What is a Home?

Everyone imagines something different when they think of a home. Some of us imagine a place or the way something looks. Some of us feel a certain way when we think of a home. When YOU think of a home, what pops into your mind and heart?

What is the best place you have ever lived?
What did you like most about it?
What do you like most about where you live now?

The Meaning of Home

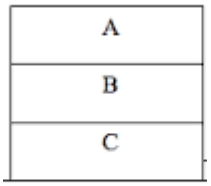
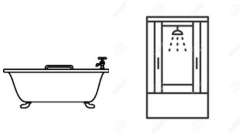
Take a moment and draw or write in the boxes below that are most important to you in a home. Be sure to include how home feels, as well as how it looks.

Housing Needs and Wants

What kind of housing do I need and want?

Look at the categories below and put a check mark in the box that you feel best suits your lifestyle.

Category	A	B	C
Location 	**1hour each way to work, schools, stores**	**½ hour to work, schools, stores**	**Walking or bicycling distance to work, schools, stores**
Transportation 	**No bus available**	**Bus top within 6 blocks**	**Bus stop within 2 blocks**
Neighborhood stores + services 	**Few stores + services**	**Some stores + services available**	**Many stores + services**
Security 	**Door locks**	**Door and window locks**	**Door, window & deadbolts**
Outdoor space 	**No private outdoor space**	**Small patio or balcony**	**Private yard**
Appliances 	**Hotplate, bar fridge**	**Full-size stove & fridge**	**Stove, fridge & dishwasher**
Laundry 	**None**	**Shared laundry room**	**In-suite laundry**
Furniture 	**Unfurnished**	**Partial furnished**	**Fully furnished**

Size of suite 	**Small**	**Medium**	**Large**
	**Basement suite**	**Bottom floor**	**Top floor**
Pets allowed 	**Maybe some day**	**Cat**	**Dog**
Bedrooms 	**Studio style**	**One bedroom**	**2 or more bedrooms**
Bathrooms 	**Shower, no bath**	**Full bathroom**	**2 or more bathrooms**
Condition of unit 	**Poorly maintained**	**Average maintenance**	**Excellent maintenance**
Parking 	**No -off street parking**	**First come, parking on site**	**1 reserved parking space**
Other 			

What are the things I need and want right now?

Short Term Needs and Wants

The things you need and want right now are your short term needs and wants.

In the chart below, list (in order form the chart above) the things you need and the things you want in a home today. These things may change as you change or your income changes.

NEEDS	WANTS

Long Term Needs and Wants

List the things (in order) you may need and want in housing in 2-5 years. When thinking long term, think about how your life may change in the future. Your job may change, you may have different needs as you age.

NEEDS	WANTS

Housing You Can Afford

Housing Affordability

Once you know what you are looking for in a home, it's time to figure out budget. Knowing what is important to you and what you can afford are both key to finding a home you can stay in for along time.

To figure out what you can afford to pay for rental housing is simple. It is 30% of your monthly income. Your income is the total amount of money you bring in each month.

Your monthly income x .3 = a monthly rent you can truly afford to pay.

Monthly Income	$
Employment	
RRSP and/or Pension	
Child Support	
Disability Assistance, EI, or Government Assistance	
Child Tax Credit	
Workers Compensation	
Gifts	
Bonus	
Other	
Total Income	

My monthly income_____ x .3 =_____

Many people pay more than 30% of their monthly income for housing. To manage that, you need to find ways to make your housing more affordable. You can either bring in more money (your income), or reduce what goes out (your expenses), or both.

Tips for increasing income or reducing expenses

1. Live with other people
2. Apply for subsidized housing and/or rental assistance

Think about other ideas you may have…….

Monthly Budget

Use the chart below to create your monthly budget.

Income (money in)	$ Dollar amount	Expenses (money out)	$ Dollar amount
		Rent	
		Utilities	
		Cell phone	
		Groceries	
		Gas / Insurance	
		Bus pass	
Total		**Total**	

Managing Extras

Housing Costs	Cost	Your Plan
Initial costs • Security deposit • Pet deposit • First months rent		• Start a savings plan now to keep your deposit form being spent. • Save regularly
Moving • Truck rental • Childe Care • Other		• Borrow a truck • Ask friends and family for help • Move a little at a time
Furnishing & equipment • Cleaning supplies • Household items • Furniture		• Make due with what you have. • Check out websites and classified ads for free things • Delay purchases until you have cash. • Barter things • Get thrift items
Storage costs		• Discard unused items • Shop around for best storage rent

Housing Search

First Impressions, responding to ads

There usually are lots of people looking for units. Often the first person to respond has a better chance of getting the unit. To apply you usually send an email to the landlord to say you are interested. This is the start of your relationship with your landlord.

Impressions

Email 	**Phone** 
Dear, ____ I saw your posting about your place on _____ and it looks great! I am looking for a ____ bedroom suite close to _____. Is there a time when we could talk about the place or I could come and take a look? Sincerely, _____	Hello, my name is _____. I saw the ad for your place on _____and it looks great. Is it still available? Can you tell me more about? (If you have specific questions, this is a good time to ask) When will you be showing the place?
Provide your email address or phone number so the potential landlord can get in touch with you. Take a moment to make sure that you show good manners, is your email appropriate, is your phone's voice mail polite and simple?	The landlord might ask a bit about you, so be prepared to provide some basic information. What are you looking for? Who will you be living with? Tell them something about yourself such as, where you work, if you are retired, and any volunteer work you do.
In addition, think about the questions that you want answered. Make sure to have a pen and paper ready when you call. Have your schedule in front of you in case you are invited to view the rental unit.	

Questions the Landlord May Ask You	
How many people are going to be living in the unit?	Why are you moving?
Do you have a credit report available or are you willing to get one?	Do you have references?

Use this space to write down the answers to your questions

Questions You Might Want to Ask the Landlord	
Is the unit vacant and why?	Is the unit on a lease or is it rented form month to month?
Are there any utilities included in the rent? If so, which ones?	Are pets allowed? If so, how many and what kind?
If there is parking, is it included in the rent? Is it assigned?	What sorts of households live in this neighborhood?
Have there been pest issues?	Other?

Applying for Housing

The following is a rental application check list. This will help you prepare you to answer questions that may appear on a rental application form.

About Me	
Name	
Phone	
Email	
Date of Birth	
Bring a piece of picture ID	

My Employment History	
Current employer	
My job title	
Date I was hired	
Supervisor's name	
Supervisor's phone & email	

My Rental History	
Current address	
Date I moved here	
Current landlord's name	
Landlord's phone & email	

My Rental History Cont.…	
Previous address	
Date I moved here	
Current landlord's name	
Landlord's phone & email	

About My Roommate or Partner	
Previous address	
Date I moved here	
Current landlord's name	
Landlord's phone & email	

What Landlords may ask you for

Most landlords will as for:	Landlords can sometimes ask for:	Landlords shouldn't ask for:
Name and proof of identity	Birthdate	Consent to collect information form "other sources" such as social media
Contact information Landlord references	Age of who will be living there	Marital status
Number of people in the unit and their needs	Personal references	Proof of insurance
Past addresses	Amount of current and previous rent	Credit card number
Reasons for leaving	Consent for credit check	Whether or not nay applicants smoke
Past history of evictions	SIN	Banking history
Pet information	Bank statements	ID number
Consent for criminal record check	Guarantor	Anything that they would not ask form every applicant. So, they cannot ask, "young people" for a guarantor if they do not ask older applicants.
Expected length of tenancy	Employer name or source of income	Emergency contacts

Keep in mind…



- ✓ Landlords can ask about ages and relationships, and sources of income. They **cannot** refuse to rent to you based on this information.
- ✓ They can refuse to rent to you if you don't have a good payment history, or you want too many tenants to live in the unit.
- ✓ Landlords are allowed to check you ID, however they are not allowed to keep a copy or record of the ID numbers.
- ✓ When applying for rental housing, you will probably be asked for a list of references. Some landlords ask for your last **three** landlords or for some reference covering a certain period of time.
- ✓ If you do not have landlord references or poor references then you can professional references.

References

- ✓ Think about the people you know for work, school or a community or social group. What positive things they could say about that a landlord would value?
- ✓ When you ask these people if they would be willing to provide a reference, you may wan tot remind them of these qualities.
- ✓ Make sure you have the correct spelling of the full name and contact information for each reference.

Reference Information	How do they know me? What positive things will they say?
Name: **Position:** **Address:** **Email/telephone:**	
Name: **Position:** **Address:** **Email/telephone:**	
Name: **Position:** **Address:** **Email/telephone:**	

Cover Letters

Maybe there are issues with your application. There may be gaps in your housing or employment history. Perhaps you are a first-time renter or you may be concerned about what past landlords may say about you.

If this is the case, a potential landlord will need to be reassured that it is worth their while to consider your application.

Use a cover letter to explain the issue or address the landlord's concerns. Outline why the will NOT be an issue for them.

Name:

Your address:

Landlord's name:

Landlord's address:

Date:

Dear (landlord's name)

Describe the issue.
Simply sate the facts. Do not make excuses or place blame.

Current situation.
Describe your current situation. Include anything that will reassure the landlord (hydro payments, references, etc.).

Ask for what you need.
Ask to be considered for a rental unit.

Yours sincerely,
(your name)
(your signature)

Sample Cover Letters

Sample 1

Ms Janet Bradford
XYZ Property Management Company
Anytown, A1B.2C3

Dear Ms Bradford:

I am writing to give you information that will help you evaluate my application for a rental unit in your apartment building. Four months ago, I was evicted form an apartment. The eviction was the result of consistently late rental payments. At the time, I was in the process of a divorce. My income was unstable and I was unable to meet my obligations.

Since that time, my divorce has been finalized. I am now receiving regular child support payments and have also accepted a job that will provide a steady income. I am fully committed to make my rent payments on time.

Please consider my current situation as you evaluate my rental application. Now that my situation has improved, I will be a reliable tenant.

Sincerely,

Susan Jenner
PO box 9999
Anytown, A1B.2C3
Phone. 555.5555.5555

Sample 2

Mr. Patrick Flynn
789 Center Street
Anytown, A1B.2C3

Dear Mr Flynn:
Than you for considering my application to live at Victoria Villas. I understand that you require a credit check with applications. I am aware that my score is not ideal and wanted to reassure you that this is no way reflects my ability or willingness to pay rent.

The poor credit score resulted form a cell phone bill that became unmanageable and my attempts to repay on my own before getting assistance.

As you can see form my refences, I have never missed a rent payment, even when the issue with my cell phone was happening. The issue with my cell phone is addressed. I am working on improving my credit score and am confident that I will make an excellent tenant.
Sincerely,

J.L Nyugen
PO Box 999
Anytown, A1B.2C3
Phone: 555.5555.5555

Tenancy

Roles and Responsibilities

TENANT	LANDLORD
• Pay rent in full on time. • Take care of your property. • Respect the quiet enjoyment of other tenants and your neighborhood. • Prevent guests or pets from damaging the property. • Do not endanger the safety of others on the property. • Pay the utility bills if utilities are not included in rent.	• Comply with provincial rental laws. • Make sure you have a safe and sanitary place to live that meets legal standards. • Make repairs and keep the unit in good condition. • Pay utility bills if utilities are included in the rent. • Investigate any complaints about disturbance. • Ensure your right to quiet enjoyment and peaceful occupation of the premises is respected. • Provide notices in writing. • Provide tenant with 24-hour notice in order to inspect the property.

Ending a Tenancy

Your tenancy may end in one of two ways.

1. You may give notice to the landlord to end the tenancy.
2. Your landlord may give notice to you.

Tenant: You must provide a written notice 1 month before the start of the next rental period. Keep a copy of the notice for your records.

Landlord: landlord must provide written notice on an approved form. This notice should state why the eviction is happening. *It is important to be sure that the reason given is the real and legal reason.

Moving Out

Before moving out, you have the duty to:

1. Remove all your belongings
2. Clean your unit thoroughly
3. Repair any damage that is not just normal wear & tear.

Moving-out Checklist

What I need to do about my current rental unit	Date to complete	Complete
Give written notice. *Remember you must give one full month's notice before the start of the next rental period.*		
Book a carpet cleaning service. *They can be very busy at month-end, so advance booking is essential.*		
Sort and organize belongings. *Think about what you are going to move, sell, throw out, store or give away.*		
Clean the unit. *Do the bigger jobs (like cleaning the carpets and the oven) before the end of the month. Then final cleaning won't take as long.*		
Meet the landlord. *To complete the move-out Condition inspection Report. Bring any move in pictures you may have taken.*		
Collect all Keys. *Hand all the keys back to the landlord. If you have given a key to anyone else, you must get it back.*		
Give your forwarding address to the landlord in writing. *Keep a copy for yourself.*		

Who needs to know about my move		Date to complete	Complete
Hydro: *Disconnection for current unit, connect to new unit?*			
Gas: *Disconnection for current unit, connection to new unit?*			
Cable: *Disconnection for current unit, connection to new unit?*			
Phone: *Disconnection for current unit, connection to new unit?*			
Internet: *Disconnection for current unit, connection to new unit?*			
Change of address for:			
• Canada Post • Credit cards • Driver license • Bank	• Subscriptions • Car/Tenant insurance • Friends • Cell provider		

Safety

Is your home safe from fire? Who is responsible for checking…you are the one responsible.

(www.safehometips.com)

Fire Safety Check List

AREA	YES	NO	Who
Kitchen			
Fire extinguisher (Class B & C) is located safely within reach in the kitchen.			You
Food is never left unattended on the stove, in the oven or the microwave.			You
When cooking, a proper fitting lid is kept nearby. (If the contents of the pot catch fire, you carefully slide the lid over the pot and shut off the stove.			You
Living Area			
If there are natural gas appliances in the unit, at least one carbon monoxide alarm is located near bedrooms.			You
All electrical cords are in good condition, without cracks or frayed areas.			You for your items, your landlord for theirs
All fire places are equipped with sturdy metal or glass screens.			Landlord
Bedrooms			
Smoke alarms are installed outside sleeping areas.			Landlord
Lit candles are never left unattended.			You
An emergency escape ladder is kept in bedrooms on upper levels.			You
Overall home			
At least one smoke alarm is located on every level of the home			Landlord
Smoke alarms are tested at least once a month according to manufacturer's instructions.			You. Your landlord needs to replace the batteries once a year. If the unit is wired in, the landlord should test regularly
Smoke alarm more than 10 years old have been replaced.			Landlord
Escape planning			
You (and your coach, family…) have prepared and practiced a home escape plan.			You
You know two ways to exit each are of the home			You. Landlord needs to make sure each area has two exits.

My local fire department number is: _____

Personal Safety Tips

You can increase safety by becoming aware and avoiding potentially dangerous situations.

	Park in well-lit areas		Do not hide keys outside
	Make your home appear occupied by leaving interiors light(lights) on.		Don't open your door to anyone you don't know.
	Never leave a message on your voice mail that you aren't home.		Lock up every time you leave the house.
	Keep doors and windows locked at all times		Keep all emergency numbers posted in a highly visible place.

Fire Safety Tips

	Turn handles on pot/pan handles inward to avoid spilling hot liquids.		Use over-range storage of seldom used dishes.
	Place electric cords to the back of the counters to avoid having the cords snagged.		Keep the range area clear of clutter and free of grease
	Keep flammable objects away from heated appliances.		Unplug small appliances when not in use.
	Stop using appliance that has frayed or broken cords, smells funny or malfunctions in any way.		Locate the fuse box or circuit panel and learn how to turn off the electricity in case of an emergency.
	Get a fire extinguisher and learn to use it.		

Hazardous Materials Safety Tips

	Keep all hazardous materials in their original containers		Store all hazardous materials away from food products to prevent contamination.
	Never mix cleaners or chemicals		Always wash your hands after handling hazardous materials.

Alternative Heating Sources Safety Tips

	Use only space heaters that turn off if nocked over		Check cords and sockets for excessive heat. If either rare hot, unplug the unit immediately.
	Keep all flammable materials at least 3 feet form the heater.		Turn off heater before leaving the room.

I _____have completed the safety tips check list and are aware off all risks and how to lessen those risks within my home.

Rental Application Checklist



Application Information About Me: Name: Email: Date of Birth: ***Bring a piece of picture ID***	**My employment history** My job title: When I was hired: My current supervisor's name: My supervisor's phone and email: My wage/salary:
About my Roommate or partner Name: Email: Date of birth: ***Bring a piece of picture ID***	**My references** ***Professional reference*** Name: Position: Phone/email: How that reference knows me:
My Rental history Current address: When I moved here: My current landlord's name: My current landlord's phone and email:	**My references** ***Personal reference*** Name: Position: Phone/email: How that person knows me:

Application Information

About Me:

Name:

Email:

Date of Birth:

Bring a piece of picture ID

About my Roommate or partner

Name:

Email:

Date of birth:

Bring a piece of picture ID

My Rental history

Current address:

When I moved here:

My current landlord's name:

My current landlord's phone and email:

My employment history

My job title:

When I was hired:

My current supervisor's name:

My supervisor's phone and email:

My wage/salary:

My references

Professional reference

Name:

Position:

Phone/email:

How that reference knows me:

Personal reference

Name:

Position:

Phone/email:

How that reference knows me:

Additional Resources

Pest Control Canada You can find pest control companies across Canada. www.pestcontrolcanada.com	**Fire Prevention Canada** The national voice of fire prevention education in Canada. www.fiprecan.ca Phone: 613.749.3844
Bed Bug Lookup You can look up and report bed bug sightings and infestations in BC / Lower mainland. www.bedbuglookup.com	**Safe at Home** Tips and information to help protect Canadians form the dangers of carbon monoxide (CO). Safe at home also has a fire Safety Campaign called "By First Nations for First Nations" www.safeathome.ca
Government of Canada – Healthy Canadians Website You can search information on air quality, mold and common household pests like spiders, bedbugs, carpenter ants, silverfish and fleas. www.healthycanadians.gc.ca 1.866.225.0709	Insurance Tenants BC has online resources for both tenants and landlords, including a page about tenant insurance. www.tenantsbc/insurance.htm