

# HOUSING & SHELTER





# Housing and Shelter

Finding stable housing can be one of the biggest challenges for newcomers. Housing in Ontario (especially in large cities) is expensive, and waiting lists for affordable housing are long. However, there are organizations that can help you navigate the housing market, and it's important to know your rights as a tenant if you're renting

# Housing Help Centres

The Housing Help Association of Ontario is a network of community-based non-profits that provide free services to prevent homelessness by helping people find and keep houses. These Housing Help Centres (sometimes called Housing Resource Centres) exist in many communities. They can assist you with: searching for available rentals, filling out rental applications, understanding leases, eviction prevention (if you have problems with your landlord or can't pay rent, they mediate or find solutions), and sometimes accessing financial assistance programs for housing. For example, if you're behind on rent or need a deposit for a new place, they might help you apply to a Rent Bank which provides interest-free loans or grants to avoid eviction. They also advocate for tenants' rights. It's highly recommended to connect with such a centre if you're struggling to find a house. You can find them via 211 or through the Housing Help Association's website (which lists member agencies across Ontario).



# EMERGENCY SHELTERS AND TRANSITIONAL HOUSING

If you ever find yourself without any place to stay, know that there are emergency shelters available. Emergency shelters provide temporary accommodation, usually in dormitory-style or family rooms, along with meals and basic necessities.

In most cities, shelters are accessed by calling a central number (for instance, in Toronto, you call 311 or a toll-free number; in Ottawa, there's a shelter hotline). Some shelters are general, while others serve specific groups (women, youth, families, etc.).

Shelters are free, and you typically can stay for a certain number of weeks while getting help to find more permanent housing. If you're a woman fleeing abuse, there are specialized women's shelters (often in confidential locations) that you can go to immediately; they usually have counselors to help with legal issues and next steps.

Transitional housing is a step between shelter and permanent housing – often a longer-term (several months to up to 2-3 years) supportive housing arrangement, where you pay little or no rent and have support services. For example, Matthew House offers transitional housing for refugee claimants

There are also transitional programs for youth, or for women fleeing violence, etc. These can give you some breathing room to stabilize, learn life skills and save money until you can move to an independent place.



# Renting In Ontario: Tenant Rights and Tips

- **Rent control:** Most units in Ontario are subject to rent control, meaning the landlord can only increase rent once every 12 months and by a percentage set by the government (usually around 2-3% per year). They must give you 90 days' written notice of any increase. However, note that if the building was first occupied in November 2018 or later, it may be exempt from rent control. That means in brand new buildings, landlords can raise rent by any amount once a year – so be aware of that if you're renting a newer condo or house. If in doubt, you can check with the Landlord and Tenant Board or a legal clinic if your unit is under rent control.
- **Always sign a written lease:** A lease is a legal agreement between you and the landlord. In Ontario, if a tenancy starts after 2018, the landlord must use the standard Ontario lease form (which is a clear, standardized contract). Make sure you get a copy of anything you sign. The lease will state the rent, what's included (utilities, parking, etc.), and the rules of the building. Pro tip: If the lease is not in a language you're comfortable with, have someone review it with you. Never rely on verbal promises; get everything in writing.

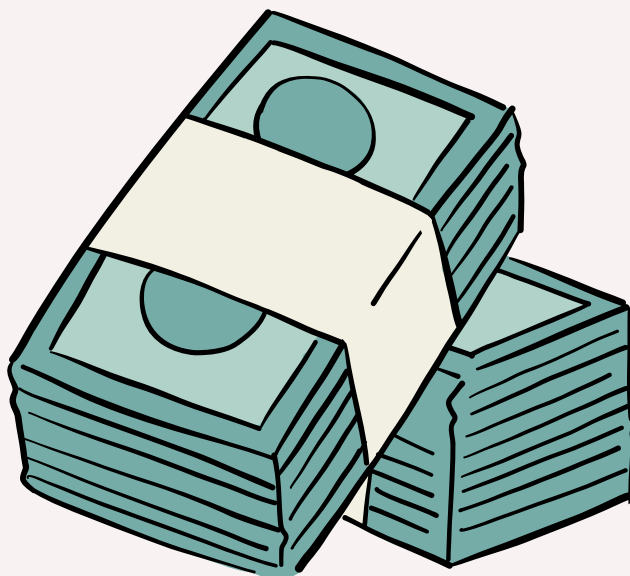


# Renting In Ontario: Tenant Rights and Tips

- Tenant rights: Ontario law (the Residential Tenancies Act) protects tenants. For example, a landlord cannot refuse to rent to you because you are a newcomer, have children, or based on race/religion/etc – that's discrimination and is illegal. They also cannot ask for unreasonable information (they can check credit or ask for references, but they shouldn't be asking for things like your SIN except for credit check, or your bank balance except proof of income).

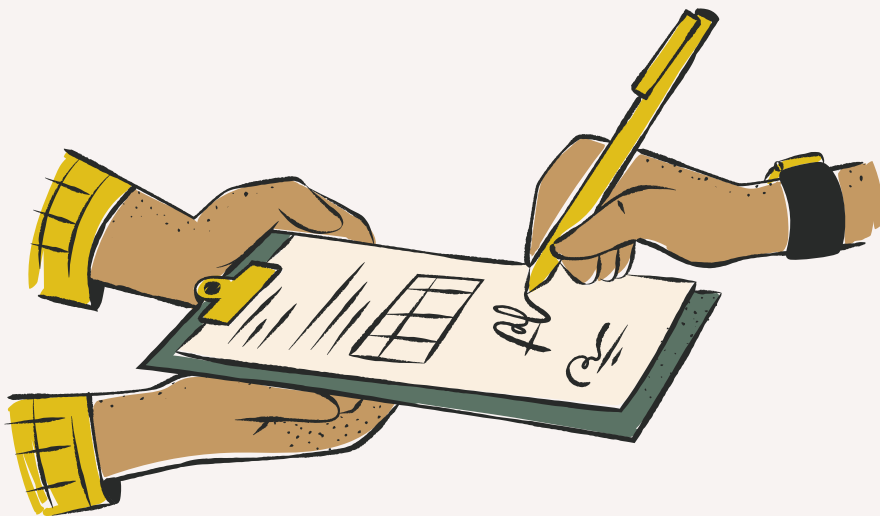
Once you rent, a landlord cannot come into your unit without notice (they must give 24 hours written notice and a valid reason, except in emergency). They must provide a safe, well-maintained property (heat in winter, no leaks, pest control, etc.). If something breaks, they must fix it.

- Deposits: When you move in, the landlord can ask for first and last month's rent as deposit (no more than that – it's illegal to demand extra deposits like a damage deposit in Ontario). Rent is usually paid monthly.



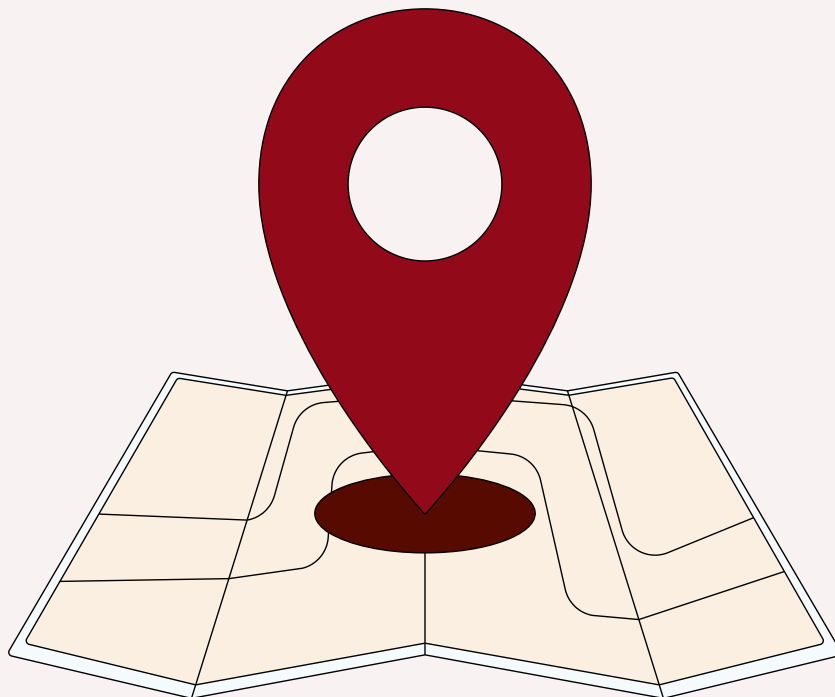
# Renting In Ontario: Tenant Rights and Tips

- **Eviction rules:** A landlord can't just evict you without cause. There's a legal process. They would have to give a written notice with a valid reason (like non-payment of rent, serious damage, landlord's own use of unit, etc.), and if you don't agree, they must apply to the Landlord and Tenant Board for a hearing. Only the Sheriff can physically evict, with an order. So if you ever get an eviction notice, seek advice immediately – often there are steps you can take to avoid eviction (like pay the owed rent, or rectify an issue). On the flip side, if you want to move out, you generally have to give 60 days' notice before the end of a rental period, unless you mutually agree with the landlord on something else.
- **Utilities and bills:** Clarify which utilities you must pay (hydro/electricity, water, heating, internet) and factor that into your budget. Some apartments include all except internet; others you might have to pay electricity or heat separately.



# Renting In Ontario: Tenant Rights and Tips

- Neighborhood and safety: When choosing a place, consider location vs. your work or kids' school. Is it near public transit, grocery stores, etc.? Also consider safety – do you feel comfortable in the area at night? (Ontario cities are generally safe, but like anywhere, some neighborhoods have more social problems than others. Connecting with local community groups can give you a sense of this.)
- Buying a home: This might be a future goal for you. When you're ready and financially stable (with a good credit history and down payment), you might consider buying property. There are programs for first-time homebuyers (like rebates on land transfer tax, or federal First-Time Home Buyer Incentive). But it's a big commitment – for now, as a newcomer, focus on securing affordable rental housing and learning the market.



# Renting In Ontario: Tenant Rights and Tips

If you face any issues as a tenant – e.g., your heat isn't working and the landlord isn't fixing it, or you feel you're being harassed – you can contact the Landlord and Tenant Board (LTB) or a local community legal clinic for advice. Many legal clinics help with housing issues for free if you have low income. There's also a helpful website called Steps to Justice that explains tenant rights in clear language.

Finally, one special note: if you have a large family, finding housing can be extra challenging (because many apartments are small or landlords might be hesitant to rent a tiny unit to a big family). You might need to seek help from housing workers to find a suitable place, or consider suburban areas where housing might be slightly more affordable. And if anyone in your family has a disability, you could be eligible for certain accessible housing providers or subsidies – definitely mention that to any housing help worker.



# Affordable Housing and Subsidies

Ontario has subsidized housing (also known as community housing or RGI – rent-geared-to-income housing) where rent is capped at about 30% of your income. These units are operated by city or non-profit housing corporations. Toronto Community Housing, for example, provides over 43,000 homes at rent-geared-to-income or affordable rates. There are similar organizations in other cities (Ottawa Community Housing, Peel Living, etc.)

To get such housing, you have to apply through your local housing authority. The bad news: waiting lists are very long (in Toronto, it can be 7-10+ years). However, if you have a very low income or are on social assistance, it's still worthwhile to apply, because priorities exist (for instance, refugees or survivors of domestic violence may get some priority access).

In the meantime, some regions have housing allowances or rent supplement programs that give you a certain amount of money towards rent in the private market – housing help centres can assist you in applying for these if available.

There are also co-operative housing (co-ops) communities which are member-run and often more affordable than market rent. They also have wait lists, but you might look into co-ops in your area and apply – some newcomers like co-ops because they encourage community involvement.



# Tips for Finding a House

- Start online: Websites like Kijiji, Facebook Marketplace, PadMapper, or Realtor.ca can list houses for rent. However, be cautious of scams: never send money for a rental you haven't seen in person, and beware of deals that look too good to be true (like a big house for very cheap rent).
- Prepare references: Landlords often want to see that you'll be a good tenant. If you're new and don't have a Canadian rental history, you can offer alternative references (maybe a letter from a sponsor, employer, or teacher) and proof of income or savings. Some newcomers offer a few months' rent upfront to secure a place – note that legally landlords shouldn't demand more than first and last month's rent, but a tenant can offer extra. Only do what you're comfortable with.



# Tips for Finding a House

- Use newcomer services: Some settlement agencies maintain bulletin boards of rental listings or have partnerships with landlords who rent to newcomers. Let them know what you need (e.g., 2-bedroom near a school, under \$1500 if possible, etc.).
- Safety deposits for utilities: If you have no credit history, utility companies might ask for a deposit to start service (like hydro). You'll get it back after a year of good payment history. This is normal.
- Know the average rents: This helps you budget and negotiate. As of 2025, in a city like Toronto, a 1-bedroom might average \$2000/month, 2-bedroom \$2600+. In smaller cities, it could be lower (e.g., Windsor or London might have 1-bed for \$1200-\$1500). Keep in mind prices fluctuate, and new immigrants often initially opt for shared housing or renting just a room to save money.



# Reflection Activity:

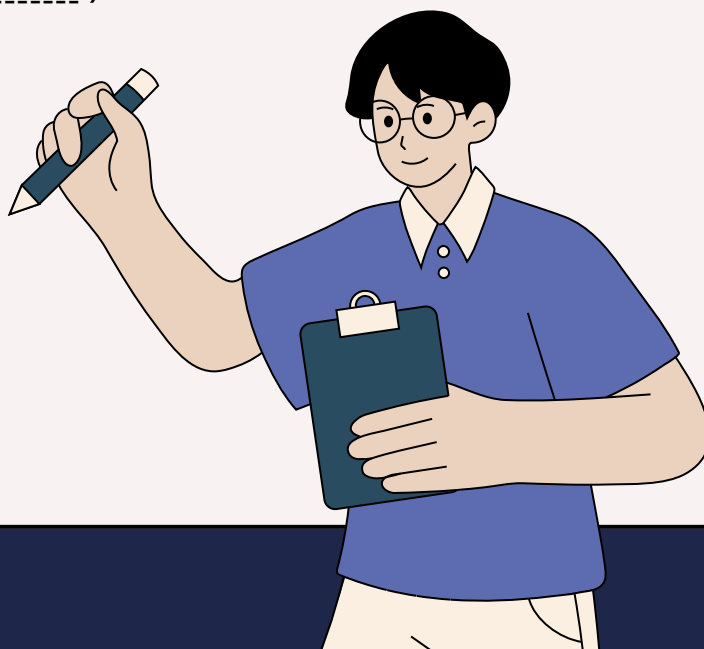
Think about the kind of housing you want to have in the next year. Write down the top three qualities you are looking for in a home. For example:

1. *Affordable rent (within \$X/month),*
2. *Close to public transit and my workplace*
3. *In a safe, family-friendly neighborhood with good schools*

*You might also consider size (number of bedrooms), pet-friendliness (if you have a pet or plan to get one), and condition (maybe you're okay with an older building if it's cheaper, etc.). Now, for each quality, list one or two steps you can take to achieve it.*

For instance, if “affordable” is a priority, a step could be “apply for housing subsidy” or “look in neighborhoods slightly outside city core”. If “close to transit” is a priority, a step could be “research bus routes and map housing options along those routes”. This exercise will help focus your housing search strategy.

(You can format this into a mini plan. E.g.: Desired Quality #1: \_\_\_\_\_. Steps: \_\_\_\_\_.)



# CASE QUESTION: FROM SHELTER TO HOME

Jorge and his family are newcomers currently staying in a shelter after arriving in Ontario. He works part-time and his child just started at the local school. Jorge wants to find a permanent, affordable home near his child's school to minimize disruption

Which organizations could help him secure housing and what documents might he need to prepare? (Think of the housing help resources discussed: perhaps a Housing Help Centre or settlement agency housing worker. Also consider if applying to community housing is an option. Documents he might need include proof of income (pay stubs), identification, maybe a reference letter from the shelter or employer, etc. Outline a plan for Jorge.)



# ABOUT THE AUTHORS



*Raheen Fatima is a first-generation Canadian immigrant and an environmental author whose work focuses on the intersection of climate action and human well-being. She is committed to making information clear, supportive, and easy to understand, especially for people navigating new systems. She believes that when individuals are informed and confident, they are better able to care for themselves, their communities, and the planet.*



*As an immigrant who grew up in a remote Albertan town, Inaam Chattha understands how climate change, mental health and access to resources are deeply connected. He founded Green Mind Canada to create space for young people to talk about climate anxiety. He also wrote three children's books that help children understand climate emotions and feel empowered to act. He is an Ocean Wise ambassador.*