

## Off-campus Housing Guide

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#### A Letter from the

### HOUSING COMMITTEE

Dear UTM Students,

Thank you for taking the time to read the UTMSU Housing Guide! We hope that the information in this guide helps you better understand and navigate the challenges of renting property in Ontario as a university student.

The cost of housing has never been higher, and we understand that it is a struggle for most people, especially students, to navigate through without any support or information. We created this guide to help you focus more on your studies and other aspects of life while being secure in your housing situation.

We hope that this guide can help answer any questions you might have about housing. Please do not hesitate to reach out to any member of the Housing Committee if you need any assistance. We are always here to help!

Thank you so much, and hopefully we can help you and every student find a home.

Sincerely,

The Housing Committee



## Introduction



In the following pages, we will look into tenant rights, how to find a house, and maintaining a lease agreement. By offering many services, resources, and demonstrations, this guide is meant to be a useful tool for students looking for accommodation in Mississauga.

From understanding your responsibilities as a tenant to exploring diverse neighbourhoods, our goal is to equip you with the knowledge and tools you need for a successful housing journey.

## Watch our Housing Guide How-to Series!

## Learn quick tips from the UTMSU Housing Committee!

The Housing Guide series includes short, to-the-point videos on topics relevant to the UTM community. Simply click on the images below to redirect to the how-to video of your choosing!









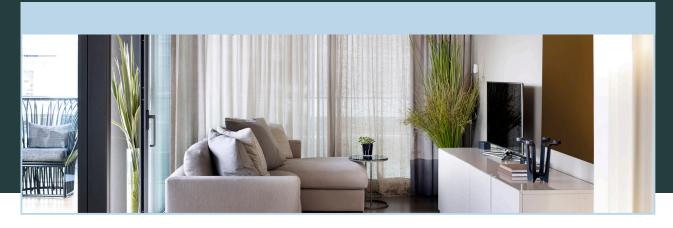






Follow us on Instagram at @myutmsu for other informative video series!

## TYPES OF OFF-CAMPUS HOUSING IN MISSISSAUGA



#### **OPTION 1 - TRADITIONAL APARTMENTS/ CONDOS**

Traditional apartments are units in larger buildings, with multiple floors and numerous units. These buildings typically offer various amenities, including laundry facilities, security services, and recreational areas such as gyms or pools.

- Pros: Professional management, maintenance services, and often more predictable costs with utilities sometimes included.
- Cons: Less privacy, potential noise from neighbours, restrictions on personalization of the space, and often an unaffordable option for students.
- Average Cost: \$1,900 \$2332 per month (1 bedroom), \$1,600 \$2,800 per month (2 bedroom).



#### **OPTION 2 - BASEMENT APARTMENTS**

These apartments are located below ground level, and are often a part of a private home, with a separate entrance. They can vary significantly in quality and size.

- **Pros**: Typically cheaper than building apartments, sometimes utilities are included.
- Cons: Potential issues with lighting, noise from the main house above, and possibly less access to outdoor spaces.
- Average Cost: \$1,000 \$1,800 per month.

#### **UTMSU Off-campus Housing Guide**



#### **OPTION 3 - ROOM RENTALS**

This is the most common option available to and utilized by UTM students. This entails renting a single room within a larger apartment or house, usually with shared access to common areas such as kitchens and living rooms.

**Pros**: Cost-effective, social environment, utilities and other costs are typically shared, the cheapest option for a student looking for temporary accommodation.

**Cons**: Limited privacy, dependency on compatibility with roommates.

Average Cost: \$700 - \$1,200 per month.



#### **OPTION 4 - TOWNHOUSES**

These apartments are located below ground level, often part of a private home, with a separate entrance. They can vary significantly in quality and size. **Pros**: Typically cheaper than building apartments, sometimes utilities are included. **Cons**: Potential issues with lighting, noise from

Cons: Potential issues with lighting, noise from the main house above, and possibly less access to outdoor spaces.

**Average Cost**: Range is often similar to twobedroom apartments due to the extra space provided.

#### BEFORE YOU RENT, YOU NEED...

#### **1** Valid Government ID

Some landlords may request valid ID, such as your passport or driver's license, to confirm details of your identity. Your landlord may also ask for your Social Insurance Number, though you are legally not required to provide this information as it is confidential.

#### **2** Credit Report

Your landlord may request your credit report—a summary of your credit history that can be obtained through Equifax or Borrowell—to check if you will be able to keep up with your rent payments. Your credit report will include your credit score, payment history, if you have any outstanding debts, and if you've ever declared bankruptcy.

#### **?** Proof of Income

Landlords may require a document detailing your income as proof of your ability to pay rent. This may either be in the form of pay stubs (which includes work hours, hourly rate or salary, and information about your workplace) or students who are self-employed or employed on a seasonal basis may have to provide a **Notice of Assessment** (NOA) or a **Proof of Income Statement** from the Canada Revenue Agency (CRA).

#### Guarantor

International students may be asked to provide a guarantor or a co-signor to sign the lease. The guarantor/co-signor will be legally responsible in your absence.

#### **Reference letters**

Reference letters may include either a character reference or a letter from a previous landlord. A character reference could be obtained from someone who knows you personally, such as a friend, neighbour, coworker, etc. who will be able to recommend you as a reliable tenant. A letter from a previous landlord will comment on your reliability as a tenant and include contact information of your previous landlord.

# 66 I've decided on the type of property I'd like to rent, how can I discover what's available? ??



#### **Place4Students**

A comprehensive listing of available rentals according to each University. You can find various types of accommodations via landlord listings, roommate profiles or student sublets.



#### <u>Facebook Groups -</u> <u>UTM Housing</u>

This group is for anyone looking for rentals, roommates, sublets, or anything else related to housing during their time at UTM.



#### <u>UTM Off-Campus</u> <u>Housing Finder</u>

The University of Toronto's official off-campus housing finder is a great tool for searching various types of housing near campus.



#### Real Estate Agents

Depending on the property you're looking to acquire, real estate agents can be a useful tool in your search for accommodation!

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#### <u>Kijiji</u>

These general classified websites often have listings for room rentals, apartments, and houses in the Mississauga area. They can be filtered by price, type of housing, and location.



## Mississauga Neighbourhood Map

#### **City Centre**

City Centre, Mississauga is a bustling urban hub known for its diverse demographic and dynamic environment. Key spots include the expansive Square One Shopping Centre, the Living Arts Centre, and the architecturally striking Absolute World Towers.

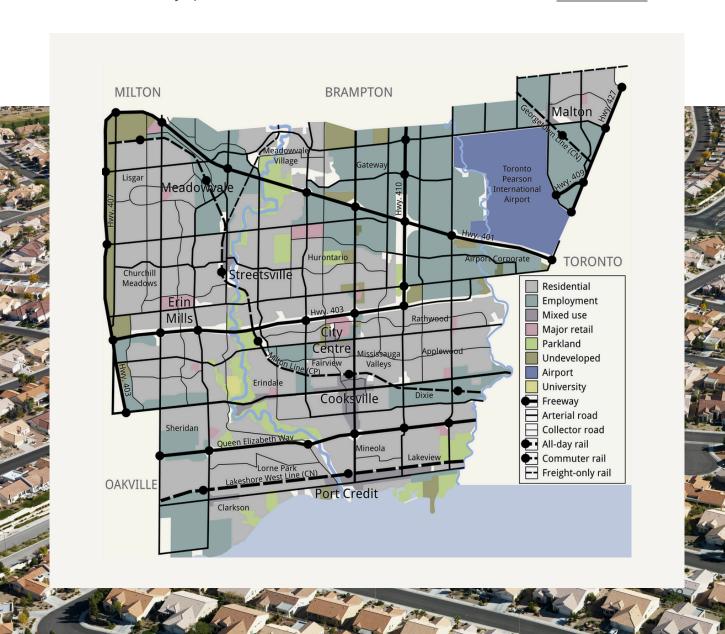
Distance to campus: ♥ ♥

• Main bus lines: 110 and 26

• Rentals: mostly apartments, some houses, and basements



Check out our
How to: Find a Place
to Live video!



#### **UTMSU Off-campus Housing Guide**

#### **Erin Mills**

Erin Mills, Mississauga is a calm, family-friendly environment with lush green spaces, parks, and well-established residential areas. It's a diverse community with key spots like Erin Mills Town Centre for shopping, Ridgeway Plaza, and Credit Valley Hospital for healthcare services.

Distance to campus: ♥ ♥ ♥

• Main bus lines: 109 transfer to 110, 35/9 transfer to 44

• Rentals: some apartments, mostly basement and houses

#### Cooksville

Cooksville, Mississauga is a vibrant and diverse working class community with a rich mix of cultures and a bustling urban environment. Key spots include the Cooksville GO Station, providing easy access to public transit, as well as many multicultural restaurants.

• Distance to campus:  $\bigcirc$ 

• Main lines: 1C and 101

• Rentals: mostly apartments, some houses and basements

#### **Port Credit**

Port Credit, Mississauga, is a waterfront community known for its picturesque marina, scenic parks, and lively village atmosphere. It's a diverse neighborhood with a mix of families, professionals, and artists, featuring key spots like the Credit Village Marina, Memorial Park, and a bustling strip of shops and restaurants along Lakeshore Road.

Distance to campus: ♥ ♥ ♥

• Bus lines: 2 to Sq 1 transfer to 101 or 1C, or 14/Go train to Clarkson transfer to 110

• Rentals: mix of apartments, houses, and basements

#### Meadowvale

Meadowvale in Mississauga boasts a picturesque environment with lush parks, scenic trails, and serene lakes, making it a haven for nature lovers. The community is diverse, featuring important spots like Meadowvale Theatre, Lake Aquitaine Park, and the Meadowvale Town Centre for shopping and entertainment.

Distance to campus: ♥♥

• Bus lines: 44, or 109 transfer to 110

• Rentals: mostly houses and basements, some apartments

#### **Lorne Park**

Lorne Park in Mississauga offers a serene suburban environment with lush greenery and spacious residential areas. It's known for its affluent demographic, featuring upscale homes and a close-knit community vibe. Key spots include Jack Darling Memorial Park with its lakeside trails, and the picturesque Rattray Marsh Conservation Area, perfect for nature enthusiasts.

Distance to campus: ♥♥

• Bus lines: 14 transfer to 110

• Rentals: mostly houses and basements

#### Clarkson

Clarkson, located in Mississauga, offers a picturesque blend of suburban tranquility and urban convenience. Its diverse demographic includes families, young professionals, and retirees, drawn to its leafy streets, proximity to Lake Ontario, and attractions like Rattray Marsh Conservation Area and Clarkson Village's charming shops and eateries.

• Bus lines: 110

• Rentals: some apartments, mostly houses and basements

#### **Erindale**

Erindale, located in Mississauga, boasts a tranquil suburban environment with treelined streets and spacious parks, appealing to families and young professionals alike. Its diverse demographic includes a mix of cultures and ages, with notable spots like the University of Toronto Mississauga campus, Credit Valley Golf and Country Club, and the historic Bradley Museum adding to its charm and character.

• Bus lines: 110, 44

• Rentals: mostly houses and basements, some apartments

#### Streetsville

Streetsville, located in Mississauga, offers a charming suburban atmosphere with a blend of historic charm and modern amenities. Its diverse demographic enjoys a mix of residential areas, bustling shops, and local parks, while notable spots like Streetsville Memorial Park and the quaint village center highlight its community-focused character.

• Bus lines: 44

• Rentals: mostly houses and basements

## Short-term Accomodation

Short-term accommodation is useful for students who may need a temporary, immediate place to stay while waiting or looking for a more permanent housing solution.

A Airbnb

Home Stay
Network

Hotels

Subletting

You have a lot of options!

Don't feel limited to the choices linked above, there are a lot of different moving companies and storage places that service Mississauga you can choose from.





Storage places are a useful resource where you can store furniture and other things that you would need for moving into a new place!



Access Storage



**Clutter** 

#### OTHER SERVICES

#### <u>Kijiji</u>

Kijiji is an online marketplace platform where many people sell products and services, some of which could be useful to students moving into a new place. Please use Kijiji at your own discretion and be wary of potential scams.

#### **TaskRabbit**

Task Rabbit is a platform that allows you to connect with many different independent contractors who can do a wide variety of jobs, like furniture assembly and moving. There are a lot of contractors available for hire on Task Rabbit and you can get in contact with these providers to ask what other services they could offer that may not be listed on Task Rabbit.

#### **Facebook Marketplace**

Facebook Marketplace is like Kijiji and Task Rabbit combined. It is linked to your Facebook account, so you would need to create one if you don't have one already. There is a wide variety of products and services available on Facebook Marketplace. You could use this service to hire movers, buy furniture, and even find apartments or houses for rent. Again, be very careful and use this service at your own discretion.





#### **U-Haul**

U-haul is a company that rents out trucks, vans, and storage containers that can be attached to a vehicle to help with moving furniture.



#### Two Men and a Truck

Two Men and a Truck is a local moving company in Mississauga that offers a wide variety of services like moving, packing, etc. that would be useful for students moving from one place to another.

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#### WHAT TO WATCH OUT FOR:

## Health & Safety

#### 1. Structural Integrity $\checkmark$

#### **Foundation**

Ensure the stability and longevity of your home by thoroughly inspecting the foundation. Look for any visible cracks or signs of settling, which could indicate structural issues. Addressing these concerns promptly can prevent further damage and costly repairs.

#### Roof

Safeguard your home from the elements by examining the roof for potential problems. Check for leaks, missing or damaged shingles, and ensure proper drainage to avoid water accumulation. Regular maintenance can extend the life of your roof and protect your investment.

#### Walls and Ceilings

Maintain a healthy and aesthetically pleasing interior by inspecting walls and ceilings for any imperfections. Look for cracks, damp spots, or signs of mold, which can be indicators of underlying issues. Addressing these promptly can enhance the comfort and safety of your living space.

#### **Pipes**

Maintain the integrity of your plumbing system by inspecting pipes for leaks, corrosion, or water stains.

#### **Water Pressure**

Ensure a consistent and comfortable water flow by regularly checking water pressure. Fluctuating or low pressure can indicate underlying problems in the plumbing system that need attention.

#### **Water Quality**

Protect your health by testing the water quality for contaminants. Regular testing can identify any potential issues, allowing you to take necessary measures to ensure clean and safe drinking water.

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#### 2. Electrical Safety 4

#### Wiring

Guarantee the safety and efficiency of your home's electrical system by ensuring all wiring is up to code. Check for frayed or damaged wires that could pose a fire hazard or lead to electrical malfunctions. Regular inspections can help maintain a safe living environment.

#### 3. Fire Safety

#### **Smoke Alarms**

Ensure smoke alarms are installed in every bedroom, outside sleeping areas, and on every level of the building.

#### **Outlets**

Ensure the reliability of your electrical outlets by testing for proper grounding and functionality. Faulty outlets can lead to electrical shocks or damage to appliances, so routine checks are essential for a secure and efficient electrical system.

#### **Circuit Breaker**

Verify that your circuit breaker is properly labeled and functioning correctly. A well-maintained circuit breaker is crucial for protecting your home from electrical overloads and ensuring the smooth operation of your electrical system.

### Carbon Monoxide Detectors

Install carbon monoxide detectors near sleeping areas to safeguard against this silent but deadly gas. Proper placement and regular checks can help ensure your home is protected from carbon monoxide poisoning.

#### Fire Extinguishers

Keep fire extinguishers accessible in key areas of your home and ensure they are up to date. Regularly inspect and maintain them to ensure they are ready for use in an emergency, providing an additional layer of fire safety.

#### 4. Mold & Mildew \*

### Bathrooms and Kitchens

Regularly inspect bathrooms and kitchens for mold, particularly in corners, around fixtures, and under sinks. Address any leaks and dampness promptly to prevent mold growth and water damage. Make sure to dispose of garbage to avoid mold.

#### **Basements**

Ensure that seals on windows and doors are intact to prevent moisture from entering your home. Replace any damaged weather stripping and caulking to maintain energy efficiency and protect against water damage.



Check out our How to: **Spot Bed Bugs** video!



Check out our How to: **Sort Your Garbage** video!

#### 5. Safety Features 🙃

#### Locks

Ensure all doors and windows are equipped with secure locks.

Consider installing deadbolts and security bars for enhanced protection against unauthorized entry.

#### Lighting

Make sure all entryways, hallways, and stairways are well-lit to prevent accidents and deter potential intruders.

Proper lighting is crucial for both safety and security.

#### **Emergency Exits**

Ensure that all emergency exits are clearly marked and free of obstructions. Regular drills can help everyone respond quickly and safely in an emergency.

## Financial Risks

#### 1. Avoiding Rental Scams

Scammers often target students who are vulnerable due to their inexperience with renting.

Protect your information, identity, and finances by being aware of the following red flags:

- Suspiciously Low Rent: Deals that are far below market rates are often too good to be true.
- Advance Payments: Never pay any money before physically inspecting the property.
- Exorbitant Deposits: Extremely high deposit demands can indicate a scam.
- Viewing Evasion: Landlords who refuse to show the property in person should raise red flags.
- Poor Listing Quality: Be cautious of ads riddled with spelling and grammatical errors.
- High-Pressure Tactics: Avoid landlords who rush you into making decisions without adequate time.
- Ambiguous Lease Agreements: Ensure all lease terms are clear and detailed to avoid potential fraud.

#### 2. Rent Control

Understanding rent control in Ontario is crucial for student renters.

Here are the key points to be aware of:

#### **Rules for Rent Increase**

In most cases, the rent for a residential unit can be increased if at least 12 months have passed since the last rent increase, or date the tenancy began.

Landlords must give tenants written notice of a rent increase in the proper form at least 90 days before it takes effect.

#### Rent Increase Guideline

The rent increase guideline for 2025 is 2.5%. This guideline is the maximum a landlord can increase most tenants' rent during a year without approval from the Landlord and Tenant Board.

Read more on ontario.ca/page/residential-rent-increases



# Moving In Checklist

#### → Lease

 Ensure your landlord is using a standard lease.

#### → Deposits

- Confirm the amount of the security deposit required and the conditions for its return.
- Check that your security deposit is the equivalent to one month's rent
- Deposits cannot be more than one month's rent, and must be applied towards the final month's rent. Separate security/damage deposits are not allowed.

#### PLANNING ON SHARING YOUR LIVING QUARTERS?

Check out our
How to: Find the Right
Roommate video!

Consider using a basic checklist for compatibility with your future roommate.



#### → Utilities

 Set up utility services in your name. This may include electricity, water, gas, internet, etc.

#### → Tenant's Insurance

 Consider getting renter's insurance to protect your belongings in case of theft, fire, or other unforeseen events.

#### → Change of Address

 Update your address with the postal service and inform important parties (bank, employer, etc.) about your move.

#### ightarrow Tenant Responsibilities

 Understand your responsibilities as a tenant such as routine maintenance tasks and adhering to community rules.

## Moving out Checklist

#### → Notice Period

Your lease does not automatically end. If you plan on moving out, you must give your landlord AT LEAST 60 days' notice backdated from the end of the rental term or as specified in your lease agreement.

#### → Cleanliness

Tenants have a responsibility to keep their apartments "reasonably clean." Clean the property thoroughly.

#### → Repairs

Take pictures of your apartment before leaving. Collecting evidence helps ensure you won't get charged for undue cleaning expenses. Fix any damages that occurred during your tenancy to ensure a smoother return of your security deposit.

#### Cancel Services

Cancel or transfer services like internet, cable, and other subscriptions to your new address.

#### → Final Inspection

Conduct a move-out inspection. If nothing comes up during the inspection, ask your landlord to prepare AND sign a document acknowledging the acceptable condition of the unit.

#### → Utilities

Notify utility companies of your move-out date and settle any outstanding bills.

#### → Return Keys

Return all keys and access cards to the landlord according to the agreed-upon process.

#### → Forwarding Address

Provide your landlord with a forwarding address where they can send the security deposit or any relevant correspondence.

# Maintaining a Tenancy: Maintaining a Tenancy & Preventing an Eviction

#### **DISCLAIMER:**

Please read the terms of your lease very carefully.

01

#### Pay rent

Ensure your rent is paid promptly each month. Late payments can lead to penalties or even eviction.

02

## Understand your rights and responsibilities

Before signing a lease, read through all terms carefully to understand your rights and responsibilities. This includes knowing the duration of the lease, renewal options, and rules around breaking the lease early.



03

#### Maintain the property

Keep your property in good condition. Be considerate of neighbours by minimizing noise and respecting shared spaces.

04

### Communicate with your landlord

Keep an open line of communication with your landlord regarding any issues, repairs, or concerns.



Check out our
How to: Shovel and
Maintain Your
Accommodation
video!

05

#### Learn the specs

Some properties may have specific rules such as prohibiting smoking, pets, or specific guest policies.

06

## Understand your security deposit terms

Many landlords require a security deposit typically equivalent to one or two months' rent. This is used to cover any damages at the end of the tenancy. Ensure you fulfil all lease terms to get this deposit back.

07

## Learn about your utilities and additional payments

Ensure you manage and pay for utilities (if not included in the rent) such as electricity, water, and internet on time to avoid service interruptions

## LANDLORD OBLIGATIONS DURING A TENANCY

Landlords have obligations to ensure the rental property remains habitable and that tenants' rights are respected:

- 1. Landlords are responsible for maintaining the property including taking care of structural issues, heating, plumbing, and electrical systems.
- 2. Landlords must adhere to local housing laws, including health and safety regulations, and ensure the rental property meets these standards at all times.
- 3. Landlords must provide adequate notice before entering the rental property, typically 24 hours in advance, unless there's an emergency.
- 4. Landlords must **comply with rent control laws** which limit how much they can increase the rent each year.
- 5. In Ontario, landlords can **only collect a last month's rent deposit**, and they must provide interest on this deposit at the end of the tenancy.
- 6. If eviction is necessary, landlords must follow legal procedures. This includes providing proper notice and reasons that comply with the Residential Tenancies Act (RTA).



# Ending a Tenancy...

01

#### ...due to Landlord's Failure:

Tenants can apply to LTB to end the tenancy early if the landlord doesn't meet their obligations under the Residential Tenancies Act (RTA).

02

#### ...due to Violence:

Victims of sexual or domestic violence can end the tenancy with 28 days' notice, submitting specific documents. Landlords can't disclose this information without certain conditions.

03

## ...due to standard lease from non-compliance:

If the landlord didn't use the standard lease form (for agreements after April 30, 2018), tenants can demand it in writing.

If not provided within 21 days, tenants can give notice to end the tenancy, even for a fixed term.

If provided, tenants can choose not to proceed and give notice within 30 days, at least 60 days before the last day of a rental period.

## ENDING A TENANCY EARLY

If you agreed to rent a place for a set time, you can't leave before that time without still being bound to the lease unless:

- You and your landlord both agree,
- You find someone else to take over your lease (called assigning the tenancy),
- The Landlord and Tenant Board (LTB) says you can end the lease early,
- · You're a victim of sexual or domestic violence,
- Your landlord didn't use the standard lease form (for agreements after April 30, 2018), and you asked for it in writing.



## Your landlord can't force you to agree to end the lease.

If you and your landlord decide you can leave early, you need it in writing. You can use a specific form (Agreement to Terminate a Tenancy - Form N11), but it's not mandatory.

If you were forced to agree or sign a notice just to rent the place, it's not valid. If you change your mind after agreeing to end the lease or giving notice, you must move out by the agreed date. If you stay without the landlord's approval, they can ask the LTB for an eviction order.



The Ontario Residential Tenancies Act (RTA) and the Occupiers' Liability Act provide protections such as rent control, maintenance obligations, and eviction guidelines.

Students should understand their rights regarding rent increases, repairs, and legal grounds for eviction.

#### Learn more about the Ontario RTA.



Read more on the Ontario RTA in the appendix on page 30.

# Subletting vs. Assigning

In the event that you choose to leave before the lease expiration date, you may choose to **sublet** or **assign** your rental property with the written permission of your landlord.

#### **Subletting**

Subletting is **renting out your property to another tenant** for a period that is less than the time of your lease.

When subletting, you, the initial tenant, will be responsible for all the terms under the lease and for the collection of rent from the subtenant, which you pay to the landlord.

#### **Assigning**

Assigning differs from subletting in that the **new tenant (assignee) takes over your agreement** with the landlord.

Everything in your tenancy, such as rent and included facilities, remains the same for the assignee.
Subletting is often temporary, meaning that the original tenant will return before the rental period ends.



#### Landlord's Response:

If the landlord refuses or doesn't respond within 7 days, you can end your tenancy early by notifying them using a specific form (Tenant's Notice to Terminate the Tenancy - Form N9).

You must give at least 30 days' notice, or 28 days' for daily or weekly tenancy.



The landlord can charge you reasonable costs for the assignment process but not more than their actual expenses.

Landlord Disapproval and Landlord and Tenant Board (LTB)

• If the landlord agrees but rejects the person you suggest, you can ask the Landlord and Tenant Board (LTB) for help through an Application about a Sublet or an Assignment (A2).

#### Exceptions for Assignment:

 Some tenants can't assign if they live in subsidized, public, or non-profit housing, a superintendent's unit, or housing provided by an educational institution.

#### \*Special Rules for Mobile Homes

Different rules exist for assigning mobile homes or land lease homes, not covered in this brochure.

### **Financial Aid**

## There are a variety of financial aid options to help students manage the costs of their education.

Here's a comprehensive list of the main financial aid resources available:

#### Ontario Student Assistance Program (OSAP)

This government financial aid program provides grants and loans. Once you apply and qualify for OSAP, you are automatically considered for other sources of funding such as the University of Toronto Advance Planning for Students (UTAPS).

Once you receive your funding estimate and have a secured lease, submit a request for a review of the living allowance for OSAP to provide more funding for rental assistance.

#### **University of Toronto Financial Aid (UTAPS)**

For students who receive the maximum available government financial aid but still face a financial shortfall, UTAPS helps cover the remaining expenses. This is available to Canadian citizens, permanent residents, or protected persons who are full-time students.

#### **Loans and Student Lines of Credit**

Most banks offer lines of credit to students, which can be accessed to pay for university costs. These lines of credit often have to be repaid starting six months after graduation.

#### **Emergency Grants**

Consult with UTM housing services for emergency grants for students who find themselves in unexpected financial hardship.

#### **Scholarships and Awards**

UTM offers a range of scholarships and awards based on academic excellence, community engagement, and other achievements.

#### **Bursaries for Students with Disabilities**

Available for OSAP recipients who incur additional educational expenses due to a documented permanent disability.

#### **Part-Time Assistance**

For students who are enrolled on a part-time basis, there are specific financial aid programs available, including part-time OSAP and the Noah Meltz Program of Financial Assistance.

#### **Financial Aid for International Students**

International students are encouraged to seek financial aid options from their home countries or through external scholarships and bursaries.

#### **Indigenous Tuition Initiative**

Special provisions and support are available for Indigenous students, including specific scholarships and bursaries.

#### **Work Study Program**

Provides students with part-time employment opportunities on campus during the academic year.

#### Note:

For detailed information on these programs and how to apply, students should consult the <u>UTM financial aid office</u> or their website. They also offer one-on-one financial advising to help students navigate their financial aid options and applications

#### APPENDIX

#### (Continued from page 26)

#### The Ontario Residential Tenancies Act (RTA)

According to the Residential Tenancies Act developed in 2006 and revised in 2023, these are the responsibilities of a Landlord and the rights of a tenant.

The tenancy agreement must include details such as:

- The legal name and address of the person providing the accommodation.
- The maximum period the occupant is allowed to stay in the accommodation.
- The circumstances and process for terminating the occupant's stay.
- The rights and responsibilities of the occupant.
- Any rules that apply to the occupant's stay.
- The amount of money the occupant needs to pay for the right to stay and any additional charges.

The agreement must have a process for resolving disputes between the occupant and the provider. This process should allow either party to start it, involve a neutral third party to help resolve the dispute, and follow any other rules that may be specified. If certain information is not covered in a separate agreement, the main agreement must also include details about the program through which the accommodation is provided.

This includes the occupant's rights and responsibilities in the program, applicable rules, and charges, the provider's policy on finding alternative accommodation if the occupant leaves the program, and the policy on readmission into the program. The agreement must meet any additional requirements that may be specified by law.

Selecting Prospective Tenants: Landlords can use various methods like income information, credit checks, rental history, etc., as prescribed by regulations. These regulations are under the Human Rights Code.

Information Provided by Landlord: When a rental agreement is made, the landlord must give the tenant information about their rights, responsibilities, the role of the Board, and how to contact the Board. This information should be provided in a form approved by the Board before the tenancy begins.

## BUDGET: **EXPENSES**

Expenses	Notes	Monthly	Fall term (4 months)	Winter term (8 months)	Summer term (12 months)
Education expenses					
Tuition					
Books & Equipment					
Total Education Expenses					
Living Expenses					
Rent					
Heating/ Electricity					
Food					
Clothing					
Toiletries/ Laundry					
Telephone/ Cell					
Internet/Cable					
Transportation					
Amusements					
Insurances					
Other expense(s) specify:					
Total Living Expenses					
Total Education + Living Expenses					

## BUDGET: RESOURCES

Resources	Notes	Monthly	Fall term (4 months)	Winter term (8 months)	Summer term (12 months)
Parents					
Non-Custodial Parent(s)					
Relative(s)					
Trust Funds, Bonds, RESP					
Federal/ Provincial Loan					
Provincial Bursary/Grant					
Government Income					
Income Tax Rebate Expected					
Work Study/ Part-Time Job					
Teaching/ Research Assistant					
Awards					
Previous Savings					
Summer Savings					
Student Line of Credit					
Other Resource(s) specify:					
Total Deficit (Surplus)					

## Contact Information

#### **Daniel Ripoll**

Vice President External 2024-2025 vpexternal@utmsu.ca 416-990-5192

#### **Neshmia Khan**

VP External Associate neshmia@utmsu.ca 647-234-4079

#### Rajas Dhamija

VP External Associate rajas@utmsu.ca 437-661-0600

#### Nazar Kolyasa

Campaigns Coordinator nazar@utmsu.ca 416-761-9134

#### Jemimah Mukundwa

President Associate jemimah@utmsu.ca 437-808-5651

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#### Kiki Ayoola

Vice President External 2023-2024

#### Justine Kafle & Philip Anyang

Past members of the Housing Committee

#### Jemimah Mukundwa

Research Director

#### Saurabh Nair

Research Director

Grace Ahadije, Adriana Izilein, Tireni Babs-Olorunfemi, Demilade Akinleye-Abraham, Chukwudumagije Anozie, Adegheosa-Emanuella Omorogiuwa, Kamsy Onyekere, Shem Kashawni, & Ekenedilichukwu Akuneme

Research & Analysis Members

lan Chan, Brooke Lim, Macanthony Zukowski, & Jana Abdelmagied

Events & Planning Members

**UTMSU Programs & Research Coordinator** 



University of Toronto Mississauga Students' Union Housing Committee

2024-2025