



UTSU HOUSING GUIDE

TABLE OF CONTENTS

- 03 Letter From the Executive**
- 04 St. George Campus at a Glance**
- 06 Types of Housing in Toronto**
- 08 What You Need to Rent**
- 10 Student Rental Tips**
- 11 Moving In**
- 11 Moving Out**
- 12 Subletting Your Unit**
- 13 Assigning Your Tenancy**
- 14 Self Storage Resources**
- 15 Rental Hazards: What to Look Out For**
- 18 Renting With Pets**
- 19 The Residential Tenancies Act (2006)**
- 22 What Should You Budget For?**
- 23 Financial Aid**
- 25 Appendix A: Community & Housing Resources**
- 31 Appendix B: Frequently Asked Questions**

LETTER FROM THE EXECUTIVE

Thank you for checking out the UTSU Housing Guide. We understand that finding housing during your time at the University of Toronto can be stressful, particularly if you're new to the city, or if this is your first time living away from home. Navigating the different laws, regulations, processes, and resources can be intimidating, so we've produced this Housing Guide to help support you.

Toronto has one of the least affordable housing markets in the country. Students often struggle to find appropriate housing, and since students are often less aware of their rights as tenants or the resources available to them, they are more vulnerable to being taken advantage of in illegal housing situations. This is why we're lobbying for increased investments in affordable housing across Toronto. It's also why we're participating in consultations for new residences on campus and advocating for more residence units and the prioritization of residence spaces for low-income students wherever we can.

The COVID-19 pandemic has further underscored the need to support students in finding secure and affordable housing in Toronto. With rental rules, evictions processes, and rent increase guidelines changing in response to the pandemic, plus the financial impacts of the pandemic on many students and their families, the UTSU recognizes that the need to advocate for and support our members has never been greater. As we continue to navigate the COVID-19 pandemic, the UTSU will continue to advocate for financial relief for students and a ban on evictions for the duration of the pandemic.

We hope that this Housing Guide will help inform and support you in navigating housing during your time at the University of Toronto. If you have any questions, please don't hesitate to contact us.

Yours in service,
The UTSU Executive

ST. GEORGE CAMPUS AT A GLANCE

The University of Toronto, St. George Campus is situated at the heart of downtown Toronto. Its vibrant community and a host of [student-friendly spaces](#) make it an excellent place to study, meet new faces, and discover exciting interests. There is a variety of student support systems and initiatives available on campus, ranging from academic advising and peer mentorship, to student creativity through clubs and leadership, to health and wellness, to advocacy.

See the [UTSU First Year Council's Handbook Project](#) for helpful clues about the University of Toronto, including tips about study spaces, library and campus resources, community resources, and how to navigate the academic calendar.

[The University of Toronto's Interactive Campus Map](#) makes it simple for students to explore our campus. There are three main TTC subway stops located close to most University of Toronto buildings: St. George Station, at the corner of St. George St. and Bloor Street West; Spadina Station, on the corner of Bloor Street and Spadina Avenue; and Queens Park Station, right at College Street and University Avenue.

GETTING AROUND THE CITY

Toronto contains a number of vibrant neighbourhoods, each with their individual charms. You can get around the city by riding on the interconnected [TTC subway system, buses, streetcars](#), and GO train lines. Toronto has an extensive [bike infrastructure](#) with designated lanes on many roads and lots of off-road trails.

Post-secondary students can switch to the discounted TTC fare to get around the city. To find out more about post-secondary student TTC fares, how to obtain a TTC photo ID, on-campus photo stations, and how to set your PRESTO to the Student fare type, visit the [TTC website](#).

If you are looking for something to do around Toronto, try these neighbourhoods close to campus!

- The Annex is situated close to the University of Toronto and houses a number of student-friendly eateries, cafes, and pubs.
- Kensington Market provides a rich taste of Toronto with a mix of restaurants, clothing stores, bakeries and cafes.
- Chinatown (downtown) is one of Toronto's distinct neighbourhoods that intersects Spadina Avenue and Dundas Street West and contains a variety of grocers, houseware stores and other vendors.

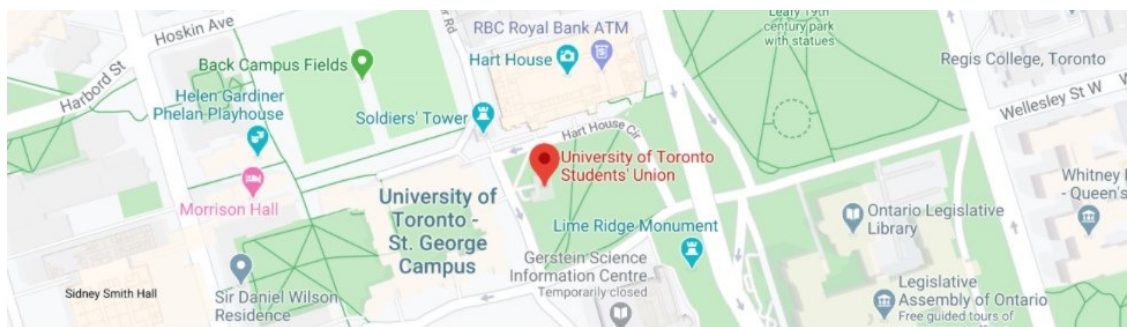
- The Church and Wellesley Village is a dynamic neighbourhood with multiple LGBTQ+ oriented establishments and organizations, including The 519.
- Harbord Village is right next to campus and contains a variety of bakeries and cafes, perfect for a visit after classes.

You can also check out [this page](#) for helpful details about other Toronto neighbourhoods!

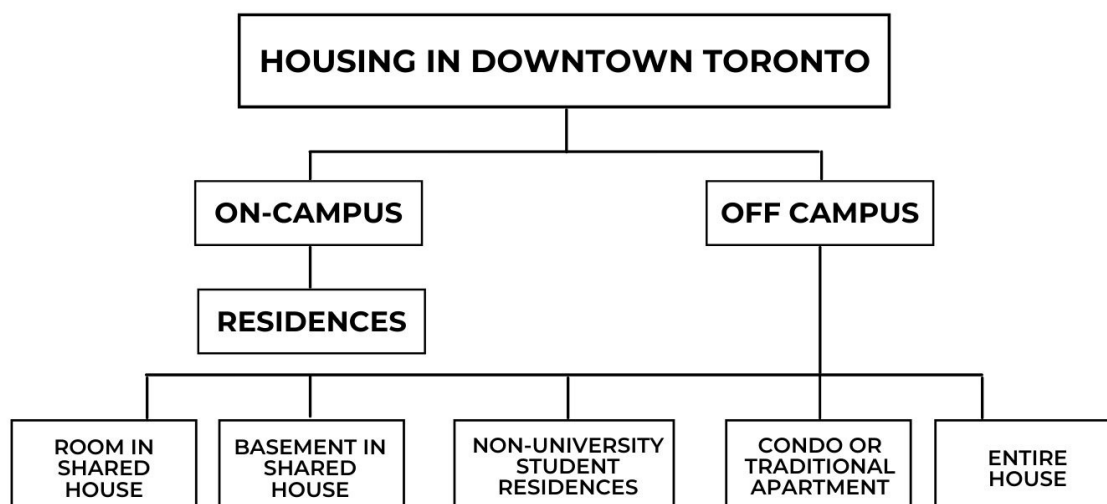
The University of Toronto operates two satellite campuses located in Scarborough and Mississauga. To learn more about housing resources available at the University of Toronto Mississauga and Scarborough Campuses, visit:

UTM: <https://www.utm.utoronto.ca/housing/residence-services/campus-housing>

UTSC: <https://utsc.utoronto.ca/residences/campus-housing>



TYPES OF HOUSING IN TORONTO



ROOM IN SHARED HOUSE or BASEMENT APARTMENTS (\$ - \$\$)

For students who are open to sharing space, a *Room in a Shared House* or *Basement Apartment in Shared House* are good off-campus housing options. These units contain shared amenities such as the kitchen, bathroom and common areas. Units range in cost depending on location and number of roommates.

Rooming houses (where you sign a lease for the room directly from the landlord and the landlord does not live in the unit) must be licensed by the City of Toronto and are [subject to standards](#) set out by Municipal Licensing and Standards. If you live with your landlord or if you are a roommate of a leaseholder but your name is not on the lease, the protections of the Residential Tenancies Act (see page 19) do not apply to you.

Basement Apartments are usually private, which means tenants do not share a kitchen or bathroom with the landlord.

See Appendix A for a list of Student-Specific Search Engines and Other Tools to help your search.

UNIVERSITY RESIDENCES (\$\$)

For many students, living in *University Residences* is the most convenient option, as it allows you to stay close to your classes, study spaces, meal programs, and sites/retailers in the city. These residences are accessible, with shared and single-style rooms available. Many offer meal plan options, although plans are also available for purchase on campus. Gender-inclusive and women-only options are available.

For a comparison of U of T residence options, including eligibility criteria, fees, and services included, see the [guides provided by Housing Services](#).

NON-UNIVERSITY STUDENT RESIDENCES (\$\$)

Non-University Student Residences are unaffiliated residences dedicated to students looking for a “university residence experience” who prefer to live off-campus and/or in a different neighbourhood. These residences may contain programming and meal plans with streamlined costs for students. Costs of residence vary depending on the type of room and meal plan.

See Appendix A for a list of Non-University Student Residences around the St. George Campus!

CONDO, APARTMENT BUILDING OR ENTIRE HOUSE (\$\$\$)

A *Condo, Traditional Apartment, or Entire House* are off-campus housing options for students looking for more space, privacy, and freedom. These options are often more expensive than shared accommodations and student housing. In these types of housing, students may opt to live with roommates. They are also more likely to be responsible for other fees such as hydro, gas, insurance, and Internet. Additional responsibilities may apply to tenants/roommates (such as garbage disposal, maintenance, noise levels and pets).

Unit costs range depending on location and size. See Appendix A for a list of Student-Specific Search Engines or Other Tools to assist you in your search.



WHAT YOU NEED TO RENT

1. A GUARANTOR

A guarantor is an individual who assumes financial responsibility for you. Guarantors are often parents or relatives; they are people who are reliable and can pay rent. Landlords usually ask for guarantors for students, especially undergraduate students. Note that a co-signer and guarantor are different: the co-signer is equally responsible for paying rent, while a guarantor is sought in the event that rent is not paid by the primary renter.

2. REFERENCES

Landlords may request references from previous landlords, employers or colleagues to ensure that you are a suitable tenant.

3. A CREDIT REPORT/SCORE

Landlords use your credit report/score to judge your creditworthiness and ability to pay bills on time. [Equifax](#), one of Canada's major credit bureaus, provides a copy of your credit report which can be obtained for \$20.00 (free during COVID-19).

4. GOVERNMENT PHOTO ID

Examples of suitable ID are a valid driver's license or passport.

5. EMPLOYMENT LETTER (IF APPLICABLE)

This is a letter from your employer that confirms your employment and provides information about your occupation and income.

6. ANY PREVIOUS ADDRESSES

You may be asked to provide your previous addresses in your application. This may be compared to any background checks and may indicate to landlords any existing red flags in your living history.

7. FUNDS FOR FIRST AND LAST MONTHS' RENT

Landlords will collect first and last months' rent before tenants move in. This is not a rental deposit. The idea is that when you decide to move out, you will not have to pay the last month's rent. Note: Landlords are only legally allowed to ask for an advance deposit of last month's rent.

STUDENT RENTAL TIPS

Some tips to consider when navigating your housing search are as follows:

- Consider living in student housing
- Work with a realtor if you can! It's tough to find vacant units in Toronto, especially downtown. A realtor can offer knowledge and timeliness during the process
- Provide supporting letters (such as bank statements, confirmation of enrollment, etc.) If you are a first-time renter and require a reference letter, consider asking a colleague or an employer whom you trust to make a good judgement
- Visit the University of Toronto's [Off-Campus Housing Resources](#) for useful tips, forms, and checklists related to apartment hunting, the roommate search, viewings, and more.

Additional tips for international students:

- Start your own Canadian credit history
- Find a Canadian roommate
- If you are interested in applying for permanent residence, check out the application details [here](#).



MOVING IN

- Make sure the apartment is cleaned, repaired, and sprayed for pests
 - Test appliances during a site visit
- Book elevators/deliveries with the property if you are moving into an apartment or condo
- Set up monthly bills (utilities, Internet, insurance)
- Obtain your keys and fobs
- Find out the garbage location and schedule
- Have a meeting with your future roommates to discuss responsibilities and house-rules

MOVING OUT

- Prove your landlord at least 60 days' written notice
 - Notify your roommates too!
 - Book elevator/delivery, if necessary
- Change the address of your monthly bills and official documents
 - Don't forget insurance, utilities, and the Internet
 - Make changes on your ACORN account, at government offices, your employment, bank and student loan program
- Consider moving fees (truck, boxes, parking). See [this guide](#) provided by the Ministry of Consumer Services with tips on hiring a mover.
- Clean out your room/residence and return your keys
 - Provide your landlord a forwarding address, if needed

Check out [this page](#) from Off Campus Housing for other resources and tips!





SUBLETTING YOUR UNIT

School-year leases (or eight-month leases) may be difficult to find, and as a student, you may opt to leave your unit temporarily or during the summer months. Rather than ending your tenancy, you can choose to *sublet your unit*.

Subletting occurs when a tenant rents out their unit to another individual (a subtenant) for a period that is less than the length of their lease. If the rent is paid on a month-to-month basis, then the tenant can only sublet their unit for less than a month. Subletting your unit for longer than the agreed period can risk you losing your rights to your unit. As well, under the sublet agreement, you, the tenant, are responsible for all the terms under the lease and for the collection of rent from the subtenant, which you pay to the landlord.

You must attain your landlord's written approval before subletting your unit. A landlord is not allowed to refuse a request for a sublet without reasonable cause. If the landlord refuses a subtenant, or does not respond to a sublet request within seven days, the tenant is entitled to apply to the Landlord and Tenant Board (LTB) to determine the outcome of the agreement.

For more information about the subletting agreement, check out [this page](#).

Tip: Always refer to the rental agreement you signed with your landlord for any stipulations regarding subletting! If you plan to sublet your unit, you'll want to speak to your landlord about it, as they may want to vet prospective subtenants. Ultimately, it is your responsibility as the tenant to ensure that the subtenant adheres to the sublease agreement and pays the rent on time.

ASSIGNING YOUR TENANCY

If you choose to break your lease, rather than sublet your unit, one of the ways to do so is by *assigning your lease* to someone else (they take over the leasing agreement). The same terms of your tenancy agreement will apply to the assignee. This is a good option for you if you prefer to leave permanently. In this situation, you are no longer responsible for the terms of your lease once the lease has been assigned and the release has been signed.

Once you find someone who wants to take over the lease, you must acquire written permission from your landlord to assign the lease to them. Like the sublease, the landlord can only refuse your assignment request if there is reasonable cause, such as the assignee refusing to submit an application or not paying the rent. The landlord must provide written reason(s) for the refusal.

If the tenant's request to assign is refused, or the landlord does not respond to the request within seven days, the tenant can submit their notice to end the tenancy early (within 30 days of the request to assign). If you feel that the landlord has unreasonably refused the specific assignee you chose, you can contact the Landlord and Tenant Board to authorize the assignment or end the tenancy.

For more information about assigning your tenancy, check out [this page](#).

SELF-STORAGE RESOURCES

As a student undergoing transitional periods, living in a cramped dorm space, studying abroad, or for plenty of other reasons, you may find yourself looking for a place to store your belongings. Here are some helpful storage options:

STORE YOUR DORM *(recommended by Housing Services!)*

Assists with transitioning out of residence to off-campus housing. This service provides packing supplies, pick-up and delivery in all of their storage packages.

<http://storeyourdorm.ca>

SECOND CLOSET *(recommended by Housing Services!)*

Provides pick-up and delivery with multiple options for storage. Provides most packing supplies at cost.

<https://www.secondcloset.com>

SECURE SELF STORAGE

Flexible leases (ten days' written notice to end a lease) with everyday access and a variety of unit options.

<https://www.secureselfstorage.ca>

PUBLIC STORAGE

1-877-777-8672

<https://publicstoragecanada.com>

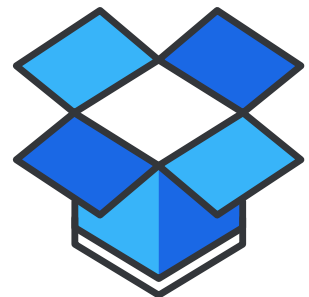
ACCESS STORAGE

Plenty of storage options available with flexible rental agreements.

1-855-218-0438

<https://www.accessstorage.ca/en/>

You can also use [Find Storage Fast](#) to help your search and filter your options.



RENTAL HAZARDS: WHAT TO LOOK OUT FOR

HEALTH & SAFETY HAZARDS

Before renting, have you searched the home for [environmental health hazards](#)? You may wish to scan tenant reviews and/or look out for the following:

- Presence of lead paint dust
- Corroded pipes
- Asbestos
- Mold, as well as leaks in your home
- Lack of appliance maintenance or proper ventilation in your home, which may cause carbon monoxide (CO) emissions

Does your new unit meet the [housing maintenance standards](#)? These include:

- Waterproof, windproof, and weatherproof conditions for walls, doors, and windows
- Windows and screens for cold weather and summer season
- Stairs, railings, floors, and walls in good repair
- Working appliances
- A pest-free environment
- Electrical and gas safety
- A minimum air temperature of 21 degrees Celsius from September 15 – June 1

The [RentSafeTO: Apartment Building Standards](#) program ensures that landlords meet these standards (in apartment buildings with three or more storeys and ten or more units).

Landlords must respond to *urgent service requests*, such as no heat or water, within 24 hours. *Non-urgent service requests* must receive a response within seven (7) days.

Vital services, including hydro (electricity), gas, heat, or hot or cold water, cannot be turned off even if a tenant has not paid.

PESTS AND BED BUGS

Can you prevent bed bugs from entering your unit? You can try your best! Even the cleanest homes can bring in bed bugs, but with regular house cleanings, you can prevent an infestation. Tidy up your space and vacuum your mattress to reduce nooks and crannies where bed bugs can hide. When buying used furniture, inspect and clean the items as best as you can and launder any used clothing you purchase in high heat settings. When bringing home furniture from the curb, use caution as they may contain more than just bed bugs.

When moving into a furnished apartment, take these precautions:

- Inspect the room and furniture: Check all cracks and crevices of the mattress and box spring for blood spots and/or live insects.
- Protect your belongings: Pack your possessions and wrap them in plastic to prevent bed bugs from entering.

If you notice that your unit has pests or bedbugs, you must tell your landlord about the problem. Your landlord is required to get rid of the pests and prevent them from entering your unit as part of their maintenance. Find out if other neighbours are experiencing the same problem, as pests can travel around the building. If your landlord does not take action, you can also contact your local health department to perform an inspection and order your landlord to take action. If your landlord still does not resolve the issue, you can apply to the LTB to attend a hearing and present your complaint.

For more information or assistance, visit:

[Steps to Justice](#)

[Toronto Public Health](#) (416-338-7600)

[City of Toronto - Bed Bugs](#)

FINANCIAL RISKS TO KEEP IN MIND

Rent Control

In Ontario, rent in units that are occupied for the first time for residential purposes on or after November 15, 2018 do not have the same protections as older units. Rent in newer units can be increased by any amount after one year. In older buildings covered by the RTA, your rent can only be increased according to the [guidelines](#) set by the province of Ontario.



Scams and Fraud

Scammers are willing to target vulnerable populations, and student renters are prime targets. Be wary of requests or stipulations that may put your information, identity, and finances at risk. Look out for the following when applying or pursuing a tenancy:

- Prices that are “too good to be true”
- Requests for payment prior to viewing a unit
- High upfront costs (deposits)
- Excuses from owners for not showing the rental unit
- Listings with grammar/syntax errors

PROTECT YOUR IDENTITY!

Protect yourself against scammers by following these tips:

- Research the leasing office, landlord, and property manager in advance
- Read tenant reviews and historical information about the property, including existing damage, pets or bedbugs, mold contamination, and building code violations
- Attend a viewing in person
- Never submit payments or sign a contract without viewing the property
- Protect your Social Insurance Number (SIN). A landlord does not require your SIN.
- Keep records of all payments
- Verify through real estate websites that the property is owned by the property manager or landlord in question
- Look out for warning signs in e-mail communications, such as grammatical/syntactical errors and appeals to the conscience

See the [tips provided by U of T Housing Services](#) on rental scams and how to spot them.



RENTING WITH PETS

In Ontario, landlords are allowed to refuse to rent to tenants with pets. There is no obligation for landlords to accept pets in a unit. However, your landlord cannot evict you for having a pet, even if there is a “no pet” clause in your tenancy agreement, because these types of clauses are not enforceable (see [this page](#) for information and exclusions to this, such as if the pet is causing disturbances).

“No pet” clauses can be included if the rental property is a condominium and the corporation that owns the condominium prohibits pets. If the corporation’s governing documents forbid pets, the clauses are enforceable by law under the Ontario Condominium Act (1998). The condo association can also make restrictions based on the number, type, and size of pets that can be kept in the unit. Tenants must adhere to these bylaws even if their landlord allows them to keep pets, and the condo board is allowed to charge or evict tenants who fail to comply with them.

The exception to landlord refusal to rent to tenants with pets is if the tenant requires a service animal. Under human rights legislation, landlords cannot discriminate against tenants with disabilities. Service animals are not considered pets.



THE RESIDENTIAL TENANCIES ACT (2006)

The Ontario Residential Tenancies Act (2006) details the rights and responsibilities of landlords and tenants. It may not apply to you if you are in the following living conditions:

- Student residence
- Temporary accommodation (such as an Airbnb)
- Accommodation sharing a kitchen or bathroom with your landlord
- A paying guest or roommate (who pays rent to the lease holder)

(These units are still covered by most other rules in the Act related to maintenance and reasons for eviction.)

The RTA applies to you if you are renting:

- In a condo, house, apartment building, or rooming house
- In subsidized housing (except rules that apply to rent and rent increases)

Follow the Landlord and Tenant Board's guide to the Residential Tenancies Act [here](#).

RESPONSIBILITIES OF YOUR LANDLORD

Under the Residential Tenancies Act, your landlord is responsible for:

- Pest control
- Maintenance of the unit
- Provision of rental receipts, should you (the tenant) request one

Your landlord cannot do the following:

- Interfere with gas and electricity
- Seize your property
- Change your locks without following proper procedures
- Evict a tenant without following procedures set out by the Landlord and Tenant Board
- Require deposits for furniture or damage. Deposits can only be collected in the form of last month rent, or key deposits following specific guidelines. Last month deposit cannot be kept to repair damages done to the unit
- Increase rent above guidelines provided for that year by the LTB or increase rent more than once every 12 months. The landlord must provide paperwork from the LTB 90 days prior to rent increase

- Enter your residence without a 24-hour notice, except in the case of emergencies
- Require tenants to pay rent via post-dated cheques or automatic payments
- Charge a fee for giving a rent receipt
- Evict a tenant only due to a lease ending

YOUR RIGHTS AS A TENANT

As a tenant, you have the following rights:

- Equal opportunity. A landlord cannot refuse to rent to you on the basis of your race, ethnicity, place of origin, gender, sexual orientation, religion, age, or ancestry, nor on the basis of your marital or parental status.
- A safe home, in good repair and properly maintained
- Documentation: A physical copy of your rental or leasing agreement, which your landlord must provide you with; written notices and receipts for all deposits (and payments, if requested)
- Vital services, including electricity, heating, fuel, and water supply
- Protection and security. Your landlord cannot seize your property or change your locks without a written eviction notice
- After 12 months of tenancy, you have the right to move to a month-to-month rental agreement
- Tenants can sublet their units with valid reason and permission from your landlord. Landlords must have reasonable grounds to refuse a sublet.

YOUR RESPONSIBILITIES AS A TENANT

As a tenant, your responsibilities include:

- Payment of rent in full and on time, including payment of first and last month's rent, and key deposit
- Keeping your unit clean, including removal of trash
- Reporting any damages to your landlord
- Repairing or paying for the repair of any damage to the unit caused by yourself, your guest, or another person who lives in your unit. You are not responsible to repair damage caused by normal "wear and tear"
- Being respectful of your neighbours (and/or roommates)



- Following the agreements set out by your landlord, as well as the municipal, provincial, and federal laws
- Providing the landlord written notice if you plan to move out. If the rent is paid on a monthly basis, you must provide a 60-day notice and your final day is the end of the monthly pay period. The 60-day notice also applies to you if you have a leasing agreement for a fixed term
- Seeking approval from the landlord for an assignment or sublet.

EVICCTIONS

A landlord can evict a tenant for the following reasons:

- Non-payment of rent or persistent late payment
- Illegal activity
- Interfering with the safety of others
- Disturbing other tenants or the landlord
- Overcrowding
- Property damage
- Excessive noise
- Landlord or immediate family member of landlord moving into the unit for a minimum of one year.

You can visit the [FMTA website](#) for more helpful tips and answers on evictions, contracts, tenant privacy and more.

Disclaimer: Please note that rules surrounding evictions may differ due to [provincial legislation](#) brought forth during COVID-19.

WHAT SHOULD YOU BUDGET FOR?

A solid budgeting plan will help student renters account for unexpected costs that may arise at any time. We've created a simple chart to break down some of the non-rental living expenses.

HYDRO	\$50+ per month, including lighting, heat, and appliances
INSURANCE	\$12-30 a month, depending on provider
INTERNET	\$35-70 per month, based on data and speed
PHONE	\$50-70 per month, based on range of services included in package
TRANSIT	\$128+ per month for TTC post-secondary pass. See this page for more information.
GROCERIES	\$40-\$100 per week

These costs are approximate values and may vary for each student, based on a number of factors. Costs are subject to change.

The University of Toronto's [Financial Planning Calculator](#) is a great tool that assists students with budgetary tips for the academic year, taking into account tuition and school expenses. By providing estimates of your tuition and school fees, housing, food, and other needs and wants for the upcoming year, you will be able to plan ahead for your forthcoming expenses. This will provide you with a clear understanding of your living costs and help you navigate your various expenses.

If you are looking for almost-exact costs for various expenses, a budgeting tool like [Expatistan](#) is a good option to consider. This allows you to compare costs of living across cities. By providing the average costs of essentials such as toilet paper, a loaf of bread or laundry detergent, or entertainment costs such as movie tickets, a cocktail drink or a cappuccino, this tool sets you up with a realistic expectation of your living costs and helps you plan your expenses during the academic year.

For more tips on how to plan and stick to a budget, see the [Budget Planner](#), provided by the Financial Consumer Agency of Canada.

FINANCIAL AID

The University of Toronto and the University of Toronto Students' Union offer various financial aid resources to members to help alleviate the financial burdens that come with being a student.

UTSU STUDENT AID PROGRAM

The UTSU's Student Aid Program offers seven (7) different types of grants and bursaries, which are funded by a \$1.00 levy collected from our membership every semester. Although these bursaries and grants may not help cover all costs, the UTSU hopes to help students out as much as we can. To qualify for Student Aid, an applicant must be a) a full-time undergraduate student at the St. George Campus; or b) a first-entry student at St. George (in nursing, law, medicine, pharmacy, or professional faculty); or c) a full-time student at the Toronto School of Theology.

Applications must be submitted online through our form on our [website](#). For more information, contact the Vice-President, Operations at vpoperations@utsu.ca.

Bursaries and grants include the following:

- **Academic Pursuits Grant:** Assists students with the financial costs of expanding their academic experiences (e.g., attending a conference).
- **Accessibility Bursary:** Helps students with accessibility needs get through university smoothly.
- **Book and Academic Supplies Bursary:** Reimburses students for the cost of books required for courses, or other academic supplies.
- **Emergency Bursary:** For students with unexpected financial need. The Emergency Bursary helps in a variety of situations, including living costs.
- **Exam Deferral Bursary:** Covers some of the costs associated with a winter or spring exam deferral. The maximum disbursement is \$70.
- **Health and Wellness Bursary:** Supports students who need additional help covering the costs of seeing a therapist or paying for prescription drugs. Applicants will be asked to demonstrate that they are already using the UTSU's Health and Dental Plan, or another form of coverage.
- **Transit Bursary:** For commuter students, with a maximum grant of \$100. Helps pay for the cost of PRESTO.

Other financial support offered by the UTSU includes:

- **Dollar for Child Care:** The UTSU works with the University of Toronto Family Care Office to help student families cover the cost of child care. Full-time and part-time St George undergraduate students with financial need related to child care expenses can apply. Application can be found [here](#). For more information, contact services@utsu.ca or family.care@utoronto.ca.
- **Microtransaction Access Program:** Assists UTSU members cover the cost associated with using the digital learning program, Top Hat. For more information, contact vpoperations@utsu.ca.

UNIVERSITY OF TORONTO FINANCIAL AID

UTAPS is for full-time students who receive the maximum government financial aid available but whose funding doesn't cover all their university costs. UTAPS helps fill the financial gap. Ontario residents must be receiving OSAP to be considered. If you're receiving financial aid from another Canadian province, territory or a First Nations band, you may be eligible for UTAPS too.

Contact your [Faculty, Division, or College](#) for instructions regarding undergraduate grants and how to apply. Visit [this page](#) for more information about emergency assistance grants.

You can also check out the University of Toronto's [Award Explorer](#) to apply for undergraduate or graduate awards.

For a detailed list of various financial options available for undergraduate students, varying from OSAP and Government Aid, scholarships, UTAPS, Emergency Grants and more, see the University of Toronto's [Financial Aid](#).

APPENDIX A: COMMUNITY & HOUSING RESOURCES

UNIVERSITY OF TORONTO HOUSING RESOURCES

University of Toronto Housing Services

416-978-8045

housing.services@utoronto.ca

<https://studentlife.utoronto.ca/department/housing/>

University of Toronto Off-Campus Housing

<https://offcampushousing.utoronto.ca>

[Facebook](#)

Student Family Housing

416-978-8049

family.housing@utoronto.ca

www.studentfamilyhousing.utoronto.ca

STUDENT RESIDENCES

Chestnut Residence

89 Chestnut Street

chestnut.residence@utoronto.ca

Trinity College

6 Hoskin Avenue

deanofstudents@trinity.utoronto.ca

Innis College

111 St. George Street

residence.innis@utoronto.ca

University College

73 & 85 St. George Street

uc.residences@utoronto.ca

Loretto College (all-women residence)

70 St Mary Street

loretto.college@utoronto.ca

Victoria University

73 Queen's Park Crescent

vic.dean@utoronto.ca

New College

40 Willcocks Street

new.residence@utoronto.ca

Woodsworth College

321 Bloor Street West

residence@wdw.utoronto.ca

St. Michael's College

81 St Mary Street

smc.residence@utoronto.ca

Student Family Housing

30 Charles Street West

family.housing@utoronto.ca

NON-UNIVERSITY STUDENT RESIDENCE HOUSING

CampusOne Student Residence

253 College Street

<https://www.live-campusone.ca/>

Parkside Student Residence

111 Carlton Street

<https://www.live-parkside.ca/>

Neill-Wycik - Student Living

96 Gerrard Street East

<http://neill-wycik.coop/>

Campus Common

50 Gerrard Street East

<https://www.campuscommon.ca/>

Harrington Housing

561 Sherbourne Street

www.harringtonhousing.com

Campus Co-Op

Multiple homes across the Annex area
(Bloor St West - North of U of T)

<https://campus.coop/>

HOEM on Jarvis

186 Jarvis Street

<https://hoem.ca/>

Casa Toronto

01 Lawton Blvd #117

<https://casa-toronto.com/toronto>

STUDENT-SPECIFIC SEARCH ENGINES

University of Toronto Off-Campus Housing

University of Toronto's dedicated housing search engine for all campuses

<https://offcampushousing.utoronto.ca/>

[Facebook page](#)

Places4Students

UTSU-supported student search engine specifically for University of Toronto students

<https://www.places4students.com/>

Canada Homestay Network

Shared space in a family's home

416-926-0355

torontoinfo@canadahomestaynetwork.ca

<http://canadahomestaynetwork.ca/>

Toronto Homeshare Program

(Shared space with reduced rent)

416-978-4706

toronto.homeshare@gmail.com

<https://www.torontohomeshare.com/>

Search 4 Student Housing

Dedicated search engine for students

<https://www.search4studenthousing.com/>

Muslim Roommate Finder

Roommates searching for Muslim

Roommates

<https://torontoroommates.ca/muslim-roommates.ph>

FOOD BANKS/COMMUNITY CENTRES

UTSU Food Bank

(Open to all University of Toronto Students in need)
569 Spadina Avenue
Hours of Operation: Fridays from 12:00-3:00pm
<https://www.utsu.ca/food-bank/>

Scott Mission Food Bank

502 Spadina Avenue
Hours of Operation: Variable - see <https://www.scottmission.com/>
info@scottmission.com
416-923-3916

Fort York Food Bank

380 College Street
Hours of Operation: Variable - see www.fyfb.com
416-203-3011

HOUSING ASSISTANCE

Albion Neighborhood Services

21 Panorama Court, Suite 14
Toronto, ON M9V 4E3
Tel: 416-740-3704
E-mail: ans@albionservices.ca
<https://www.albionneighbourhoodservices.ca/housing>

WoodGreen Homelessness and Housing Help Services

650 Queen Street East
Toronto, ON M4M 1G5
Tel: 416-645-6000 ext. 2500
<https://www.woodgreen.org/services/programs/housing-help-centre/>

Scarborough Housing Help Centre

Head Office: 205-2500 Lawrence Ave. East
Scarborough, ON M1P 2R7
Tel: 416-285-8070

West Toronto Housing Help Services

1032 Bloor Street West
Toronto, ON M6H 1M2
Tel: 416-531-0841
<https://www.wtcls.org/legal-topic/housing-help/>

LEGAL SUPPORT/KNOW YOUR RIGHTS

Downtown Legal Services

(University of Toronto legal services run by lawyers, supported by prospective student lawyers offering free housing advocacy services)
www.downtownlegalservices.ca
law.dls@utoronto.ca
416-934-4535

Federation of Metro Tenants' Associations

(Services include Tenant Hotline, publications and resources, workshops, and opportunities for tenant organizing)
<https://www.torontotenants.org/>
416-921-9494

Community Legal Education Ontario

(Provides information and resources related to different areas of law, including housing)

<https://www.cleo.on.ca/>

info@cleo.on.ca

416-408-4420

Steps To Justice

(Step-by-step information about legal problems, practical tools and referrals)

www.stepstojustice.ca

Centre for Equality Rights in Accommodation

(Organization that advocates for safe and adequate housing)

www.equalityrights.org

cera@equalityrights.org

416-944-0087

Association of Community Organizations for Reform Now

<https://acorncanada.org>

torontofo@acorncanada.org

416-461-9233

RentSafeTO

(Apartment Building Standards is a bylaw enforcement program)

RentSafeTO@toronto.ca

<https://www.toronto.ca/RentSafeTO/>

416-396-7228

Landlord and Tenant Board

(Handles disputes between residential landlords and tenants)

<http://www.sjto.gov.on.ca/lrb>

416-645-8080 | Toll-free: 1-888-332-3234

HEALTH AND WELLNESS

UTSU Health & Dental Plan

Tel (Studentcare): 647-249-0430

Tel (UTSU): 416-978-4911

(UTSU members are automatically enrolled in the Health & Dental plan, administered by Studentcare.

Clinics/practices within the Studentcare Network offer additional discounts on top of the extended health insurance. For a list of clinics within the Studentcare Network, visit

https://studentcare.ca/rte/en/IHaveAPlan_UTSU_Home.)

UHIP Office

33 St. George Street (Cumberland House)

www.studentlife.utoronto.ca/cie/uhip

uhip.information@utoronto.ca

416-978-0290

U of T Health and Wellness Centre

214 College Street (2nd Floor)

www.studentlife.utoronto.ca/hwc

info.hwc@utoronto.ca

416-978-8030

U of T Family Care Office

214 College Street (Room 103)

www.familycare.utoronto.ca

family.care@utoronto.ca

416-978-0951

Sexual & Gender Diversity Office

21 Sussex Avenue, Suite 416-417

www.sgdo.utoronto.ca

sgdo@utoronto.ca

416-946-5624

U of T Athletic Centre

55 Harbord Street

www.kpe.utoronto.ca/facility/athletic-centre

sportandrec@utoronto.ca

416-978-3436

WELLNESS, COUNSELLING, AND OTHER SUPPORTS

Health and Counselling Centres

Telehealth Ontario

1-866-797-0000

U of T St. George (Health and Wellness Centre)

416-978-8030

International Students

My SSP for International Students

1-844-451-9700

Mental Health

Good 2 Talk Student Helpline

1-866-925-5454

Personal Counsellors

416-978-8030

OISE Psychology Clinic

416-978-0620

Drug & Alcohol Helpline

1-800-565-8603

Gerstein Centre Mental Health Crisis Line

416-929-5200

Toronto Rape Crisis Centre

416-597-8808

COMMUNITY SAFETY

Community Safety Office

21 Sussex Avenue, 2nd Floor

416-978-1485 (Appointments)

<https://www.communitysafety.utoronto.ca/>

Sexual Violence Prevention and Support Centre

Gerstein Science Information Centre (Gerstein Library), Suite B139

416-978-2266

svpscentre@utoronto.ca

<https://www.svpscentre.utoronto.ca/>

TravelSafer

Program that assists students walking home at night)

Tel: 416-978-SAFE (7233)

Campus Police

21 Sussex Ave,

Toronto, Ontario M5S 1J6

24/7 Dispatch: (416) 978-2323

24/7 Urgent: (416) 978-2222

OTHER RESOURCES

[Recycling and Waste for Apartments](#)

[Blog TO - Neighbourhoods of Toronto](#)

[Recycling and Waste for Houses](#)

[Multilingual Housing Resources](#)

[Toronto Waste Wizard](#)

[Toronto Rentals](#)

[TTC Monthly PRESTO Fare](#)

[View It](#)

[GO Transit and PRESTO](#)

[Realtor.ca](#)

[U of T Off-Campus Housing Resources](#)
([Apartment Viewing Checklist](#);
[Landlord Q/A](#); [Roommate Agreement](#))

[4Rent.ca](#)

[Ultimate Neighbourhood Rankings](#)
[PadMapper](#)

[MPP Jill Andrew Tenant Guide](#)

APPENDIX B: FREQUENTLY ASKED QUESTIONS

Can you be evicted for getting a pet in Ontario?

No, you cannot be evicted for getting a pet in Ontario, unless you live in a condominium and the condo corporation prevents tenants from having pets.

Can my roommates evict me?

No, your roommate(s) cannot evict you.

What should I do if my landlord won't fix something?

If your landlord does not fix the issue or respond to your service request within a reasonable timeframe, you can call your local property standards or by-law department, who may perform an inspection and order your landlord to make the necessary repairs. If this does not resolve the problem, you can apply to the Landlord and Tenant Board, who may schedule a hearing to resolve the issue.

Are parents the only people who can cosign or be the guarantor?

If you are an undergraduate student in university, the landlord may prefer that you have a guarantor. A guarantor can be a parent, a relative, or a close friend. The landlord may vet the guarantor.

Where can I access legal support as a University of Toronto student?

As a levy-paying student, you can access free legal support, including housing-related support, from Downtown Legal Services. You can also contact free community legal clinics in your area for assistance. See our Legal Support/Know Your Rights section on Appendix A for places to start!

I live off-campus, but would like to access University of Toronto meal plans. Is this option available to me?

Some colleges at the University of Toronto offer commuter meal plan options! Contact Food Services or reach out to your college for more information.

How do I know if water/hydro, or any amenities are included with my unit?

For most private residential units, landlords are required to provide a standard lease that details the rent amount and when it is due, what amenities/facilities are included in the rent, and rules and responsibilities for the tenant and landlord. Ask your landlord in writing to provide this information to you. Be specific about which utilities you are asking about.

How can I pick the right neighbourhood to live in?

Picking the right neighbourhood depends on a number of factors: the distance from your classes and/or work, nearness to your friends and family, the average rent in the area, and more. You might want to consider asking your friends and family for advice, browse through listings, or check out [this page](#) for information on Toronto neighbourhoods to help you search!

I only need a place for 8 months but all the places I'm looking at ask for a 12 month lease; what can I do?

You can reach out to the contact in the listing to ask if a flexible leasing option is available. If not, you may want to consider subletting your unit (see page 12) if you plan to leave the property temporarily.

Please note that the sole purpose of this document is to provide guidance to our members related to housing in Toronto. Due to the volatility in the housing market, the data collected is subject to change. We strongly encourage our members to seek independent legal advice if they face any situation with their tenancy.