/>
- re-Source Thrift Shop <https://re-sourcethriftshop.ca/hamilton/>
- Bible for Missions Thrift Store <https://www.facebook.com/MissionThriftStoreHamilton/>
- Goodwill Value Centres <https://goodwillonline.ca/>
- St. Vincent De Paul, The Giving Closet <https://www.facebook.com/thegivingclosetthriftshop/>

Use online sources such as

- [www.usedhamilton.com](http://www.usedhamilton.com)
- <https://www.kijiji.ca/h-hamilton/80014>
- <http://hamilton.craigslist.ca/>

You can also try for-profit thrift stores such as

- Talize [www.talize.com](http://www.talize.com)
- Value Village [www.valuevillage.com](http://www.valuevillage.com)
- Moveline – sells new and used hotel furnishings, including mattresses, at discounted prices  
<https://www.facebook.com/movelineliquidationsoakville/>
- The Millionaire's Daughter – buys and sells furniture and some housewares <http://themillionairesdaughter.com/>
- Décor on a Dime – buys and sells furniture and some housewares on consignment <http://www.decoronadime.ca/>

Check out local garage sales. Look for signs on weekends. **Check carefully for bedbugs!**

## Repairs

Landlords must keep units in good repair and meet all health, safety and property standards. Make sure the landlord has installed a working smoke detector in your unit. It should be tested often and the battery replaced. Don't disconnect it or take the battery out of the smoke detector! If there are any gas appliances in your unit you should also have a carbon monoxide detector. You must keep the unit clean and pay for any damage caused by you or any of your visitors.

Services can only be turned off for **short** periods of time. This might happen to do repairs. Landlords must give you 24 hour notice before turning off services. The rest of the time services must be working. These services are

- heat (from September 15 to May 15)
- electricity
- fuel (such as natural gas or oil)
- hot or cold water

## Bed Bugs, Cockroaches and Mice – Who is Responsible?

**It is important to ask questions about bed bugs and other pests when you first look at a unit.**

According to the [Residential Tenancies Act](#), landlords must maintain the rental property. This includes eliminating pest infestations. This is supported by a Hamilton by-law.

## If You Have Pests or Maintenance Issues

Tell your landlord right away when you notice any pest activity in your apartment. Contact the [Housing Help Centre](#) for information about dealing with pests (905-526-8100, see '[Community Connections](#)'). Things to know about pest control.

- a. Your landlord must hire a licensed pest control company if you have bed bugs or other pests.
- b. If your landlord doesn't deal with the pests, contact the [City of Hamilton Public Health Department](#) (905-546-3570, see '[Community Connections](#)'). Ask them to do an inspection.
- c. Prepare for the spraying of pests. If you don't prepare, the spray will not kill the pests.
- d. If you aren't able to prepare for the spraying, ask for help from your landlord. If your landlord doesn't give help, contact the Housing Help Centre.
- e. Consider giving your landlord a copy of the Hamilton Bed Bug Guidelines.

For any concerns you have about pests contact [City of Hamilton Public Health Department](#) **905-546-3570**

Things to know about maintenance or repairs.

- a. If your unit needs repairs give a written notice to your landlord. Explain what needs to be repaired and date it. Keep a copy for yourself.
- b. If your landlord doesn't do the repairs contact the Housing Help Centre.

For any concerns you have about repairs contact

- [Housing Help Centre](#) **905-526-8100**
- [City of Hamilton Municipal Law Enforcement](#) **905-546-2782** [Complaint Form](#)



## Eviction

The [Residential Tenancies Act](#) allows a landlord to evict you for a number of reasons. If you are evicted it means you must move out of your unit. You may be evicted if you

- don't pay your rent or often pay your rent late
- damage the unit or are doing something illegal in your unit or on the building's premises
- make too much noise or disturb other tenants or the landlord
- affect the safety of other tenants
- have too many people in the unit

The landlord can evict you if they want to use the unit for themselves or their family.

Talk to your landlord or property manager if you're going to be late paying rent. The sooner you talk to them, the better. The landlord **may** allow you to pay your rent late if they know

- why it is late
- when it will be paid
- if it is a one-time late payment

If you can't pay the rent call the [Housing Help Centre](#).

There are steps the landlord must follow before they evict you. These steps are found in the [Residential Tenancies Act](#).

Before you are evicted the landlord must give you written notice of the complaint.

If you get a notice of complaint

- do your best to fix the issue
- talk to the landlord or property manager about the problem

If you get a notice of eviction call the [Hamilton Community Legal Clinic](#) at **905-527-4572** (see page 38).

A notice of eviction doesn't mean that you have to leave your unit. There may be a way to stop the eviction.

If you are going to be evicted contact the [Housing Help Centre](#) for help in finding a new apartment.

## **Getting Along with Neighbours**

A good living environment includes getting along with your neighbours. You should

- try not to disturb your neighbours
- follow rules
- keep your unit clean
- keep control of pets and their waste
- let your landlord know if you see any pests
- tell your neighbours if you have an issue that could affect them

If a neighbour is doing something that bothers you, talk to them to see if they can fix it. If they don't fix the problem, then speak to your landlord or property manager.

If there is still an issue put your complaint in writing

- then give it to your landlord
- and keep a copy for yourself

## **Leaving your Rental Home**

You must pay rent for the length of your lease. You may leave earlier if your landlord agrees to end the lease early.

You must give 60 days notice in writing, if you plan to move at the end of your lease. Once the lease ends, you can

- sign a new lease, or
- pay month to month, or
- pay weekly

If you don't sign a new lease you can leave anytime as long as you give 60 days notice (in writing).

Subletting is also possible if you must break your lease. Subletting is finding someone to take over the lease on your behalf, until the end of the lease. Your landlord must agree to the sublet and the potential new tenant must pass the credit check.

## Anti-discrimination, Human Rights and Housing

### Housing is a Human Right

In Ontario, the [Human Rights Code](#) applies to both tenants and landlords. Under the **Human Rights Code**, everyone has the right to equal treatment in housing without discrimination and harassment. Landlords must make sure housing environments follow the code.

People can't be refused an apartment, harassed by a housing provider or other tenants, or otherwise treated unfairly because of

- race, colour or ethnic background
- religious beliefs or practices
- ancestry, including individuals of Aboriginal descent
- place of origin
- citizenship, including refugee status
- sex (including pregnancy and gender identity)
- family status
- marital status, including those with a same-sex partner
- disability
- sexual orientation
- age, including individuals who are 16 or 17 years old and no longer living with their parents

- receipt of social assistance (Ontario Works or Ontario Disability Support Program)

People are also protected if they face discrimination because they are a friend or relative of someone identified above.

## **When do Housing Rights Apply?**

When you rent a unit you have the right to be treated without discrimination. The [Housing Rights Code](#) explains

- how to choose or evict tenants
- what the occupancy rules and regulations are
- how to handle repairs
- how to enjoy and use the unit, services and facilities

Examples of housing discrimination include when a landlord

- puts new immigrants and single mothers into older buildings and units that need fixing - because they wrongly think these groups are less responsible than other tenants
- refuses to move a growing family into more space
- refuses to rent to a recent immigrant family or requires a guarantor because they have no Canadian credit or landlord references
- requires all applicants to have at least 6 months of stable employment

If you feel you have been wrongly denied housing or are being harassed by your landlord contact:

1. The [Hamilton Community Legal Clinic](#) (905-527-4572 / [www.hamiltonjustice.ca](http://www.hamiltonjustice.ca)), or
2. The Centre for Equality Rights in Accommodation (1-800-263-1139 ext.22 / [www.equalityrights.org/cera](http://www.equalityrights.org/cera)).

## Purchasing a Home

### The Canadian Mortgage and Housing Corporation (CMHC)

The [CMHC](https://www.cmhc-schl.gc.ca/en/consumers/home-buying/newcomers) is Canada's national housing agency. It helps people across Canada access a wide choice of quality, affordable homes.

If you want help to buy a home go to the Canada Mortgage and Housing Corporation's Housing for Newcomers website <https://www.cmhc-schl.gc.ca/en/consumers/home-buying/newcomers>

The CMHC Housing for Newcomers website is divided into 3 areas

1. Renting an Apartment
2. Buying a Home
3. Planning and Managing your Mortgage

Information is available in 8 languages.

You can also contact CMHC by phone at **1-800-668-2642**.



## **Habitat for Humanity**

Habitat for Humanity Canada is a national, non-profit organization. They work with people to help them own a home.

Families are chosen through an application process based on

- level of need
- willingness to become partners in the program
- ability to repay the no down-payment, interest-free mortgage that is geared-to-income

To get an application or for more information, please call **905-560-6707** or visit [www.habitathamilton.ca](http://www.habitathamilton.ca)

## **Real Estate Brokers**

Real estate brokers will help you find and buy a home. Their service is paid by the home seller. They get a percentage of the cost of the home if you buy one they have found for you. To find information about buying and selling a home, legal advice or to find a realtor in Hamilton, contact

### **Realtors Association of Hamilton-Burlington**

505 York Boulevard

Hamilton, Ontario L8R 3K4

905-529-8101

[www.rahb.ca](http://www.rahb.ca)

## Financial Assistance

There are financial assistance programs for people in need. For more information, contact the [City of Hamilton's Housing Services Division](#) at 905-546-2424 ext. 3901 or contact any of the programs listed below.

### **Ontario Works (OW) and Ontario Disability Support Program (ODSP)**

Online applications are found at [www.ontario.ca/socialassistance](http://www.ontario.ca/socialassistance)

call **905-546-4800**

Ontario Works provides money to live if you have no other source of income.

Ontario Disability Support Program provides income if you or a family member has a disability and can't work.

You must apply and qualify for the programs. See the next page for more program descriptions.



Program Descriptions and Contact Information		
<b>Housing Emergency Loan Program</b>	Lends you money to help pay for <ul style="list-style-type: none"><li>• last month's rent</li><li>• utilities you haven't paid – for utilities like heat and hydro</li><li>• used appliances in some situations</li></ul> Loans are for emergencies where you may be facing homelessness. You must pay this money back.	Contact the Housing Help Centre for any of these programs.  905-526-8100  <a href="mailto:info@housinghelpcentre.ca">info@housinghelpcentre.ca</a>  <a href="http://www.housinghelpcentre.ca">www.housinghelpcentre.ca</a>
<b>Utility Arrears program</b>	Helps you pay for utility bills if you are behind on your payments and qualify.	
<b>Housing Stability Benefit</b>	Helps pay for a variety of costs so you can remain in your home if you have difficulties and <ul style="list-style-type: none"><li>• are on Ontario Works, or</li><li>• are on the Ontario Disability Support Program, or</li><li>• have a low income</li></ul> This includes help paying your rent if you are facing eviction.	
<b>LEAP – Low Income Emergency Assistance Program</b>	Pays a one-time utility payment for low income individuals and families who <ul style="list-style-type: none"><li>• owe money to Union Gas or Horizon Utilities</li><li>• have recently received a disconnection notice, and</li><li>• whose personal circumstances make it difficult to pay the bills</li></ul> For more information, call <b>905-523-6611 ext. 3009</b>	
<b>Ontario Electricity Support Program</b>	Provides financial help by directly paying part of electricity bills for eligible low-income electricity consumers. If your electricity bill is in your name and you have a low income go the website below to apply. <a href="https://ontarioelectricitysupport.ca/">https://ontarioelectricitysupport.ca/</a>  You can also contact the Housing Help Centre for assistance in applying for OESP at 905-526-8100.	

## Housing Search Toolkit

Use the following tools when you are looking to rent a place to live. List the addresses, phone numbers and contact person on this page. Note information about each address on the following pages so you can decide which unit is best for you.

Unit	Address	Contact Name	Phone	Directions
1				
2				
3				
4				

General Information	Unit 1	Unit 2	Unit 3	Unit 4
Number of bedrooms?	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Type of building? (apartment, house, etc.)				
What floor is the unit on?				
Is there an elevator?	Yes No	Yes No	Yes No	Yes No
What appliances are included (fridge, stove, etc.)?				
What is the type of heat? (gas, electric, oil, radiator)				
Who controls the heat?				
Where is the parking? (underground, on-street)				
Laundry facilities on-site?	Yes No	Yes No	Yes No	Yes No
What is my responsibility to care for the laundry site?				
Can I make an extra key for my family members?	Yes No	Yes No	Yes No	Yes No
Where can I do this?				
What is my responsibility about garbage recycling? Garbage/recycling program for the City of Hamilton. (avail in different languages – <b>905-546-2489</b> ) <a href="https://www.hamilton.ca/garbage-recycling">https://www.hamilton.ca/garbage-recycling</a>				
What is my responsibility for damaged property in the unit?				

Location	Unit 1	Unit 2	Unit 3	Unit 4
Close to buses?	Yes No	Yes No	Yes No	Yes No
Close to laundromat?	Yes No	Yes No	Yes No	Yes No
Close to grocery store?	Yes No	Yes No	Yes No	Yes No
Close to work and school?	Yes No	Yes No	Yes No	Yes No
Close to food banks?	Yes No	Yes No	Yes No	Yes No
Close to Hospital/ Urgent Care Centre?	Yes No	Yes No	Yes No	Yes No
Close to doctors?	Yes No	Yes No	Yes No	Yes No
Close to social supports?	Yes No	Yes No	Yes No	Yes No
<b>Safety</b>				
Are the entrance, halls and parking area well lit?	Yes No	Yes No	Yes No	Yes No
Do doors and windows have strong locks?	Yes No	Yes No	Yes No	Yes No
Does the building have a locked front door or buzzer?	Yes No	Yes No	Yes No	Yes No
Is there a smoke detector?	Yes No	Yes No	Yes No	Yes No
Are there two fire exits?	Yes No	Yes No	Yes No	Yes No
Is it close to a busy road? (may be a concern if you have children/special needs)	Yes No	Yes No	Yes No	Yes No
Is the home accessible if I am in need of an assistive device? (e.g. wide doorways, accessible height	Yes No	Yes No	Yes No	Yes No

appliance controls and counters, grab bars, etc.)				
<b>Quality of Accommodation</b>				
Is the unit and building clean and well-maintained?	Yes No	Yes No	Yes No	Yes No
Are appliances in good working order?	Yes No	Yes No	Yes No	Yes No
Are windows and doors in good working order – do they have screens, are they safe for children?	Yes No	Yes No	Yes No	Yes No
Is there enough cupboard and closet space?	Yes No	Yes No	Yes No	Yes No
Is there enough hot water?	Yes No	Yes No	Yes No	Yes No
Is plumbing in good repair? Do taps or pipes leak? Does the toilet flush properly?	Yes No	Yes No	Yes No	Yes No
Any signs of pests? (e.g. cockroaches, mice, bed bugs, etc.)	Yes No	Yes No	Yes No	Yes No
<b>Cost and Lease</b>				
How long is the lease for?				
What is the rent?				
How much is hydro?				
How much is heat?				
How much is water?				
Is parking included?	Yes No	Yes No	Yes No	Yes No

Is last month's rent required? Initial payment?	Yes	No	Yes	No	Yes	No	Yes	No
Other payments (\$/month)								
For immigrants – Will I be able to afford this until after my resettlement assistance program ends?	Yes	No	Yes	No	Yes	No	Yes	No
<b>Total cost</b>								



Community Connections			
<b>Community Service Directory</b>	Red Book Community Information by Hamilton Public Library	211	<a href="https://redbook.hpl.ca/">https://redbook.hpl.ca/</a>
<b>Housing Help</b>	Hamilton Housing Centre	119 Main St. East Hamilton 905-526-8100	<a href="mailto:info@housinghelpcentre.ca">info@housinghelpcentre.ca</a> <a href="http://www.housinghelpcentre.ca">www.housinghelpcentre.ca</a>
<b>Legal Resources</b>	Hamilton Community Legal Clinic	100 Main St. East Suite 203 (2nd Floor), Hamilton 905-527-4572	<a href="http://www.hamiltonjustice.ca">www.hamiltonjustice.ca</a>
	The Centre for Equality Rights in Accommodation (CERA)	1-800-263-1139 ext. 22	<a href="http://www.equalityrights.org/cera/">http://www.equalityrights.org/cera/</a>
	Human Rights Legal Support Centre	1-866-625-5179	<a href="http://www.hrlsc.on.ca/">http://www.hrlsc.on.ca/</a>
	Community Legal Education Ontario	416-408-4420	<a href="https://www.cleo.on.ca/en">https://www.cleo.on.ca/en</a>
	Steps to Justice	N/A	<a href="https://stepstojustice.ca/">https://stepstojustice.ca/</a>
<b>City of Hamilton</b>	General information	905-546-2489	<a href="http://www.hamilton.ca">www.hamilton.ca</a>
	Housing Services Division	905-546-2424 ext. 3901	<a href="mailto:housing@hamilton.ca">housing@hamilton.ca</a>

	Municipal Law Enforcement	Law Enforcement (property standards) 905-546-2782	<a href="mailto:mle@hamilton.ca">mle@hamilton.ca</a> <a href="http://www.hamilton.ca/mle">www.hamilton.ca/mle</a>
	Public Health Services	Health Standards and Inspections 905-546-3570	<a href="mailto:publichealth@hamilton.ca">publichealth@hamilton.ca</a> <a href="http://www.hamilton.ca/HealthandSocialServices/">www.hamilton.ca/HealthandSocialServices/</a>
	Garbage Collection	Garbage pick-up is once a week. Call 905-546-2489 for information about <ul style="list-style-type: none"> <li>• recycling</li> <li>• green boxes</li> </ul> weekly limits	<a href="https://www.hamilton.ca/home-neighbourhood/garbage-recycling">https://www.hamilton.ca/home-neighbourhood/garbage-recycling</a>
<b>Ontario Works &amp; Ontario Disability Support Program</b>		905-546-4800	online applications at <a href="http://www.ontario.ca/socialassistance">www.ontario.ca/socialassistance</a>
<b>Police/Fire/Ambulance</b>		<b>911</b>	
		Police Non-Emergency 905-546-4925	
		Fire Prevention and Safety Standards 905-546-3346	<a href="http://www.hamilton.ca/fire">www.hamilton.ca/fire</a>



## Glossary of Terms to Help You Use this Guide

<b>Affordable Housing</b>	Housing for lower and middle income households. They pay no more than 30% of their household income for housing.
<b>Apartment (Apt)</b>	A self-contained (kitchen, bathroom and living space) unit. It is in a building with a few or many other units.
<b>Appliances(Appl.)</b>	<p>washer and dryer</p> <p>refrigerator</p> <p>stove</p> <p>dishwasher</p> <p>Most, or some or all of the appliances are included in your rent. Most often there will be a refrigerator and stove.</p>
<b>Bachelor (Bach.)</b>	A one room unit - living room, dining room and bedroom. The kitchen may either be in the main room or in a small separate room. The bathroom is usually a separate room.
<b>Co-operative Housing (CO-OP)</b>	Housing that operates on a not-for-profit basis. Those living there are members. They help to manage and run the property.
<b>Deposit (Dep.)</b>	Money that a tenant may have to give to a landlord to hold/reserve a rental unit.
<b>Duplex/Triplex</b>	Duplex – a building with 2 units

	Triplex – a building with 3 units
<b>Emergency Shelter</b>	A place you can go if you don't have a home and need somewhere to sleep.
<b>House</b>	A unit that usually has a yard and is separated from other units.
<b>Hydro</b>	Electricity. Sometimes the cost of electricity is included in the rent and sometimes it is not.
<b>Landlord</b>	A person who rents out housing (apartments, townhouses, rooms, etc.). Landlords are responsible for collecting rent and keeping the housing in good condition. The landlord may use a property manager to operate the property.
<b>Landlord and Tenant Board (LTB)</b>	Like a court, the Landlord and Tenant Board settles disagreements between landlords and tenants using the <b>Residential Tenancies Act</b> (2006).
<b>Last Month's Rent (LMR)</b>  <b>Remember to always get a receipt.</b>  <b>Any deposit you pay should be applied to your last month's rent.</b>	<p>Money that you may be asked to pay to the landlord when you first rent your unit. It must be equal to or less than your monthly rent.</p> <p>If you pay it you don't have to pay all of or only pay part of your last month's rent when you leave your unit.</p> <p>A landlord is allowed to ask for the last month's rent when you move into a unit.</p>
<b>Lease</b>	A written contract that you and a landlord both sign.

	<p>A lease will outline things like</p> <ul style="list-style-type: none"> <li>• how much your rent is</li> <li>• when you are to pay your rent</li> <li>• what is included in your rent</li> </ul> <p>You must be given a copy of the lease. The lease may be binding (be in place) for 1 year or more.</p>
<b>Market Rent</b>	Rent that is not subsidized.
<b>Multi-plex</b>	A building or dwelling with several or many separate units.
<b>Non-Profit Housing</b>	Housing provided by community agencies that don't make a profit.
<b>Ontario Works (OW)</b>	<p>A program that provides financial help and benefits to eligible people with little or no income. OW applications are started by telephone or on-line.</p> <p>You should apply as soon as you have a need. You will only get money from the date you make the call or submit the application.</p>
<b>Ontario Disability Support Program (ODSP)</b>	<p>A program that provides people with a disability and their families with financial assistance and benefits.</p> <p>ODSP applications are started by telephone or on-line (please refer to numbers listed in the Financial Assistance section of this Guide page 31).</p> <p>It's a long process to apply for Ontario Disability Support Program (ODSP).</p>

	<p>If you need help right away, it is better to apply for Ontario Works (OW) first. OW will help you to apply for ODSP.</p>
<b>Private Market Rental Housing (Market Rent)</b>	<p>Housing that isn't government or subsidized housing but is a private business. It can include</p> <ul style="list-style-type: none"> <li>• apartments</li> <li>• townhouses</li> <li>• duplexes</li> <li>• triplexes</li> <li>• houses</li> </ul>
<b>Post-Dated Cheques</b>	<p>Cheques dated for some time in the future. These cheques can't be cashed until the date that is written on them.</p>
<b>Rent</b>	<p>Money that a tenant pays a landlord for the right to live in a rental unit. Depending on your lease you may pay rent</p> <ul style="list-style-type: none"> <li>• weekly</li> <li>• bi-weekly</li> <li>• monthly</li> </ul>
<b>Rent-Geared-to-Income (RGI) or Government Housing/Social Housing/Subsidized Housing</b>	<p>Housing paid for partly by the government or a community agency. The amount of rent is based on your household income. It's called</p> <ul style="list-style-type: none"> <li>• rent-geared-to-income housing</li> </ul>

	<ul style="list-style-type: none"> <li>• subsidized housing,</li> <li>• low income housing</li> <li>• social housing</li> <li>• public housing</li> </ul>
<b>Residential Care Facility</b>	<p>Homes where a number of unrelated people live together and are given care. Residential care facilities are licensed by the City. They provide housing and care for the elderly or people living with</p> <ul style="list-style-type: none"> <li>• physical disabilities</li> <li>• mental health illnesses</li> <li>• developmental disabilities</li> </ul>
<b>Rooming House</b>	<p>Licensed by the City. Housing where tenants have their own rooms but share kitchens, bathrooms and/or common areas.</p> <p>Rooming houses don't provide care for their tenants.</p>
<b>Semi-Detached Unit</b>	Two self-contained (your own kitchen, bathroom and living space) units attached side by side.
<b>Supportive Housing</b>	Housing where services are provided to tenants. This can include help with home maintenance, daily activities or health care. A residential care facility is an example of supportive housing.
<b>Residential Tenancies Act (RTA)</b>	The law that sets out rules for tenants and landlords in Ontario.

<b>Tenant</b>	A person who lives in a rental unit and is responsible for paying rent to the landlord.
<b>Townhouses</b>	Self-contained units (your own kitchen, bathroom and living space) attached side-by-side in a row or a square. They can also be stacked one on top of the other, but have their own outside entrance.
<b>Unit (Dwelling Unit)</b>	A self-contained living space (your own kitchen, bathroom and living space). A unit can be an apartment, townhouse, semi-detached house, house or room.
<b>Utilities</b>	Water, electricity, hydro, gas, etc.



## Abbreviations Used in Housing Ads – You may find the following short forms in the ads.

Short Form	What it means	Short Form	What it means	Short Form	What it means
A1	Good Condition	Furn.	Furnished	Prkg.	Parking
Appl.	Appliances	Hyd.	Hydro, electricity	Priv.	Private
Avail, immed.	Available immediately	Immed.	Immediately	Refs.	References required
Apt.	Apartment	Incl.	Included	Renov.	Renovated
					Newly painted
Bach.	Bachelor Unit	Kit.	Kitchen	Rm	Room
Bal.	Balcony	Last/LMR	Last month's rent	Upr.	Upper
BR	Bedrooms	Laun/Lndry	Laundry	W/	With; included in the rent
				XL	Extra large
Bsmt.	Basement	Lrg.	Large		
Dep.	Deposit	Lwr.	Lower Floor		
Dr.	Dining Room	Mo.	Month		
Fam.	Family Room	Msg.	Message (leave a message)		
		Neg.	Negotiable		
Gar.	Garage	Nr	Near		
Flr.	Floor	Ph.	Phone (please phone)		
Frdg.	Fridge				