



# Peterborough Tenant's Toolkit

*Your guide to finding and keeping rental  
housing in Peterborough, ON*



Created: Oct 2020

Turning things around

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# Welcome to the Housing Resource Centre's Tenant's Toolkit!

This tool was designed to assist people in finding, securing and maintaining their housing.

There are many resources that can be found here; from getting your ID, to dealing with evictions.

At the Housing Resource Centre, we value your input to assist in program development for the services we make available to the community. Please take the time to fill out the short questionnaire at the back of the toolkit.

If you are having issues finding, securing or maintaining your housing, feel free to contact the Housing Resource Centre at 705-743-2272 extension 207.

**Please note: COVID-19 restrictions may result in some changes to information and availability of services/programs listed in the Tenant's Toolkit**

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# **Preparing for Your Housing Search**



# Things To Have: Getting ID

## Why do I need ID?

ID is usually required to find housing - it's also required to find employment, or access income supports that can help you stay housed.

## What kind of ID is out there?

You will need different forms of ID for different purposes, but in general, it is good to have a:

- **Birth Certificate**, for proof of citizenship
- **Driver's License** or **Ontario Photo Card**, for things that require a photo, address or signature (like signing a lease with a landlord)
- **Health Card**, for access to medical services
- **Social Insurance Number (SIN)**, which you need to find a job, file taxes, to access government services, or to access most income supports
- **Record of Landing** or **Citizenship Documents**, for those born outside Canada

### Note:

Your ID should be kept up to date with your current address. Having an out of date address on your ID may create issues when you go to use it.

## More information and places to contact about getting ID:

- Service Ontario: [serviceontario.ca](https://www.serviceontario.ca) or 1-800-461-2156



# Things To Have: Getting ID

## Where can I get ID?

There are different steps to getting different forms of ID - some can be more tricky than others. The process for getting some common forms of ID are outlined below:

### Birth Certificates:

- Can be ordered online, by mail, fax, or in person for \$25 - \$75, and can be used to get other government ID, like your social insurance number, driver's license, or health card.
- Information you will need:  
Your first and last name; date of birth; sex; city of birth; any previous names you've had; your parents' names; parents' dates of birth; and parents' places of birth.
- Other things you will need:  
A mailing address; phone number; a guarantor\* to prove your identity; a credit card (if you're ordering online), or the ability to send a cheque (if you're ordering by mail).

#### **\*What is a guarantor?**

A guarantor is someone who can say you are who you say you are. They have to be a Canadian citizen, someone who has known you for at least 2 years, and must have one of the approved jobs listed by the government (ex: a judge, lawyer, mayor, religious leader, engineer, teacher, professor, social worker, dentist, nurse, police officer, and more). Your guarantor can be a family member as long as they satisfy the requirements above. If you can't find a guarantor, you can provide a letter of explanation and reference letter instead. For more information, and a complete list of acceptable jobs for your guarantor, visit: [ontario.ca/page/choosing-guarantor-birth-certificate](https://ontario.ca/page/choosing-guarantor-birth-certificate)

# Things To Have: Getting ID

- **Order online:**

Go to [ontario.ca/page/get-or-replace-ontario-birth-certificate](https://ontario.ca/page/get-or-replace-ontario-birth-certificate) and fill out the application form. You can put in your credit card info with the application, submit it by fax, or mail a cheque instead. The government will accept Visa, Visa Debit, Mastercard, Debit Mastercard, and Interac Online, for online orders.

- **Order by mail:**

Go to [ontario.ca/page/get-or-replace-ontario-birth-certificate](https://ontario.ca/page/get-or-replace-ontario-birth-certificate), print out and complete the application form, then mail it to Service Ontario at the address below. You can submit payment by cheque with your application, or by money order.

Service Ontario  
Office of the Registrar General  
189 Red River Road, PO Box 4600  
Thunder Bay, Ontario  
P7B 6L8

- **Order by fax:**

Go to [ontario.ca/page/get-or-replace-ontario-birth-certificate](https://ontario.ca/page/get-or-replace-ontario-birth-certificate), print out and complete the application form, then fax it to Service Ontario at [807-343-7459](tel:807-343-7459). They will only accept Visa and Mastercard payments by fax.

- **Order emergency documents in person:**

If you're applying for an emergency or expedited certificate, you can apply in person at the Service Ontario Centre in **Toronto** at [47 Sheppard Avenue East, Unit 417](#), but you will also need proof of urgency - like a relevant medical document, employment offer, travel reservation, or immigration hearing letter.

**Note:** They will not accept cheques for in-person applications.

- **Shipping:**

Shipping will take 5 - 15 business days after your application has been received. Shipping and processing will be faster the more you are willing to pay.

# Things To Have: Getting ID

- If you would like to have the sex designation removed from your birth certificate, you can have that changed when you fill out the application form. You can also change the sex designation on your birth certificate to male (M), female (F), or non-binary (X). More information on how to do that can be found at [ontario.ca/page/changing-your-sex-designation-your-birth-registration-and-birth-certificate](https://ontario.ca/page/changing-your-sex-designation-your-birth-registration-and-birth-certificate)
- For questions, or more information about your birth certificate, you can visit [serviceontario.ca](https://serviceontario.ca) or call 1-800-461-2156

## Driver's License:

- You can get your driver's license renewed online at [ontario.ca/page/renew-drivers-licence](https://ontario.ca/page/renew-drivers-licence) or the Service Ontario office at 300 Water Street. This will cost you \$90. You can also get a replacement copy of your license if you need to. This will cost you \$35.75, but may change
- **What you will need:**  
Documents to confirm your identity - including legal name, date of birth, and signature (ex: passport, citizenship card, Indian Status card, Ontario photo card, permanent resident card, record of landing). A complete list of acceptable ID can be found at [drivetest.ca/licences/id-documents.html](https://drivetest.ca/licences/id-documents.html)
- For questions, or more information, you can visit [drivetest.ca](https://drivetest.ca) or call 1-888-570-6110 or 1-800-461-2156

## Health Card:

- You must apply for your health card in person at the Service Ontario Centre, located at 300 Water St in downtown Peterborough. There is no fee to apply.

# Things To Have: Getting ID

- **What you will need:**
  - A finished “Registration for Ontario Health Insurance Coverage” form, which you can find and download at: [ontario.ca/page/apply-ohip-and-get-health-card](https://ontario.ca/page/apply-ohip-and-get-health-card) (if you cannot download or print the form, you may be able to get a copy in person at [300 Water Street](#), or have one sent to you by calling [1 800-267-8097](tel:18002678097))
  - Three documents:
    - One to prove your Canadian citizenship or that you’re eligible for OHIP (ex: passport, birth certificate, permanent resident card, certificate of Indian Status, or an IRCC document confirming you are eligible for permanent residency).
    - One to confirm that you live in Ontario (ex: driver’s license, photo card, utility bill, bank statements, most tax documents)
    - One to confirm your identity, with a name and signature (ex: credit card, photo card, OAS card, student ID)
    - For a full list, visit [ontario.ca/page/documents-needed-get-health-card](https://ontario.ca/page/documents-needed-get-health-card)

## Social Insurance Number (SIN):

- You can apply for SIN online, by mail, or in person. There is no fee to apply.

### What you will need:

- One **primary document** (ex: birth certificate, certificate of Canadian citizenship, certificate of Indian Status, permanent resident card, etc.)  
A full list can be found at [canada.ca/en/employment-social-development/services/sin/before-applying.html#primary](https://canada.ca/en/employment-social-development/services/sin/before-applying.html#primary)

**Note:** You must use original copies of your documents.

# Things To Have: Getting ID

- One **secondary document**, which may be any government issued ID that has your legal name and date of birth on it (ex: passport or driver's license). These also have to be original copies.
- **To apply by mail:**
  - Download, print, and fill in the SIN application form from the Government of Canada website: [canada.ca/en/employment-social-development/services/sin/apply.html](https://canada.ca/en/employment-social-development/services/sin/apply.html)
  - If you cannot print the form, you can call [1-506-548-7961](tel:1-506-548-7961) and have a copy mailed to you.
  - Mail your application form and required ID to Service Canada:  
Service Canada  
Social Insurance Registration Office  
PO Box 7000  
Bathurst NB E2A 4T1  
Canada
  - You will be sent a letter with your SIN within 20 business days of when they get your application.
- **To apply in person:**
  - Fill out an application at the Service Canada Centre at [219 George Street N](#)
  - You will still have to bring original copies of your primary and secondary documents.
- **To apply online:**
  - [You can apply online at sin-nas.canada.ca/en/Sin](https://sin-nas.canada.ca/en/Sin)
  - You will need primary and secondary documents as described above, along with something that proves your address.

# Things To Have: Getting ID

- If the name on your documents is different than your current name, you must also provide a **supporting document** with your current name on it (ex: marriage certificate, a change of name certificate, adoption order, etc.)
- If you want your SIN mailed to an address other than your own, you must apply by mail.
- For extra information on the application process, see here: [canada.ca/en/employment-social-development/services/sin/applicants-guide.html#supporting](https://canada.ca/en/employment-social-development/services/sin/applicants-guide.html#supporting)

## Ontario Photo Card:

You can apply for a Photo Card if you don't have a driver's license, live in Ontario, and are over the age of 16. You must apply in person at the Service Ontario Centre at [300 Water Street](#). This will cost you **\$35**, and the card will be mailed to you within 4 to 6 weeks.

What you will need:

- Original copies of documents with legal name
- Date of birth
- Signature
- If you are applying under a married name, you must also bring your marriage certificate with you. You can find a full list of approved ID at [ontario.ca/page/acceptable-identity-documents](https://ontario.ca/page/acceptable-identity-documents)

If you need to replace a lost or stolen Photo Card, you can submit an application at [300 Water Street](#) for \$10. You will still need to provide documents with your legal name, signature, and date of birth on them.

# Things To Have: Getting ID

## **What documents can I give my landlord if I don't have ID?**

Most landlords ask for some kind of official ID before they will agree to rent to you, but some landlords may accept a photocopy or fax of your ID documents.

If you don't have the original, if you receive ODSP, OW, or other income support programs, your caseworker may have copies of your ID available.

Some landlords may be willing to take another form of ID, like your notice of assessment for taxes, or pension statements.

## **How can I get ID if I don't have an address / internet / a phone?**

If you don't have a mailing address to get forms or ID, don't have internet, computer access, or don't have a phone number, and that is preventing you from getting ID, see **page 16** for list of options you might have.

## **What if I can't afford the cost of getting new / replacement ID?**

If service fees are stopping you from getting access to new or replacement ID, see **pg 25—36** of the *Tenant's Toolkit* for a list of income supports you might be able to access.

# Things To Have: Credit Checks

## About Credit Checks:

Some landlords will do credit checks to make sure you can afford your rent and will pay it on time. Having a good credit rating can make it easier to get housing. Having a poor credit rating can make some landlords less likely to rent to you.

For more information about credit checks, ratings, and how to improve your credit situation, check out this guide from the Region of Waterloo Community Services:

[regionofwaterloo.ca/en/living-here/resources/Documents/Housing-Services--Renters-Toolkit/docs\\_admin-2209063-v4-preparing\\_for\\_housing\\_search\\_\\_how\\_to\\_get\\_credit\\_and\\_reference\\_checks\\_and\\_why\\_you\\_need\\_them-csdaccess.pdf](https://regionofwaterloo.ca/en/living-here/resources/Documents/Housing-Services--Renters-Toolkit/docs_admin-2209063-v4-preparing_for_housing_search__how_to_get_credit_and_reference_checks_and_why_you_need_them-csdaccess.pdf)

## Where can I get help?

Credit Canada is a non-profit credit counselling agency to help people avoid bankruptcy, become debt-free and achieve financial wellness

Phone: 1 (800) 267-2272

[www.creditcanada.com](http://www.creditcanada.com)



# Things To Have:

## Communication Tools

### **Where can I find a phone if I don't have one?**

Many local agencies have phones available for their clients to use. If you are connected to, and receive services from any well known agency, you may be able to ask them.

Here are a few locations for accessible phones to use:

- CCRC's Resource Room at 540 George Street N
- The ODSP office (for ODSP clients) on the 2nd floor of Peterborough Square, at 360 George Street N

#### **Pay phones:**

- Peterborough Bus Terminal at 190 Simcoe Street
- Outside the Bell building at 183 Hunter Street W
- Peterborough Square at 340 George Street N
- Outside of Walmart at 1002 Chemong Road
- The corner of Dublin Street and George Street N

### **Where can I get access to internet or a computer if I don't have one?**

- The Peterborough Public Library at 345 Aylmer Street, and 729 Park Street S, have free to use computers and public Wi-Fi.
- CCRC's Housing Resource Centre at 540 George Street N, has computers available in their resource room.
- Downtown Peterborough has free to use public Wi-Fi.

# Things To Have:

## Communication Tools

### What if I don't have an email address?

Getting an email account isn't too hard when you have the right tools. Many companies like Google, Yahoo, and Microsoft will let you set up an account for free. Here are some guides to making an account with different providers:

- For Gmail: [support.google.com/mail/answer/56256?hl=en](https://support.google.com/mail/answer/56256?hl=en)
- For Yahoo: [help.yahoo.com/kb/sign-account-sln2056.html](https://help.yahoo.com/kb/sign-account-sln2056.html)
- For Microsoft Outlook: [lifewire.com/create-new-outlook-email-1170658](https://lifewire.com/create-new-outlook-email-1170658)

### Do you have a boring, professional sounding email address?

When you're emailing with landlords, it's better to have a boring email address that won't raise any concerns, like [yourname123@emailprovider.com](mailto:yourname123@emailprovider.com)

### Some tips about public Wi-Fi and computers:

- Try not to do anything that involves sensitive or personal info (banking, filling out forms, shopping, etc.) on public Wi-Fi or computers, if you can.
- If you're on a public computer, make sure to log out of all your accounts when you're done using them.
- If you're doing anything online with sensitive or personal information, try to clear your browsing data when you're done.
- If you're using a personal device on public Wi-Fi, setting up a VPN (Virtual Private Network) can help protect your information.

# Things To Have: References

## Why do I need references for housing?

Landlords want to know:

1. You are reliable,
2. You will pay rent on time,
3. You won't cause any trouble.

**Two references and a credit check are what most landlords ask for, but some landlords might ask for more/less.**

## Who can I use as a reference? What if I've never rented before?

References from your previous landlords are the best, but if you have never rented before, need multiple references, or don't have a landlord that will give you with a positive reference, there are other people you could ask.

Great	Good	Okay	Try to Avoid
- Previous landlords	- Employers - Religious Leaders - Community or Volunteer Leaders - Sports Coaches	- Co-workers - Teachers	- Family - Friends

If you're asking someone besides your previous landlord, you'll want to pick someone who you have worked, volunteered, or interacted with before. They should be able to vouch for things like your responsibility, reliability, and work ethic. People in positions of influence tend to look better as references. If possible, try to avoid people who might look like they're giving you a reference just because of your personal connection, like friends or family.

When collecting your references, remember to get contact information. Some people may want to write you a letter of reference, but some might ask you to pass along their name and phone number/email instead.

# Things To Have: References

## Preparing your references

Be sure to talk to anyone you plan to use as a reference to make sure that you have their permission to give their contact information to landlords, and so that they know that landlords will be calling them.

It's also a good idea to make sure your references will say good things about you. In fact, you can tell your references which of your positive attributes you want them to talk to landlord about. Each person you ask to be a reference will know you in a different way, and will be able to say different things to a landlord who is considering renting to you.

For example, you might ask your previous landlord to be a reference because they can speak to your ability to pay rent on time.

You may choose to ask a previous roommate to be a reference because they can speak to your excellent housekeeping skills.

A supervisor at a volunteer activity may be able to speak to your reliability.

# Things To Have: Tenant Insurance

## What is tenant insurance?

Tenant insurance works like most other forms of insurance, but it covers your belongings, and claims against you as a renter. If your things or unit are damaged, this will help cover the cost of repairing or replacing your stuff, and maybe help you find another place to live temporarily.

If you accidentally caused damage to the property of somebody else in your building, this may help cover their belongings as well (this is called liability protection).

Most plans let you pay monthly or yearly, and cost anywhere from a few hundred, to a few thousand dollars per year.

## Why do I need tenant insurance?

- Your landlord's insurance covers the building you live in, but it does **not** cover you or your stuff!
- Paying for insurance is cheaper than replacing all of your stuff in the event of a disaster.
- Some landlords require tenant insurance before they will rent to you. Having it will give you more options when searching for a place to rent.

## What does it cover?

Different plans cover different things. It's based on a few different things like what you have, what you want covered and how much you pay.

# Things To Have: Tenant Insurance

## Things to look at:

- Price per month or per year
- Property and liability coverage
- Wording and conditions (Look for anything that might void your claim, e.g. will it cover you if you're at fault? Does it cover damages in some events but not others?)
- What is the deductible? (The amount you have to pay out of pocket before your insurance kicks in.)
- Will your plan/provider allow direct payment through ODSP/OW (if you receive support from either program)?

## Where can I get more information/advice?

For more information on tenant insurance plans, what to look for, etc., check out the Insurance Bureau of Canada website at [www.ibc.ca](http://www.ibc.ca)

# Supporting Your Income:

## Bank Accounts

### Why do I need a bank account?

A bank account will make it easier for you to get credit, income supports, tax credits, and other services.

**Note:** You don't need to be employed or have money to put into your account when you open it.

### How do I open a bank account?

You can open your account in person at a bank or credit union. If you cannot go in person, you may be able to do this online or by phone. You will need the right kind of ID, and they will need to be original copies.

According to the Financial Consumer Agency of Canada, you will need either:

- Two pieces of ID from List A
- One piece of ID from List A and one from List B
- One from List A, and someone in “good standing” with the bank to vouch for your identity.

Examples from List A include: driver's license, passport, birth certificate, SIN card, health card, certificate of Indian Status, etc.

Examples from List B include: employee ID card from a well known employer, a debit/credit card with your name and signature.

For a full list, see here: [canada.ca/en/financial-consumer-agency/services/banking/opening-bank-account.html](https://canada.ca/en/financial-consumer-agency/services/banking/opening-bank-account.html)

# Supporting Your Income:

## Bank Accounts

### What is the difference between a bank and a credit union?

There are some important differences between banks and credit unions. Depending on your needs, it might be better to choose one over the other.

Banks	Credit Unions
<ul style="list-style-type: none"><li>• For Profit</li><li>• Higher Fees</li><li>• More locations</li><li>• Easier to open an account</li></ul>	<ul style="list-style-type: none"><li>• Non-profit</li><li>• Lower fees</li><li>• Fewer locations and services</li><li>• Some have restrictions about who can have an account with them.</li></ul>

### Where can I go to open an account in Peterborough?

See **Page 96** for a full list of banks in Peterborough



# Supporting Your Income:

## Bank Accounts

### What else is there to know about opening an account?

When you open your account:

- Ask about service and management fees for your account or the place you are banking with.
- Ask questions about anything you don't understand.
- It's also a good idea to get copies of any documents involved in the set-up process, and to store them in a safe place.

#### **NOTE:**

If a bank/credit union refuses to open a personal account for you, it must give you notice in writing. If you need to, there is a process for filing a complaint against the financial institution. You can read more about that here: [canada.ca/en/financial-consumer-agency/services/complaints/file-complaint-financial-institution.html](https://canada.ca/en/financial-consumer-agency/services/complaints/file-complaint-financial-institution.html)

# Supporting Your Income: Income Support Programs

More than half the renters in Peterborough pay **over 30%** of their income on housing

## What if I can't afford rent or utilities?

You shouldn't have to spend more than 30% of your income on housing - but this is not an option for many people.

If you find the cost of rent or utilities is keeping you from finding / keeping housing, you may be able to get help.

**ALL FUNDS ARE LIMITED. ELIGIBILITY CRITERIA APPLY.  
AN APPLICATION IS REQUIRED.  
THERE IS NEVER A GUARANTEE OF FINANCIAL ASSISTANCE.**

HOUSING STABILITY FUND	LOW INCOME ENERGY ASSISTANCE PROGRAM (LEAP)	ONTARIO ELECTRICITY SUPPORT PROGRAM (OESP)	HRC EMERGENCY FUND
<ul style="list-style-type: none"> <li>-Overdue rent/mortgage</li> <li>-Electricity</li> <li>-Water/sewer</li> <li>-Gas</li> <li>-Property tax</li> <li>-Last month's rent</li> <li>-Moving expenses</li> <li>-Apply through Ptbo Social Services: <a href="tel:705-748-8830">705-748-8830</a></li> </ul>	<p>Helps with overdue electricity and gas bills</p> <p>You do not need to be disconnected or facing disconnection to apply</p> <p>Apply through LEAP United Way Simcoe at: <a href="tel:1-855-487-5327">1-855-487-5327</a></p>	<p>A monthly credit applied to electricity bills, between \$35 and \$75 a month</p> <p>Apply through CCRC at <a href="tel:705-743-2272">705-743-2272</a></p>	<p>A last resort fund for those with emergency housing needs that cannot access any other services.</p> <p>Apply through CCRC at <a href="tel:705-743-2272">705-743-2272</a></p>

# Supporting Your Income:

## Income Supports for Students

### I'm a student - can I still access general support programs?

Yes, students are still eligible for most support programs, like LEAP and the Housing Stability Fund. However, OSAP and other factors may be considered during your application and assessment.

### Supports available to Trent, Fleming, and Seneca students (as of Feb, 2022):

Please note, most of the following programs have **limited funding**, and different eligibility criteria. You may not be guaranteed assistance.

Applications for support through the Trent Central Student Association can be found at [trentcentral.ca/student-funding](https://trentcentral.ca/student-funding) unless otherwise specified.

The Trent financial aid office provides a list of bursaries and scholarships before the start of the school year. You can find their list at [trentu.ca/studentfinances/scholarships-awards-bursaries](https://trentu.ca/studentfinances/scholarships-awards-bursaries) or contact their office at 705-748-1524

Financial Aid at Fleming College can be reached at [flemingcollege.ca/financial-aid](https://flemingcollege.ca/financial-aid) or by phone at 705-749-5530, ext. 1616

A list of scholarships/bursaries for Seneca College is available at: [senecacollege.ca/registrar/paying-for-your-studies/awards.html](https://senecacollege.ca/registrar/paying-for-your-studies/awards.html)

Graduate students may be able to apply for a number of scholarships to help finance their studies. More information can be found here: [ontario.ca/page/student-loans-grants-scholarships-and-bursaries](https://ontario.ca/page/student-loans-grants-scholarships-and-bursaries)

# Supporting Your Income:

## Income Supports for Students

Program	Description	Provider	Eligibility
Trent Work Study Program (TWSP)	Job program for students, usually 5 - 15 hours per week.	Trent University + partner organizations	Trent students receiving OSAP. Look for postings on student job board via Student Experience Portal.
TCSA Health and Benefits Plan	Health coverage for association members.	Trent Central Student Association (TCSA)	Association members automatically enrolled at start of year.
Health and Dental Financial Assistance	For costs that exceed the benefits plan, or costs that aren't covered by it.	Trent Central Student Association (TCSA)	Undergraduate Trent students in Ptbo. Subject to committee approval.
Grocery Assistance Program	For student experiencing food insecurity, to help purchase groceries	Trent Central Student Association (TCSA)	Undergraduate Trent students in Ptbo.
Gender Affirming Care Grant	To help cover gender affirming items/services, ex. hair removal, binders, legal document changes	Trent Central Student Association (TCSA)	Trans or gender non-conforming undergrad students at Trent.
Student Emergency Relief Fund	For unexpected emergency costs not covered through other sources	Trent Central Student Association (TCSA)	Undergraduate Trent students in Ptbo.

# Supporting Your Income:

## Income Supports for Students

Program	Description	Provider	Eligibility
Driver's Education Bursary	To help gain driving experience and reduce car insurance premiums	Trent Central Student Association (TCSA)	Trent students with minimal driving exp, living in Ptbo.
Gardasil Reimbursement	50% reimbursement for Gardasil vaccines rec'd from Health Services	Trent Central Student Association (TCSA)	Undergraduate Trent students in Ptbo.
APPLE Fund	To help cover academic, personal, professional, and leadership development opportunities.	Trent Central Student Association (TCSA)	Undergraduate Trent students in Ptbo. Subject to committee approval.
Accessibility and Technology Fund	Helps cover technology to meet student accessibility needs.	Trent Central Student Association (TCSA)	Undergraduate Trent students in Ptbo. Subject to committee approval.
Fleming Student Health Plan	Health coverage for association members.	Fleming Student Administrative Council	Domestic students in full time programs are automatically enrolled

# Supporting Your Income: Tax Credits

## What are tax credits and deductions?

Deductions help reduce the amount of money you pay taxes on. Tax credits reduce the amount of tax you pay on that money. There are different kinds of tax credits. Refundable ones can be paid to you even if your taxes owed equal zero.

NOTE: In order to get access to tax credits and a lot of other income supports, **you need to have filed your taxes** for the year with the CRA. You can read more about that process here: [canada.ca/en/services/taxes/income-tax/personal-income-tax/doing-your-taxes.html](https://canada.ca/en/services/taxes/income-tax/personal-income-tax/doing-your-taxes.html)

## What credits are available?

Tax Credit	Information	Link
Support for Spouses, Common-Law Partners, and Dependents:	<ul style="list-style-type: none"><li>• There are a few credits to help you support your family</li><li>• The amounts can be different based on your partner's, or dependent's income.</li></ul>	<a href="https://canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/deductions-credits-expenses.html">canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/deductions-credits-expenses.html</a>
Disability Support:	<ul style="list-style-type: none"><li>• You may be able to claim for yourself or dependents</li><li>• Some of it may also be transferrable.</li></ul>	<a href="https://canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html">canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html</a>
Medical Expenses:	<ul style="list-style-type: none"><li>• You can claim most medical expenses as long as you have not/will not be reimbursed for them.</li><li>• Claims might require receipts, prescriptions, or other documents as proof.</li></ul>	<a href="https://canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/lines-33099-33199-eligible-medical-expenses-you-claim-on-your-tax-return.html">canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/lines-33099-33199-eligible-medical-expenses-you-claim-on-your-tax-return.html</a>

# Supporting Your Income: Tax Credits

Tax Credit	Information	Link
Pension and Savings Plans:	<ul style="list-style-type: none"> <li>You can normally deduct your contributions to a Registered Retirement Savings Plan (RRSP) in order to reduce the amount of money you pay taxes on.</li> <li>You may also be able to claim your Canada Pension Plan (CPP) contributions as a credit</li> </ul>	<a href="https://canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/pension-savings-plans-deductions-credits.html">canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/pension-savings-plans-deductions-credits.html</a>
Employment Expenses:	<ul style="list-style-type: none"> <li>You may be able to deduct things like moving expenses related to work, or union/board dues from your income when you pay your taxes.</li> <li>Some work expenses might be covered as a credit under the Canada Employment Amount.</li> <li>You may also be able to claim some of your EI premiums as a credit.</li> </ul>	<a href="https://canada.ca/en/revenue-agency/services/forms-publications/publications/t4044/employment-expenses.html">canada.ca/en/revenue-agency/services/forms-publications/publications/t4044/employment-expenses.html</a>
Education Expenses:	<ul style="list-style-type: none"> <li>You may be able to access to help cover you or your child's education.</li> <li>Things like tuition, student loan interest, moving expenses for post-secondary students, etc.</li> <li>In some cases, your child may have eligible deductions which they can transfer to you.</li> </ul>	<a href="https://canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/education-deductions.html">canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/education-deductions.html</a>
Provincial Tax Supports:	<ul style="list-style-type: none"> <li>For things like: dependents, medical expenses, CPP contributions, disabilities, interest on student loans, and support for low income families/individuals.</li> <li>There are also specific credits for things like: childcare, donations to a political party, public transit use (for seniors), and energy/property tax payments.</li> </ul>	<a href="https://canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/provincial-territorial-tax-credits-individuals/ontario.html">canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/provincial-territorial-tax-credits-individuals/ontario.html</a>
The Climate Action Incentive:	<ul style="list-style-type: none"> <li>If you're over 18 and live in Ontario, you may be able to claim \$56 - \$224 for yourself, or your dependents, through the CAI.</li> </ul>	<a href="https://canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-45110-climate-action-incentive.html">canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-45110-climate-action-incentive.html</a>

# Supporting Your Income: Tax Credits

For more information on the tax credits available, see:

[canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses.html](https://canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses.html)

For a complete list of personal credits, deductions, and expenses, see:

[canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/deductions-credits-expenses.html](https://canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/deductions-credits-expenses.html)

If you would like to calculate how much you can receive from these benefits, try the Child and Family Benefits Calculator:

[canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html](https://canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html)

**TIP:** If you have not signed up for direct deposit with the CRA, it's a good idea. This will allow the CRA to deposit any money you get from them directly into your bank account - things like GST/HST cheques, for example. You can sign up through your bank, or through the CRA website. Read more about it here: [canada.ca/en/revenue-agency/services/about-canada-revenue-agency-cra/direct-deposit.html](https://canada.ca/en/revenue-agency/services/about-canada-revenue-agency-cra/direct-deposit.html)



# Supporting Your Income:

## Food Access

1 in 6 households in Peterborough experience food insecurity<sup>1</sup>.

Getting groceries at affordable prices can be hard. Nobody should have to go hungry because they can't afford quality food.

There are groups and services in Peterborough that help provide and/or transport food for people in the community:

### **Free Meals and Community Dinners:**

For a printable calendar of free meals available, visit the City of Peterborough website:

[peterborough.ca/en/city-services/food-support.aspx](http://peterborough.ca/en/city-services/food-support.aspx)

Location	Address
Salvation Army (Breakfast)	219 Simcoe Street
Seeds of Change (Lunch)	534 George Street North
One Roof Community Centre (Lunch and Dinner)	99 Brock Street
St Luke's Anglican Church (Dinner)	566 Armour Road
Food Not Bombs	Confederation Park Across from City Hall

<sup>1</sup>Peterborough Public Health, *Low Income and its Impact on Health in Peterborough County and City*, 2017. <https://www.peterboroughpublichealth.ca/wp-content/uploads/2018/05/2017-PPH-Low-Income-Status-Report-web-version.pdf>

# Supporting Your Income:

## Food Access

Location	Contact Info
Babies First Food vouchers and food cupboards for pregnant women	705-748-9144 201 Antrim Street
Meals on Wheels Meal delivery service for seniors	705-742-7067 <a href="http://commcareptbo.org/service/meals-on-wheels">commcareptbo.org/service/meals-on-wheels</a>
Nourish Peterborough's Just Food Box Small/large boxes of fresh food sold at reduced rates (between \$7 - \$22)	705-743-3526 216 Simcoe Street <a href="http://nourishproject.ca/">nourishproject.ca/</a>
Peterborough Gleans: Organizes trips to pick fruits and vegetables donated by local farmers	705-749-9977 <a href="mailto:gleaning@nourishproject.ca">gleaning@nourishproject.ca</a>

### Cost Saving Tips:

- **Price Matching:**

Some stores allow price matching, so keep an eye on the flyers for different stores! If you have access to email, you can usually sign up on store websites and have the e-flyer sent right to you!

- **Price Matching Apps:**

If you have a smart phone, apps like Flipp will help you compare prices and sort coupons at the click of a button!

# Supporting Your Income: Food Banks

Location	Address
<b>Good Neighbours Care Centre</b>	164 Sherbrooke Street Req. ID and proof of income
<b>Salvation Army</b>	256 Simcoe Street
<b>St Vincent DePaul</b>	256 Murray Street
<b>St. Vincent DePaul– Sacred Heart</b>	208 Romaine Street
<b>St. Luke’s Anglican Church</b>	566 Armour Road
<b>YES Shelter Food Bank</b>	196 Brock Street 705-748-3851 Ages 16 to 24
<b>Fleming SAC Emergency Student Food Bank</b>	info@flemingsac.ca  flemingsac.ca/sac-services/emergency-student-food-bank/



# Supporting Your Income: More Help

## Community Resources:

If you need help understanding or correcting your credit, contact

### **Credit Canada:**

1-800-267-2272

[creditcanada.com](http://creditcanada.com)

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If you're having problems with your roommates or neighbours, and you want to stay on good terms, you can get free conflict mediation through the

### **John Howard Society's Community Mediation Program:**

705-743-8331 ext. 215

[community@jhsptbo.com](mailto:community@jhsptbo.com)

[johnhoward.on.ca/peterborough/services/community-mediation/](http://johnhoward.on.ca/peterborough/services/community-mediation/)

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If you're having problems with your roommates or landlords, and you need legal help, contact the **Peterborough Community Legal Centre:**

4th floor, 150 King Street

705-749-9355

[ptbo-clc.org](http://ptbo-clc.org)

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# Supporting Your Income: Preparing a Budget



## Monthly Budget At-A-Glance

Starting Balance: *Checking*:

Credit Card Balance:

Starting Balance: *Savings*:

Line of Credit Balance:

**List ALL sources of income, formal & informal including:**

*Employment income, government income, ODSP, OW, CPP, OAS spousal support, child support, widower benefit, tips, Trillium Benefits, etc.*

<i>Payment</i>	<i>Amount</i>	<i>Date</i>
<i>Total</i>		

**Total Income**      **Total Expenses**      **Total \$ Remaining**  
      -            =     

### Savings & Debt

	Planned	Actual
Savings		
Debt Pay-Off		
Government Debt Pay-off		

Expenses	Budget	Actual
Rent/Mortgage		
Insurance: House/Contents		
Insurance: Life		
Insurance: Vehicle		
Car Payments		
Utilities: Gas/Propane/Wood		
Utilities: Hydro		
Utilities: Water/Sewer		
Internet		
Phone		
Cable/Subscriptions: Netflix, Crave, Prime, etc.		
Groceries and Necessities (Toothpaste, shampoo, menstruation products)		
Dining out		
Gas/Bus/Taxi		
Medical Expenses: (Parking, Prescriptions)		
School Loan Repayment		
Clothing		
Gifts		
Children's Supplies: (Hot lunches, trips, clothing, shoes)		
Cigarettes/Vape		
Casino/Lottery		
Cannabis/Alcohol/Other		
Other:		
Other:		
Other:		
<b>Total</b>		

# Making Your Housing Plan:

## Considering Roommates

### Searching for Roommates:

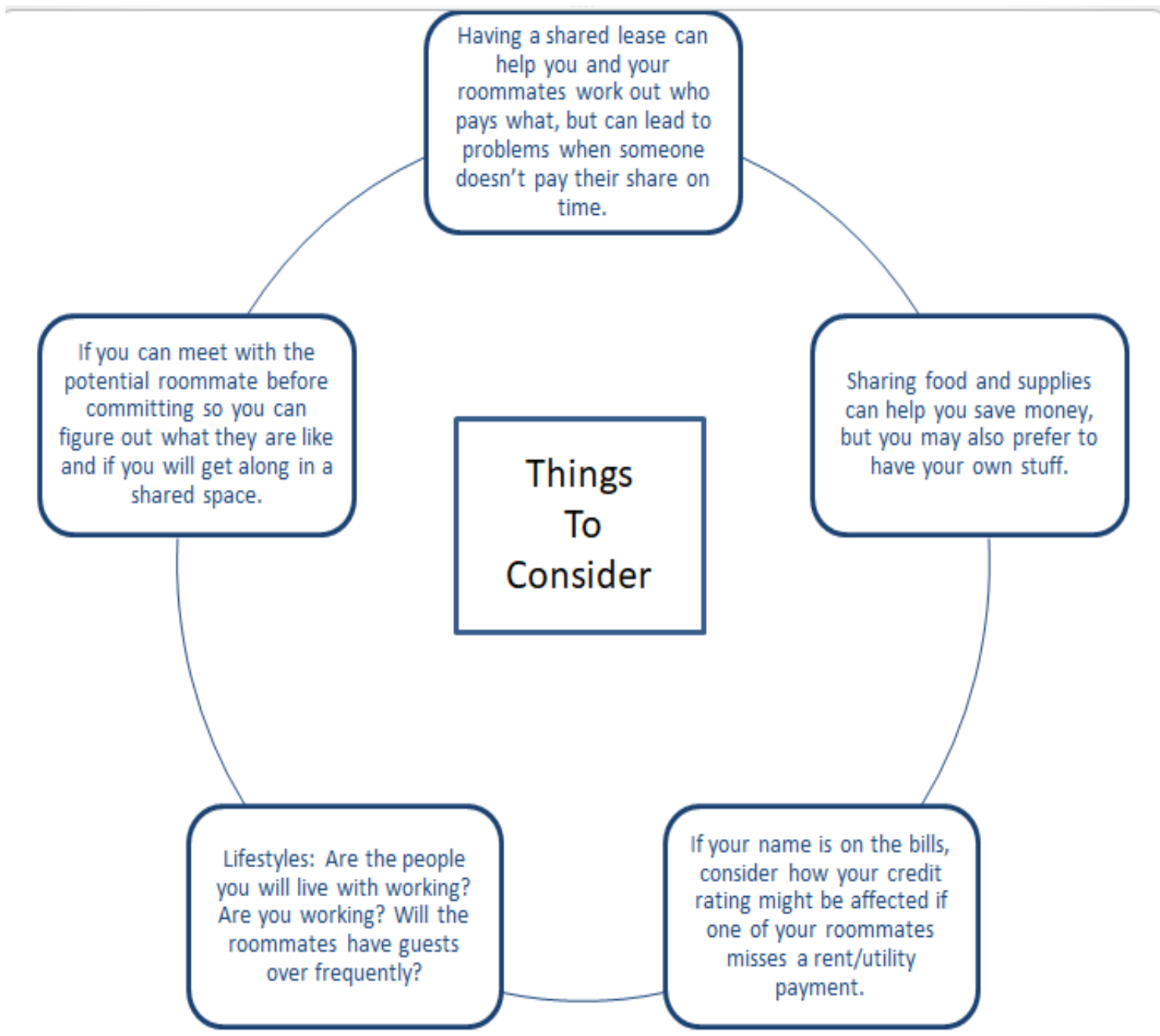
Sharing a place with others can help cut down on costs or make renting more affordable. For others, roommates make renting more enjoyable, or helps them keep on top of housework; some find roommates are frustrating and make renting harder. It depends on who you're renting with and what your needs are.

If you're searching for roommates, you want to find people who meet those needs.

Here are some questions it might be useful to ask or consider during your search:

Money	Housework	Social
<ul style="list-style-type: none"> <li>-How will rent be divided?</li> <li>-How reliably will the roommate pay their share (especially if you have a shared lease)?</li> <li>-Whose name will be listed on the bills?</li> <li>-Will everyone pay the landlord together or individually?</li> <li>-What happens if one of the roommates misses rent?</li> <li>-Will everyone buy their own food and supplies? Which stuff will be shared?</li> </ul>	<ul style="list-style-type: none"> <li>-How important is a clean house to them? Do you have a similar idea of what a clean house looks like?</li> <li>-How will the cleaning be shared?</li> <li>-Will everyone cook their own food or will the cooking be shared?</li> <li>-Is everyone okay with pets?</li> <li>-Does anyone have any severe allergies?</li> <li>-How will storage be shared?</li> <li>-How will common space be decorated?</li> </ul>	<ul style="list-style-type: none"> <li>-Do they drive? How will parking spaces be shared?</li> <li>-Do they smoke? Will smoking be allowed? Where?</li> <li>-Do they drink or do drugs? Are you okay with that? Where and when will it be allowed?</li> <li>-Do you keep similar schedules?</li> <li>-How much noise are you okay with?</li> <li>-Will parties be okay?</li> <li>-What will the rules be for having people over? Can people stay overnight?</li> </ul>


# Making Your Housing Plan: Considering Roommates



# Your Housing Search Prep Checklist

	Do you have it?	Do you need it?
ID that proves citizenship (i.e. birth certificate)		
ID with photo and address (i.e. photo card or driver's license)		
Social Insurance Number (SIN)		
Current address		
Credit check		
Phone access		
Internet access		
Professional-sounding email address		
Housing references		
Bank account		
Debit/credit card		
Canada Revenue Agency account (for tax stuff and credit access)		
Direct deposit with CRA		
Tenant insurance		
Personal budget draft		
Pet licenses (if necessary)		





# Understanding Your Rights: The Residential Tenancies Act

## What is the Residential Tenancies Act?

The Residential Tenancies Act or the RTA “sets out the rights and responsibilities of landlords and tenants who rent residential properties in Ontario. A Guide to the Residential Tenancies Act provides a summary of this law and includes information about: **tenancy agreements, rent, maintenance and repairs, entering a rental unit, ending a tenancy**” (CLEO, 2021).

You can find more information about the RTA here: <https://cleoconnect.ca/resource/yourlegalrights/a-guide-to-the-residential-tenancies-act>

To access the RTA directly click here: <https://www.ontario.ca/laws/statute/06r17>

If you believe that your landlord is not following the RTA you can contact:

**Peterborough Community Legal Centre:  
705-749-9355**

# Searching for Housing



# Knowing What to Look For:

## Types of Units

### Rooms:

If you rent a room in a house or residential building, you normally get your own room, but the other parts of the house are shared with the other people who live there. This tends to be cheaper than renting an apartment, and the landlords tend to be individual people.

- **Rooms in a Multi-Resident House:**

The building might be owned by another person, or owned by a commercial landlord. In some cases, the landlord might also live in the house.

- **Rooming Houses:**

These are houses with 5 - 30 bedrooms, where common rooms are shared between tenants. These must be licensed by the city.

- **Dorms:**

Rooms normally owned by a college, university, or school of some kind. You need to be a student at that school in order to rent them, but, some schools may rent dorms to other people during the summer. These rooms themselves are normally shared with other people, and common rooms like bathrooms, kitchens, etc., can be shared with your roommates, or people on a whole floor.

- **Student Housing:**

This might be any of the options listed above, but all the people who live there are normally students.

# Knowing What to Look For:

## Types of Units

### Apartments:

If you rent an apartment, you are paying for the whole space. You only share it with people you want to. This is more expensive than renting a room, but it gives you more control over the living space, and lets you pick your roommates. Apartments are more likely to be owned by a company, instead of a single person.

Secondary Suites	Studio	Bachelor	1-2-3 Bedroom
Small apartments contained within a house. People often build them in basements, converted garages, and other places. They have their own kitchen, bathroom, and bedroom.	One big room with the bedroom, kitchen, and living room into a single space.	These are similar to a studio apartment, but tend to have a separate kitchen area. They may vary in size compared to studios.	These tend to be larger than studio/ bachelor apartments, and have separate rooms instead of a combined space.

### Condominiums:

Condos are almost the same as apartments; normally grouped together in a large building or community.

Each one tends to have a separate owner, and can be different from the unit next to it. The biggest difference between condos and apartments is who owns the unit and how it is managed. You might also have to pay 'condo fees' on top of your rent, and may be responsible for a bigger share of the maintenance stuff.

# Knowing What to Look For:

## Types of Units

### Houses/Townhouses:

Houses tend to give you the most privacy and control over your living space, and come with extra space (like lawns). They also tend to be more expensive, and need the most work. It's less common to find a house or a townhouse for rent, but there are a number of different types you might find, like:

- **Semi-detached house:**  
These houses are partially connected to another house by at least one wall, and may have shared land around them.
- **Detached house:**  
These are individual houses that sit on their own land, with no connections to another building.
- **Duplex/Triplex:**  
These houses are divided into two/three separate apartments for people to live in (one on the top floor, one on the bottom floor, for example).
- **Townhouses:**  
These are individual homes, but they're connected to another home beside them, as part of a larger building. Although they're connected, each one may be owned by a separate landlord.
- **Co-Op Housing:**  
An arrangement where the home is jointly owned by the people who live there. This may be cheaper than renting an apartment in some situations, but you have to buy into the arrangement.

# Knowing What to Look For:

## Types of Units

### Individual vs Commercial Landlord: What's the Difference?

Individual Landlords	Commercial Landlords
<p><b>Pros:</b></p> <ul style="list-style-type: none"><li>-Normally dealing with individual person</li><li>-More personal relationship with landlord + more face to face interaction</li><li>-Might be more flexible about the terms of you renting</li><li>-Often cheaper to rent from</li></ul>	<p><b>Pros:</b></p> <ul style="list-style-type: none"><li>-Normally dealing with property management company</li><li>-Maintenance requests are normally filled quicker</li><li>-More consistent rules and policies</li><li>-Unit re-sale to another owner less likely</li></ul>
<p><b>Cons:</b></p> <ul style="list-style-type: none"><li>-Maintenance requests may take longer</li><li>-Often less consistent about rules and policies</li><li>-Unit re-sale to another owner more likely</li></ul>	<p><b>Cons:</b></p> <ul style="list-style-type: none"><li>-Less personal relationship with management, and less face to face interaction</li><li>-Often more expensive to rent from</li><li>-Often have a longer application process</li></ul>

# Knowing What to Look For:

## Ad Terminology

### Common Terms and Short Forms:

Term	Definition
2 piece bathroom or 1/2 bathroom	Bathroom with a sink and toilet
3 piece bathroom or 1/3 bathroom	Bathroom with a sink, toilet, tub or shower
4 piece bathroom or 1/4 bathroom	Bathroom with a sink, toilet, tub and shower
420 friendly/ not friendly	Okay with / not okay with cannabis use
Amenities	Useful locations, like stores, parks, businesses, etc.
Den	A living room, or something similar
Furnished	Furniture included with the space
Inclusive	Cost of utilities included in the rent
Single/Double Occupancy	Number of people sharing the space (e.g. a room)

Short Form	Definition
-A/C	Air Conditioning
-Appl	Appliances
-Appt	Apartment
-Brdm	Bedroom
-Furn	Furnished
-H+H	Heat and Hydro
-Prkg	Parking Space
-SSFC	Sir Sandford Fleming College
-Sq ft	Square Feet
-U/G	Underground
-W/O	Walk-out

# Knowing What to Look For:

## Ad Terminology

### What does “affordable” really mean?

Many housing ads and newspapers use the term “affordable”, but they don’t all mean the same thing. If you’re looking for affordable housing, make sure you find what’s right for you.

- **Definition 1:**  
80% or less of “market value” (the amount most apartments of the same type are being rented for).
- **Definition 2:**  
Rent that’s equal to or less than 30% of your income.
  - Rent Geared to Income (RGI housing):  
Housing where your rent is reduced by local governments to equal 30% or less of your income. There is an application process and waitlist for getting RGI housing,
- **Definition 3:**  
Non-profit housing.

### What does “inclusive” really mean?

Many ads say that your rent is “inclusive”, or “all-inclusive”. But it may be worth double checking to make sure **all** utilities and expenses are included, rather than just heat and hydro.

Utilities	Other Expenses
-Heat	-Parking Spaces
-Hydro/Electricity	-Cable/TV
-Gas	-Appliances, ex. laundry machines
-Water/Sewer	-Home-Owner Association/ Condo Fees**
-Wi-Fi	



# Knowing What to Look For:

## Identifying Discrimination in Ads

When posting an ad, some landlords will say they are only willing to rent to *some* tenants, for many reasons. This may be said directly, or indirectly in their ad.

Only accepting tenants who meet certain criteria is okay sometimes, but other times it might be **discriminatory** under the Ontario Human Rights Code.

**In Ontario, it's illegal for a landlord to deny you rent based on any of the following:**

- Your race, colour, or ethnicity
- Religion
- Birthplace or citizenship
- Age (if you are over 18)
- Sex, sexual orientation, gender identity, or gender expression
- Disability
- Marital status
- You being pregnant
- You having children
- You receiving social assistance

**There are a few situations where the Ontario Human Rights Code does not stop a landlord from refusing to rent to you:**

- If all the units in the building are rented to people of one sex, the landlord can exclude those who are not of that sex.
- If the home is rented to seniors, the landlord can select tenants based on their age.
- For any reason if you would be sharing common space with the landlord or their family.

Discrimination can be hard to prove. If you find yourself being refused rent and you think it might be for discriminatory reasons, it's a good idea to keep a record of things which can support your case.

# Knowing What to Look For: Identifying Discrimination in Ads

For more information, where to get help, and how to fight against landlord discrimination, visit Steps to Justice at: [stepstojustice.ca/questions/housing-law/landlord-wont-rent-me-and-i-think-its-because-discrimination-what-can-i-do](https://stepstojustice.ca/questions/housing-law/landlord-wont-rent-me-and-i-think-its-because-discrimination-what-can-i-do)

Or contact one of the following groups below:

Peterborough Community Legal Centre  
705-749-9355  
ptbo-clc.org

The Human Rights Legal Support Centre  
1-866-625-5179

Centre for Equality Rights in Accommodation  
1-800-263-1139 ext. 1  
cera@equalityrights.org  
equalityrights.org/cera/

To **launch a discrimination claim**, contact:

The Human Rights Tribunal of Ontario  
htro.ca  
1-866-598-0322

# Narrowing Your Search: Where to Look for Housing

There are a lot of places online that post rental ads. Here's a few places you can find them:

- [kijiji.ca](https://www.kijiji.ca) helps you find classified for this city and others
- [zumper.com/apartments-for-rent](https://www.zumper.com/apartments-for-rent) contains a number of listings for Peterborough and the surrounding area
- [places4students.com](https://www.places4students.com) for students to find rent, roommates, and sublets
- [housingpeterborough.com](https://www.housingpeterborough.com) the CCRC Housing Resource Centre posts a compilation of vacancy listings in Peterborough every Friday, you can sign up by email to have reminder notifications sent to you when new ones are posted
- [ptbohousingcorp.ca/index.php/affordable-housing-current-vacancies](https://www.ptbohousingcorp.ca/index.php/affordable-housing-current-vacancies) contains a list of social housing vacancies through Peterborough Housing Corporation
- [Roomies.ca](https://www.roomies.ca) listing of people seeking roommates—offering room and seeking room
- Some [Facebook](#) groups might share housing ads too!

# Narrowing Your Search:

## Housing Search Tracker

	Unit 1	Unit 2	Unit 3
Location of unit:			
Landlord's name:			
Landlord contact info:			
Application process?			
Credit check required?			
Guarantor required?			
References required?			
Employment/income check required?			
Tenant insurance required?			
Criminal check required?			
First and last required?			
Contacted landlord?			
Completed application?			
Viewing date:			
Viewing completed?			
Other Notes:			
Other Notes:			

# Narrowing Your Search:

## Rental Comparison Sheet

	Unit 1	Unit 2	Unit 3
<b>Terms of Rent</b>			
Unit Address			
Rent Amount			
Utilities Included?			
Utilities Cost?			
Application Fee			
Deposit Required?			
Date Available			
<b>People</b>			
Number of roommates?			
Landlord lives on site?			
Common space shared with landlord?			
<b>Lease Terms</b>			
Rent Due Date			
Length of Lease			
Shared Lease?			
Penalties?			
Pet Rules?			
Smoking Rules?			

# Narrowing Your Search:

## Rental Comparison Sheet

	Unit 1	Unit 2	Unit 3
<b>Building Features</b>			
Number of Rooms			
Which floor is the unit on?			
Parking Spaces			
Separate Entrance?			
Accessible Entrance?			
Is unit accessible?			
Number of Bathrooms			
<b>Unit Features</b>			
Separate Kitchen?			
Separate Dining Room?			
Good Storage Space?			
On-site Laundry?			
Lockable Doors/Windows?			
Air Conditioning?			
Central Heating?			
Height of Ceilings?			
Type of Floors?			
Good Lighting?			

# Narrowing Your Search:

## Rental Comparison Sheet

	Unit 1	Unit 2	Unit 3
<b>Kitchen</b>			
Condition of fridge?			
Condition of stove?			
Dishwasher?			
Microwave?			
Other appliances?			
Storage space?			
Counter space?			
Other notable stuff?			
<b>Bathroom</b>			
Shower?			
Bathtub?			
Ventilation/fan?			
Size of bathroom?			
<b>Furnishings</b>			
Furnished room?			
Furnished common space?			
Paint colour/condition			
Carpeting?			

# Narrowing Your Search:

## Rental Comparison Sheet

	Unit 1	Unit 2	Unit 3
<b>Outside of Unit</b>			
Yard?			
Walkout?			
Lawn/patio furniture?			
Barbecue?			
Good outside lighting?			
<b>Location</b>			
Noise level?			
On bus route?			
How far to work/school?			
Park/rec space nearby?			
Near stores/amenities?			
Family nearby?			
Safe neighbourhood?			
<b>Maintenance</b>			
Everything worked well?			
Any notable damage?			
History of water issues?			
History of pest issues?			



# Narrowing Your Search:

## Rental Comparison Sheet

	Unit 1	Unit 2	Unit 3
<b>Contacts</b>			
Impression of landlord			
Commercial landlord?			
Landlord contact info			
Impression of roommates			
Impression of neighbours			
<b>Other things:</b>			

# Getting Around: Public Transit

One of the most common ways to get around is public transit.

The City of Peterborough is doing a transit review, and changes might be made to the routes and schedules in the future, all information below is current as of March 1st, 2021.

For more information, contact Peterborough Transit Customer Service at [705-745-0525](tel:705-745-0525) or visit [peterborough.ca/en/city-services/transit.aspx](https://peterborough.ca/en/city-services/transit.aspx)

## **Where does the bus go?**

Peterborough currently has 10 regular bus routes, along with 3 “community bus” routes, and Handi-Van services for those with additional accessibility/mobility needs.

Transit maps can be found online at [peterborough.ca/en/city-services/routes-and-schedules.aspx](https://peterborough.ca/en/city-services/routes-and-schedules.aspx) and physical copies are available at the Peterborough Bus Terminal, at [190 Simcoe Street](#), and at most malls in the city.

## **When does the bus come?**

Transit schedules can be found at [peterborough.ca/en/city-services/routes-and-schedules.aspx](https://peterborough.ca/en/city-services/routes-and-schedules.aspx) and paper copies are also available at the Bus Terminal or most malls. It is best to check the exact schedule for each route, but, most of the busses come every half-hour to forty minutes.

If you’re planning your trip or waiting for the bus, and you want updates about transit delays, you can get them from the Peterborough Transit Twitter profile, [@ptbo\\_transit](https://twitter.com/ptbo_transit) or [twitter.com/ptbo\\_transit](https://twitter.com/ptbo_transit)

# Getting Around: Public Transit

## Handi-Van Services:

If you have mobility/accessibility needs and cannot take a regular bus, you can book a Transit Handi-Van to help with your trip. They will take you door to door, but you must be a **registered user**.

You can book a reservation from **9:00 AM to 4:30 PM on Monday to Friday**, up to two weeks in advance, by calling [705-740-6797](tel:705-740-6797).

If you need to cancel a booking, you can do so by calling the same number above.

**The van is available**  
6:00 AM to 11:50 PM, Monday to Friday  
6:40 AM to 11:50 PM on Saturdays  
8:00 AM to 7:55 PM on Sundays

To register as a Handi-Van user, you must have an application filled out and signed by a healthcare professional, which can be one of the following:

You can get more details and access to an application by calling [\(705\) 745-5801](tel:705-745-5801), or online at [peterborough.ca/en/city-services/handi-van-service.aspx#Handi-Van-service-hours](http://peterborough.ca/en/city-services/handi-van-service.aspx#Handi-Van-service-hours)

- Doctor
- Nurse or Nurse Practitioner
- Occupational Therapist
- Optometrist, Ophthalmologist, or Eye Doctor
- Physiotherapist
- Psychologist or Psychiatrist
- Speech Language Pathologist

# Getting Around: Public Transit

## What if I don't live near a bus stop?

If you don't live near a bus stop, you can hire a **trans-cab**. This is when a taxi will pick you up and take you to/from a trans-cab stop along one of the bus routes. You can read more about this service at [peterborough.ca/en/city-services/routes-and-schedules.aspx](http://peterborough.ca/en/city-services/routes-and-schedules.aspx)

## How much does transit cost?

Regular Fare	\$2.75
Trans-Cab Fare	\$3.50

1 Day	\$10.00
10 Rides	\$25.00
30 Days	
Children Under 12	\$45.00
High School Students	\$60.00
Adults	\$66.00

Seniors: 65+	
30 Days	\$45.00
6 Months January 1– June 30th	\$150.00
6 Months July 1st to December 31st	\$150.00
1 Year January 1st to December 31st	\$250.00

Trent and Fleming Students have 1 year bus passes provided by their student unions. These are included in the ancillary fees every semester.

Peterborough Transit also provides discounted bus passes to verified ODSP clients. If you are an ODSP recipient, speak to your caseworker at [705-742-9292](tel:705-742-9292) for more information.

# Getting Around: Public Transit

## Where can I get a bus pass?

For all passes, except Trent and Fleming Student passes

- Peterborough Bus Terminal - Customer Service - 190 Simcoe Street:  
8:30 AM - 8:00 PM, Monday to Saturday  
9:00 AM - 4:00 PM, Sunday

For all passes, except 6 month/1 year Senior passes, and Trent/Fleming Student passes:

- Lansdowne Place Mall - 645 Lansdowne Street West  
9:30 AM - 9:00 PM, Monday to Friday  
9:30 AM - 6:00 PM, Saturday  
11:00 AM - 5:00 PM, Sunday

Trent Students receive an email in September, which allows you to download your digital bus pass to keep and display on your phone. If you would like to get a physical bus pass, you can have one printed at the Trent U Card Office at Blackburn Hall.

Note the physical pass must be renewed every year at the start of September.

- For questions or more information, email [bus@trentcentral.ca](mailto:bus@trentcentral.ca) or visit [trentcentral.ca/transitf](http://trentcentral.ca/transitf)

Full-time Fleming Students also receive an email in September, which allows you to download your digital bus pass.

- For questions or more information, email [info@flemingsac.ca](mailto:info@flemingsac.ca) or visit [flemingsac.ca/transportation](http://flemingsac.ca/transportation)

# Getting Around: Public Transit

## How does taking the bus work?

Taking a bus gets easier once you've done it a few times. Here are some tips:

- 1) Plan your trip
- 2) Get to the bus stop where the bus will pick you up
- 3) Enter through the door at the **front** of the bus (if you have mobility challenges, Peterborough busses have fold out ramps or can lower down to help you)
- 4) Insert your bus fare (\$2.75 for a regular bus, \$3.50 for a trans-cab) into the coin slot in the machine next to the door, or swipe your transfer/bus pass. Trent/Fleming students with bus passes from their school just need to show the driver.
- 5) If you are getting off the bus and getting on to another, you can ask for a **transfer**, which will let you get on to any bus without having to pay again. Transfers are good for up to 90 minutes after they are printed, so you need to use them quickly.
- 6) When you want to get off the bus, pull the yellow rope along the side of the bus, or push one of the red STOP buttons, and the bus will let you off at the next stop.

## There are a few things to keep in mind when you're taking the bus:

- Seats at the front of the bus are reserved for those with mobility/accessibility needs. You can sit there, but you're **required** to move if someone who needs it gets on the bus.
- Strollers are fine, but skis, toboggans, snowboards, wagons, and bikes are not allowed on the buses.
- No pets are allowed, unless they're in a small carrier. Service animals are permitted though.
- Keeping transit etiquette in mind is important too, you can read more about it at: [peterborough.ca/en/city-services/rules-and-guidelines.aspx](https://peterborough.ca/en/city-services/rules-and-guidelines.aspx)

# Getting Housed



# Contacting Landlords

First Impressions are important. Landlords are interviewing you from first contact until you have moved in.

When you contact a landlord from an ad, make sure to answer all questions they have asked in complete sentences. Give them a picture of who you are and treat the landlord as if they are a new boss at your dream job.

If the owner has not given specific information they want use this script in your response to the ad:

Hello,

my name is [insert name], and I saw your advertisement on [insert where you saw the ad] for a [insert housing type], I was wondering if it is still available and if I would be able to arrange to complete an application and set up a time to view it.

*If you need to leave a message use the same script but add:*

You can reach me at [insert phone number] thank you and have a good day

## TIPS & TRICKS

When calling a landlord have all of the information in front of you

+

Spell check if sending an email.

+

If you are on Social Assistance offer Direct payment

Talk slowly if on the phone or leaving a message

+

Dress For Success- How you present yourself shows that you care, and will show the landlord you will take care of the unit

+

Check your social media- What can people see? Would you want your boss to see what you have posted?



# Securing a Lease:

## What to Look for in a Lease

Many landlords ask tenants to sign a lease. A lease is a document that both the landlord and tenant sign that provides information about both parties and what they agree on happening during the time of the tenant living at the unit.

The Ontario Government has a standard lease that is available online. It's a good idea to review the standard lease before going to sign a lease to see if anything in the lease you are signing looks off or illegal.

It can be found <https://www.ontario.ca/page/guide-ontarios-standard-lease>

The standard lease generally has basic information about the tenant and landlord including:

1. The names of both tenants and landlord
2. The length of the lease
3. Who is included in the lease
4. The location of the unit
5. The price of the unit
6. What is included in the price of the unit
7. The cost of late fees
8. Amenities
9. Maintenance
10. Rules around pets and smoking
11. Where to park and cost of key replacements/who to call if you have an issue with keys
12. The landlords rights to access of the unit/ the tenants rights

# Securing a Unit: Intent to Rent

An **Intent to Rent form** is a document used by social services and other programs that assist with rent and last month's rent. It informs the program of cost of rent, location of unit and information about the landlord. It is not a lease, but an agreement that you will be moving into the unit.

Depending on your source of income your Intent to Rent will go to a different agency/program.

## For Assistance With Last Month's Rent

Source of Income	Program
Ontario Works	Ontario Works Worker
Ontario Disability Support Program (ODSP)	Ontario Works Housing Stability Fund
Employed, but low-income	HSF—through Ontario Works
CPP/OAS	HSF—through Ontario Works
Child Tax Benefit	HSF—through Ontario Works
Employment Insurance/ CRB/ WSIB	HSF—through Ontario Works

To have your rent sent directly to your landlord contact your **OW or ODSP worker!**

An intent to rent form can be found on **page 95**

# Moving in: Inspection and Cleaning

A move-in and move-out inspection is important to protect the new tenant and landlord.

Doing an inspection before you move your items in and after you move your items out lets both landlord and tenant be aware of any damages or issues that need to be fixed. Both you and your landlord should sign off on the inspection.

An inspection list can be found on **page 97—98**

Sometimes there is only a short time between tenants. Sometimes the landlord only has a few hours to clean the unit before a new person moves in. Cleaning your unit before you move in is important for your health and security.

## **FACTS: Cleaning before you move in**

- ⇒ Makes sure you know it's clean— you don't know how the other person lived, so cleaning gives you peace of mind
- ⇒ You can check for damages you might not notice doing a walk-through
- ⇒ You can see if there is evidence of pests (ants, fruit flies, bedbugs, mice etc.) and get treatment before your items are in the unit
- ⇒ Cleaning is easier without boxes and furniture in the unit
- ⇒ Clean your kitchen first so you can move your food in
- ⇒ To save time, do every task, to every room in the house at the same time (Windows, counters, floors)

A Cleaning Checklist is on **Page 97**

# Moving in: Moving Companies

## **EMS Movers Mover**

**Peterborough, ON**

(705) 760-1160

## **Peterborough County Moving Co.**

**Moving and storage service**

183 Dufferin St

(705) 243-4639

## **Two Men and a Truck Mover**

347 Pido Rd #8

(705) 243-3215

## **McWilliams Moving & Storage Ltd Mover**

712 The Kingsway

(705) 743-4597

## **GO Moving & Services**

**Mover**

(705) 991-2510

## **AMJ Campbell - Peterborough Mover**

799 O'Brien Dr Unit#5

(705) 292-1123

## **Seniors Relocation Service Mover**

2042 Keene Rd

(705) 768-2042

## **Lindsay - Peterborough Movers**

**Moving and storage service**

935 Major Bennett Dr

(705) 743-7241

## **Kawartha Moving and Storage**

**Self-storage facility**

932 Mervin Ave

(705) 745-4553

## **All Reid's Transportation System**

**Moving and storage service**

1828 Ashburnham Dr

(705) 745-4705

## **Chappell J W & Son Cartage**

**Moving and storage service**

284 Cottonwood Drive

(705) 742-6960

## **W. Norris & Son Moving & Contracting Mover**

245 Denne Crescent

(705) 748-6901

## **Norris W & Son Moving Delivery Service**

664 Lundys Ln

(705) 748-4901

## **U-Haul Moving & Storage of Peterborough**

**Self-storage facility**

900 Water St

(705) 201-5329

## **Hunter Promenade Corporation**

**Moving and storage service**

270 George St N

(705) 749-6425

## **Health Care Relocations Ltd Mover**

670 Harper Rd

1 888-826-8652

\*\*This information has been found on the internet. These companies are not companies that HRC promotes, but rather are to be used as a resource for people using this toolkit\*\*

# Staying Housed



# Home Takeovers

## Dealing with Home Takeovers:

If you or one of your neighbours have found your home taken over by un-welcome people, who make you feel unsafe or uncomfortable, physically, mentally, or financially, there are ways you can get help.

Home takeovers don't always look the same, but nobody should feel unsafe or be taken advantage of in their own home. For a better idea of what these might look like, check out these short videos from Ottawa Crime Prevention:

[youtube.com/playlist?list=PL4qL33LNgD9ssSnY3jpfFOrk6IUIUuuai](https://youtube.com/playlist?list=PL4qL33LNgD9ssSnY3jpfFOrk6IUIUuuai)

## Where can I get help?

If you feel there's an immediate threat to your safety, you may want to contact the police by calling 9-1-1, but depending on the situation, you may be able to find assistance from a local agency:

**Canadian Mental Health Association (CMHA)**, for mental health assistance:

415 Water Street

(705) 748-6687

cmhahkpr.ca

**Community Counselling and Resource Centre**, for housing help, financial and counselling services:

540 George Street North

(705) 743-2272

ccrc-ptbo.com

**Peterborough Community Legal Centre**, for legal assistance:

4th floor, 150 King Street

(705) 749-9355

ptbo-clc.org

# Home Takeovers

**Peterborough Elder Abuse Prevention Network:**

705-876-1122 ext.327

centraleast@elderabuseontario.com or info@elderabuseontario.com

peapn.com

Or contact the Seniors Safety Line at 1-866-299-1011

**Peterborough Youth Services**, for counselling and youth services:

459 Reid Street

(705) 743-1681

pysyouth@pysonline.ca

pysonline.ca

If people that your roommate invited over make you feel unsafe, you might be able to reach a solution by talking to your roommate about it. If they won't agree to do anything, you can talk to your landlord, and they may be able to intervene. In serious situations, your landlord may be able to evict the problematic roommate for putting your safety or 'reasonable enjoyment' of the home at risk.

If the takeover is a matter for the police, but you don't need to call 9-1-1, you can reach the

**Peterborough Police** at:

500 Water Street

(705) 876-1122

[peterboroughpolice.com/en/index.aspx](http://peterboroughpolice.com/en/index.aspx)

# Reporting Issues with Your Home: Maintenance Problems

## What can I do when something is broken or not working properly?

You and/or your roommates are expected to keep your unit in good condition, but sometimes things happen. If the unit needs repairs, needs pest removal, or something stops working, like kitchen appliances, lights, plumbing, etc., it's the landlord's responsibility to fix it, if it came with the unit. Pest removal is **always** the responsibility of the landlord.

If you notice something needs to be fixed, you should tell your landlord as soon as possible.

## How do I report the problem to my landlord?

- 1) Talk to the landlord about the problem. Keep a record of communications you've had with your landlord about the issue.
- 2) If the problem is not fixed, make a formal request in writing, or fill out a repair form if your landlord has one (this is more common with commercial landlords). Make sure you keep a copy, and make a record of what you sent and any responses you get.
- 3) If the problem is *still* not fixed, you might be able to get help from the city's by-law department. You can contact them at:  
[705-742-7777](tel:705-742-7777)  
[peterborough.ca/en/city-hall/by-laws.aspx](http://peterborough.ca/en/city-hall/by-laws.aspx)
- 4) Or, you can file a *Tenant Application about Maintenance* (form T6) with the Landlord and Tenant Board, and they will help resolve the situation at a **hearing**, which both you and the landlord must attend to tell your side of the story.

You can find the T6 form here: [tribunalsontario.ca/documents/lrb/Tenant%20Applications%20&%20Instructions/T6.pdf](http://tribunalsontario.ca/documents/lrb/Tenant%20Applications%20&%20Instructions/T6.pdf)

More info on the application process and filling out the form is available by phone at [1-888-332-3234](tel:1-888-332-3234) or online at [sjto.gov.on.ca/lrb](http://sjto.gov.on.ca/lrb)



# Issues with Your Landlord: Maintenance Problems

## What do I do when my landlord won't fix something after I've asked?

If you have sent your landlord a written request to fix something, and they have not fixed the problem, there are two ways to resolving the issue.

- 1) Get in contact with the City of Peterborough's by-law department, and try to get them to intervene. You may need to say which by-laws your landlord is breaking. You can find a list of by-laws, or get in contact them online at [peterborough.ca/en/city-hall/by-laws.aspx](http://peterborough.ca/en/city-hall/by-laws.aspx) or by phone at 705-742-7777.
- 2) You can have a solution mediated by the Landlord and Tenant Board (LTB), by filing a *Tenant Application about Maintenance* (form T6).

## How does filing a *Tenant Application about Maintenance* work?

All forms and applications for the LTB can be found and downloaded at [sjto.ca/ltb](http://sjto.ca/ltb)

Copies of the application may also be available at the LTB office located at [300 Water Street](#).

You can fill the form out electronically or as a physical application. You can submit:

- Online, using the LTB e-file system at [sjto.gov.on.ca/ltb/e-file](http://sjto.gov.on.ca/ltb/e-file) where you can pay by debit or credit card.
- In person at the LTB office, where you can pay by cash, debit or credit card, cheque, or money order.
- By mail to the LTB office at the mailing address below. You can pay by cheque, credit card, or money order.

[c/o Service Ontario](#)  
[300 Water St](#)  
[Peterborough, ON K9J 3C7](#)

# Issues with Your Landlord:

## Maintenance Problems

- By fax, to the LTB office at [1-888-377-8808](tel:1-888-377-8808). This lets you pay by credit card.

**NOTE:** If you pay by cheque or money order, it can be made out to *the Minister of Finance*.

**Instructions for filling out the form** are available at [tribunalsontario.ca/documents/lrb/Tenant%20Applications%20&%20Instructions/T6\\_Instructions\\_20200401.pdf](https://tribunalsontario.ca/documents/lrb/Tenant%20Applications%20&%20Instructions/T6_Instructions_20200401.pdf)

When you complete the form, there are 9 types of remedies you can apply for. More information can be found in the link above. You can ask for more than one of the options.

- 1) The landlord temporarily reduces your rent
- 2) The landlord has to pay to fix or replace any of your stuff damaged because the repair wasn't done
- 3) The landlord pays you back any money you had to spend because the repair wasn't done
- 4) The board accepts repairs you already did yourself because the landlord would not do them, and the landlord pays you back for money you spent
- 5) Authorization to do the repairs yourself, and have the landlord pay you back
- 6) The landlord is ordered to make the repairs
- 7) The landlord cannot increase your rent until the problem is fixed
- 8) The board can order your eviction
- 9) Other (you will need to say what you are looking for)

# Issues with Your Landlord:

## Maintenance Problems

It will cost **you \$53** to file your application. If you cannot afford the application fee, or you qualify as a person with low-income, you can have the application fee waived by filling out a *Fee Waiver Request*, and attaching it to the front of your application. You can find more information about that here: [stepstojustice.ca/node/111990](https://stepstojustice.ca/node/111990)

Once you have finished and sent in your application, a hearing date will be scheduled for you and your landlord to appear at the LTB, and tell your sides of the story. You will have to give your landlord notice about the hearing in advance.

If you have any questions about the application or the application process, you can get more information by calling the LTB at [1-888-332-3234](tel:1-888-332-3234).

If you want more information about giving notice to your landlord, or preparing for your hearing, check out this tip sheet from the Advocacy Centre for Tenants Ontario: [actoc.ca/~actoca/assets/files/docs/TipSheet\\_T6ApplicationAboutMaintenance\\_0107.pdf](https://actoc.ca/~actoca/assets/files/docs/TipSheet_T6ApplicationAboutMaintenance_0107.pdf)

It is highly recommended you seek advice from a legal professional when preparing for your hearing, or preparing your application.

# Issues with Your Landlord:

## Fighting Rent Increases

### About illegal rent increases:

If your landlord has increased your rent by doing one of the following, you may be able to dispute it as an illegal rent increase:

- Increased your rent without giving you 90 days written notice
- Increased your rent less than 12 months after your tenancy started
- Increased your rent less than 12 months after the last rent increase
- Increased your rent by more than the 'rules' allow for the year
  - The guideline cap changes every year. For example, the max amount your rent can be increased in 2022 is 1.2%. You can find any changes to the guidelines at [ontario.ca/page/residential-rent-increases](https://www.ontario.ca/page/residential-rent-increases)

### Note:

- If one of these situations applies, **you must file a dispute with the Landlord and Tenant Board within 12 months of when you were first charged the increased amount, or the LTB will not void the increase!**
- The guideline cap does not apply in certain situations, like nursing homes, 'community housing' units, and units nobody lives in.
- **Your rent can be raised above the guideline cap if the Landlord and Tenant Board approves the increase.**
- Guidelines may not apply to units created after November 15<sup>th</sup>, 2018.

# Issues with Your Landlord:

## Fighting Rent Increases

Some other exceptions may apply, you can check [ontario.ca/page/residential-rent-increases](https://www.ontario.ca/page/residential-rent-increases) for more details.

To find out if your situation is exempt from rent controls, you can contact the Landlord Tenant Board at [1-888-332-3234](tel:1-888-332-3234).

### About legal rent increases:

If your landlord increases your rent with proper notice, by an amount that's acceptable under the guidelines, that is a legal increase. There is no way to dispute this.

If your landlord wants to increase your rent above the guidelines, they can file an *Application for Rent Increases Above the Guideline* (form L5) with the LTB. You can dispute an L5 application at the LTB.

### How do I file a dispute with the LTB?

There are different ways to file a dispute based on your situation.

#### 1) Disputing an Above Guideline Increase application

If your landlord submits an L5 application to the LTB, a hearing will be scheduled. Your landlord has to give you at least 30 days notice of the hearing and a copy of their application. You and the other tenants affected have a right to show up and challenge the increase. You can read more about the process here: [cleo.on.ca/en/publications/rentincs/increases-above-guideline](https://cleo.on.ca/en/publications/rentincs/increases-above-guideline)

If you are going to challenge an L5 application at the LTB, it is **highly recommended** that you seek legal help.

# Issues with Your Landlord:

## Fighting Rent Increases

### 2) Disputing an illegal rent increase that you've already paid

If you've already paid your rent following an illegal increase, you can try to get your money back by filing a *Tenant Application for a Rebate of Money the Landlord Owes* (form T1) with the LTB.

All forms and applications for the LTB can be found and downloaded at [sjto.ca/ltb](http://sjto.ca/ltb). Copies of the application may also be available at the LTB office, located at [300 Water Street](#).

You can submit them:

- In person at the LTB office, where you can pay by cash, debit or credit card, cheque, or money order.
- By mail to the LTB office at the mailing address below. You can pay by cheque, credit card, or money order.

[c/o Service Ontario](#)  
[300 Water St](#)  
[Peterborough, ON K9J 3C7](#)

- By fax, to the LTB office at [1-888-377-8808](tel:1-888-377-8808). This lets you pay by credit card.

**NOTE:** If you pay by cheque or money order, it can be made out to *the Minister of Finance*.

**Instructions for filling out the form** are available at [tribunalsontario.ca/documents/ltb/Tenant%20Applications%20&%20Instructions/T1\\_Instructions\\_20200401.pdf](http://tribunalsontario.ca/documents/ltb/Tenant%20Applications%20&%20Instructions/T1_Instructions_20200401.pdf)

# Issues with Your Landlord:

## Fighting Rent Increases

It will cost you \$53 to file your application. If you cannot afford the application fee, or you qualify as a person with low-income, you can have the application fee waived by filling out a *Fee Waiver Request*, and attaching it to the front of your application. You can find more information about that here: [stepstojustice.ca/node/111990](https://stepstojustice.ca/node/111990)

Once you have completed and submitted your application, a hearing date will be scheduled for you and your landlord to appear at the LTB, and tell your sides of the story. You will have to give your landlord notice about the hearing in advance.

If you have any questions about the application or the application process, you can get more information by calling the LTB at [1-888-332-3234](tel:1-888-332-3234).

It is recommended that you seek advice from a legal professional when preparing your application, or preparing for your hearing.

### 3) Fighting an illegal rent increase that you haven't paid yet

If your landlord is trying to increase your rent above guidelines, and hasn't applied for the LTB's approval, you can remind your landlord in writing that they can/must submit an L5 application to the board.

If your landlord is trying to increase your rent without proper notice, or less than 12 months after your last increase/when your tenancy started, you should remind them in writing of your rights under the *Residential Tenancies Act*.

If the problem continues, seek advice from a legal professional.



# Issues with Your Landlord: Fighting Rent Increases

## Where to get help:

- **ACTO (Advocacy Centre for Tenants Ontario):**  
[acto.ca/contact](http://acto.ca/contact)
- **Peterborough Community Legal Centre:**  
[4th floor, 150 King Street](#)  
[\(705\) 749-9355](#)  
[ptbo-clc.org](http://ptbo-clc.org)
- **Steps to Justice:**  
[stepstojustice.ca](http://stepstojustice.ca)



# Issues with Your Landlord:

## Landlord Harassment

Harassment by a landlord is a serious offence. You have the right to feel safe in your home.

If your landlord does any of the following, it is considered harassment;

- ⇒ Making or performing physical threats
- ⇒ Destroying your property on purpose
- ⇒ Threatening to do things that could impact you negatively; eg. Refusing to give a good reference, threatening to report to the credit bureau
- ⇒ Being loud or disruptive
- ⇒ Entering property without cause or proper notice
- ⇒ Denying proper payment of rent
- ⇒ Pointing out one's behaviour, but letting other tenants doing the same thing go
- ⇒ Making false claims of bad behaviour
- ⇒ Changing rules/ amenities access mid- lease

### What can you do?

- Write down all interactions with your landlord
- Save all communications
- Let your landlord know that what they are doing is wrong
- Contact [Peterborough Community Legal Centre](https://www.peterborough.ca/Community-Legal-Centre) (705) 749-9355 to see what your rights are and how to move forward

# Issues with Your Landlord:

## Discrimination

According to [Ontario Human Rights Commission](#) (2021) discrimination can happen during the application, occupancy and termination periods of tenancy. Persons in power may be held responsible if they condone, further discriminate or fail to investigate discrimination.

The types of discrimination commonly faced by tenants are:

- Discrimination based on gender, identity and/or expression
- Family status and marital status
- Criminal record and record of offences
- Age discrimination
- Disability (Including mental illness)

If you have experienced discrimination the [Steps To Justice](#) are:

1. Find out if you are covered under the Human Rights Code

Visit [www.hrlsc.on.ca/en/node/143](http://www.hrlsc.on.ca/en/node/143) to do a quick quiz

2. Ask the landlord to resolve the problem

Sometimes a landlord may not realize they are breaking the law, bring it to their attention and ask for them to resolve it; or contact the Human Rights Legal Support Centre at [www.hrlsc.on.ca/en/welcome](http://www.hrlsc.on.ca/en/welcome)

3. Collect information

Get a notebook and write down all communication with landlord, include: Date, Time, Weather, quotes from both parties for every time you speak to one another; get screenshots and emails printed off and saved

4. Get legal help

If Dealing with a legal dispute with your landlord you can call the [Peterborough Community Legal Centre](#) for legal advice and help. They can be reached at 705-749-9355.

You can also contact [Centre For Equal Rights Association](#) for advice and help navigating a discrimination case. They can be reached at 416-944-0087 or 1-800-263-1139.

5. Take legal action

**Remember: a landlord Can refuse to rent to you for any reason if you are sharing a bathroom or kitchen with them or their family**

# Dealing with Missed Payments: Rent Payments

## Things to think about if you're unable to afford rent:

- Can you make part of your payment, even if you can't afford the whole amount?
- Is this a one time situation?
- Could you afford rent if you spent less money on other things? Or is your rent just too high? If you spend less money in order to pay rent, could you do it without putting your health at risk, i.e. cutting back on food, medicine, etc.?
- Do you need to move to somewhere cheaper?
- Will you need a reference from this landlord in the future?

## Ways of dealing with missed payments:

### 1) **Negotiate with your landlord:**

Talk to your landlord if you can't afford to pay your rent. If you know in advance that you cannot afford to make your next payment in full, it's better to talk to your landlord, or pay extra in the upcoming months.

Be very careful not to enter an agreement that you can't afford, or don't understand. If you end up at an eviction hearing with the LTB, they will consider any repayment plans you made in their decision.

### 2) **Reduce your expenses:**

Are there any ways you can spend less in order to catch up on rent you missed?

# Dealing with Missed Payments:

## Rent Payments

### 3) **Increase your income:**

Is there any way you can make more money in order to afford your rent? Can you take on a new job, or increase your hours? Can you get access to any income support programs, like the Housing Stability Fund, or social assistance programs?

**NOTE:** A list of income supports you might be able to access is available in **pages 25—36**

### 3) **Find a roommate:**

This can help you save on rent and other expenses. A list of pros, cons, and other things to consider about roommates is on **pages 37—38**

### 4) **Get legal help:**

You can get legal advice about the eviction process from CLEO's Steps to Justice website, at [stepstojustice.ca/legal-topic/housing-law](https://stepstojustice.ca/legal-topic/housing-law) and from the Peterborough Community Legal Centre at [ptbo-clc.org](https://ptbo-clc.org) or by phone at [705-749-9355](tel:705-749-9355).

# Dealing with Missed Payments: Utility Payments

## Things to think about if you can't pay a utilities bill:

- Can you make part of your payment, even if you can't afford the whole amount?
- Is this a one time situation?
- Could you afford the bill if you spent less money on other things? Or is it just too high? If you spend less money, could you do it without putting your health at risk, i.e. cutting back on food, medicine, etc.?
- Do you need to move to somewhere cheaper?

## How to deal with missed payments:

### 1) **Reduce your expenses:**

Is there any way you can spend less in order to pay off your bill? Can you cut back on the amount of heat/water/electricity you're using?

### 2) **Increase your income:**

Is there any way you can make more money in order to pay the bill? Can you take on a new job, or increase your hours? Can you get access to any income supports, like the Ontario Energy Support Program for Hydro?

**NOTE:** A list of income supports you might be able to access is available on **pages 25—36**. Your utility provider might also have their own support program for clients with low-incomes.

### 3) **Talk to local agencies:**

Some organizations like the CCRC Housing Resource Centre, can offer guidance on how to handle your missed payments, and help you apply to support programs like OESP and others. You can reach them at [\(705\) 743-2272](tel:7057432272) or online at [ccrc-ptbo.com](http://ccrc-ptbo.com)

# Dealing with Missed Payments:

## Utility Payments

### 4) **Talk with the utility company:**

If you cannot pay your whole bill, you should pay what you are able. Your provider might be willing to negotiate a repayment plan to keep you from getting disconnected, but that is not guaranteed.

### 5) **See if your bill is unusually high:**

Is your bill is higher than normal? Look for things around your home which could explain an increased bill. Is your toilet running (continuing to make noise after you flush it)? Do you have a leak or a burst pipe somewhere? Is there an open window or a door that won't shut all the way? Make sure to notify the landlord if you find something broken, so you can have it fixed right away.

## Greensaver

Greensaver is a free program that will come to your home, do an assessment and see if there are ways for you to save hydro! If you qualify you may be provided with tools to help you save energy, and that means saving you money on your electricity bill!

### **Contact Information:**

**Phone (GTA):** (416) 203-3106

**Phone (Toll Free):** 1 (888) 855-3106

**Fax:** (416) 203-3121

**Fax (Toll Free):** 1 (888) 777-8416

**Email:** [info@greensaver.org](mailto:info@greensaver.org)

# Evictions

## What is an eviction notice?

An eviction notice is written notice that your landlord wants to end your tenancy and you to move out of the unit. It must give you details about why you're being evicted, along with a date you must leave by. You must be given the notice before the date listed, and the reason listed must be acceptable under the *Residential Tenancy Act (RTA)*.

## Why can I be evicted?

- You owe rent
- You have caused damage
- You are disturbing other tenants
- You are making or selling illegal drugs
- Your landlord or their family wants to move into the unit
- Your landlord wants to tear down the unit
- Your landlord wants to use the unit for something else

## What happens if I get an eviction notice?

You might not have to leave your unit when you receive an eviction notice. You may be able to fight your eviction through the Landlord Tenant Board, have a solution mediated for you, or solve the problem by cooperating with your landlord.

Remember though: tenants are entitled to a hearing with the Landlord Tenant Board, and their **eviction order** is required for your eviction to be enforced.

# Evictions

## Resolving the problem with Your Landlord on Your Own:

Depending on the reason your landlord is trying to evict you (e.g. specific behaviour, overdue rent) you might be able to change their mind by correcting the problem.

If your landlord is trying to evict you because you haven't paid rent, you can pay the money you owe, or sometimes make a repayment plan with your landlord, to help pay the money you owe in a way you can afford.

You may be able to skip going to the Landlord Tenant Board if you make a repayment plan with your landlord, but **you do not have to accept the plan proposed by your landlord.**

The Board will view any plan you agree to as binding, it's very important that you **do not agree to a plan that you cannot afford, or do not understand.**

If you cannot come to an agreement with your landlord, **you have the right to a hearing with, and solution mediated by the LTB.**

## Resolving Your Dispute Through the Landlord and Tenant Board:

When your landlord files with the LTB to evict you, the board will send you a notice with info about your hearing and why your landlord is trying to evict you. If there are any issues you want to bring up at the LTB hearing, you must give the board written notice.

If the LTB does not approve the eviction after the hearing, you are not required to move. If they do, you will receive an **eviction order** in the mail. You must move out by the date specified in the order.

**You may be able to dispute an eviction order** under certain conditions, by filing a Request to Review an Order with the LTB, **within 30 days** of the eviction date.

If you cannot file within 30 days, you can ask for more time by submitting a *Request to Extend or Shorten Time*, but this does not always get approved.



# Evictions

You can read more about the dispute process at:

[acto.ca/documents/boardorderwrong](https://acto.ca/documents/boardorderwrong)

And you can find all of your LTB forms at:

[sjto.gov.on.ca/ltb](https://sjto.gov.on.ca/ltb)

If you cannot dispute the order and you do not move by the date specified, a Court Enforcement Officer will carry out the eviction. **Landlords cannot kick you out themselves** (example: changing the locks without giving you the key).

It is **strongly recommended** that you seek legal aid to help prepare for your hearing and guide you through the eviction process.

## Who can I talk to about legal help and evictions?

- If your landlord has locked you out and not given you a key, or is threatening to do so, call the **Rental Housing Enforcement Unit**: [1-888-772-9277](tel:1-888-772-9277)
- If you need legal advice or help fighting an eviction at the LTB, contact the **Community Legal Centre** at: [ptbo-clc.org](https://ptbo-clc.org) or [705-749-9355](tel:705-749-9355)
- If you have housing questions or need housing assistance, contact the **CCRC Housing Resource Centre** at: [ccrc-ptbo.com](https://ccrc-ptbo.com) or [705-743-2272](tel:705-743-2272), or leave a note in the mailbox at [540 George St N.](#)
- **The Housing Resource Center** also runs a free drop-in housing clinic, at [540 George St N.](#), Hours of operation change from time to time so call beforehand if you can.
- You can get forms and general information from the **Landlord Tenant Board** (but not legal advice) at: [sjto.gov.on.ca/ltb](https://sjto.gov.on.ca/ltb) or [1-888-332-3234](tel:1-888-332-3234)

# Deciding to Move



# Understanding Notice Periods

## What do I do when I want to move out?

When you want to move out, and give up your right to live somewhere, this is called “ending a tenancy”. Before you can end a tenancy, you have to give your landlord notice.

NOTE: You can still maintain a tenancy if you’re not living in the space, but you would still have to pay rent and meet your legal expectations as a tenant.

## How do I give notice?

You must tell your landlord in writing that you want to end your tenancy. You Can:

- Complete a *Tenant’s Notice to Terminate the Tenancy* (form N9) from the LTB, and send it to your landlord. (These are available at [sjto.ca/ltb](http://sjto.ca/ltb)).
- Send them written notice another way. You just have to include the address of the place you’re moving from; the date you’re moving, or *termination date*; your signature and the date you signed it.
- Finding housing in Peterborough is difficult, it is **not** recommended to give notice before you have found a new unit

**NOTE:** There are only certain dates you can choose as a termination date, like the day your lease ends, or the last day of your rent period (end of the month, for ex).

## How much notice do I have to give?

The amount of notice you have to give depends on your situation.

- If you have a lease, or pay rent every month/year, you have to give at least **60 days notice** before the termination date.
- If you don’t have a lease, or you pay rent every day/week, you have to give at least **28 days notice** before the termination date.

# Understanding Notice Periods

- If your landlord gave you an eviction notice because they want to renovate the place or move a family member in, you can give whatever termination date with at least **10 days notice**.
- You can end a tenancy with shorter notice if:
  - You and your landlord agreed to end the tenancy early, in writing (for example, with an *Agreement to Terminate a Tenancy* (form N11) from the LTB.
  - You or your children are experiencing sexual or domestic violence (**28 days notice**).
    - This requires filling out a *Tenant's Notice to End My Tenancy Because of Fear of Sexual or Domestic Violence and Abuse* (form N15) from the LTB, and sending it to your landlord, along with either a tenant statement, or court document relating to the abuse.
  - The LTB orders an end to the tenancy.

Keep a copy of your notice, and record the day it was sent. The notice period only starts when the landlord gets the document - so remember to consider things like delivery time, if you send it by mail.

If you try to end your tenancy without proper notice, you might have to pay rent until the earliest date you could have given with proper notice, or until the unit is rented to somebody else. If you move out and stop paying rent without proper notice, the landlord can still pursue the rent you owe at the LTB.

For more information on notice periods, exceptions, and how to end a tenancy, visit:

[Ontario Tribunal.](#)

**See page 67 for a list of moving services**

# More Resources



## Property Management Companies

Updated March 2021

<p><b>AON Inc.</b> 307 Alymer Street 705-742-5445 <a href="http://www.aoninc.com">www.aoninc.com</a></p>	<p><b>Ashburnham Realty</b> 116 Hunter Street 705-743-1168 <a href="http://www.ashburnham.ca">www.ashburnham.ca</a></p>	<p><b>Babcock and Robinson</b> 261 George Street North 705-748-5411 <a href="http://www.bandrpm.com">www.bandrpm.com</a></p>
<p><b>Bick Properties</b> 1616 Champlain Drive 705-740-1992 <a href="http://www.bickproperties.com">www.bickproperties.com</a></p>	<p><b>Braund Realities</b> 705-745-0502</p>	<p><b>Cathedral Court</b> 333 Brock Street 705-743-2322 <a href="http://www.cathedralcourapt.com">www.cathedralcourapt.com</a></p>
<p><b>Cherney Properties</b> 171 King Street 705-876-1717 <a href="http://www.cherneyproperties.com">www.cherneyproperties.com</a></p>	<p><b>Churchill Manor Apartments</b> 421 Sheridan Street 705-876-9834</p>	<p><b>Cobblestone Property Management</b> 899 Clonsilla Avenue 705-738-0435</p>
<p><b>DGI Properties</b> 241 Rubidge Street 705-768-6282 <a href="http://www.dgiproperties.com">www.dgiproperties.com</a></p>	<p><b>Guardian Property Management</b> 1591 Hilliard Street 705-743-0211</p>	<p><b>MacPherson Realty</b> 253 Hunter St. W. 705-743-3532</p>
<p><b>Paladin Property Management</b> RR1 Selwyn, ON 705-933-9008 <a href="http://paladinpropertymanagement">paladinpropertymanagement</a></p>	<p><b>Park Place Apartments (Cobblestone Property Management)</b> 470 George Street South 705-743-5959</p>	<p><b>Parkhill Apartments (Cobblestone Property Management)</b> 701 Parkhill Road West 705-743-3321</p>
<p><b>Peterborough Housing Corporation</b> 526 McDonnell Street 705-742-0439 <a href="http://www.ptbohousingcorp.ca">www.ptbohousingcorp.ca</a></p>	<p><b>Property Management Peterborough Inc.</b> 55 Murray Street 705-741-8603 <a href="http://www.propertymanagementpeterborough.ca">www.propertymanagementpeterborough.ca</a></p>	<p><b>Rishor Douglas Real Estate</b> 555 George Street North 705-741-2021</p>
<p><b>Sammy and Sons</b> 537 George St. N. 705-875-7003 <a href="http://www.sammyandsons.com">www.sammyandsons.com</a></p>	<p><b>Sterling Karamar (Formerly Northview Apartment REit)</b> 705-917-0366</p>	<p><b>Skyline Living</b> 201 and 211 Hunter East 705-243-1959 <a href="http://www.skylineliving.ca">www.skylineliving.ca</a></p>

## Property Management Companies Continued

Updated March 2021

<p><b>Tarawood Place</b> (Realstar Management) 2199 Walker Avenue 705-749-9199 www.realstar.ca</p>	<p><b>TVM Apartments</b> 1781-1793 Cherryhill Road 1-800-368-9242 www.tvm.ca</p>	<p><b>TVM Courtyard</b> 410, 412, and 414 Highland Road 705-748-6880 or 1-800-3689242 www.tvm.ca</p>
<p><b>TVM George</b> 406-412 George Street North 1-800-368-9242 www.tvm.ca</p>	<p><b>TVM 185 Hunter</b> 185 Hunter Street East 705-312-0775 or 1-800-368-9242 www.tvm.ca</p>	<p><b>TVM Manor</b> 294 McDonnell St. 705-755-6050 or 1-800-368-9242 www.tvm.ca</p>
<p><b>TVM Mansions</b> 380-386 Park Street North, and 369 Hunter Street West 705-312-0977 or 1-800-368-9242 www.tvm.ca</p>	<p><b>TVM Peterborough</b> 154-166 Brock Street 705-748-6880 or 1-800-368-9242 www.tvm.ca</p>	<p><b>TVM Schoolhouse</b> 443 Reid Street 705-748-6880 or 1-800-368-9242 www.tvm.ca</p>
<p><b>TVM Terraces</b> 207 Murray Street 1-800-368-9242 www.tvm.ca</p>	<p><b>TVM Towers</b> 212 Brock Street 1-800-368-9242 www.tvm.ca</p>	<p><b>Visture Property Management</b> 552 Armour Rd 705-998-2017 visture.ca</p>

## INTENT TO RENT

Name of Landlord \_\_\_\_\_ Date \_\_\_\_\_

Landlord's Address: \_\_\_\_\_

Telephone: \_\_\_\_\_ business or \_\_\_\_\_ home

I agree to rent \_\_\_\_\_

Full address of rental unit

To: \_\_\_\_\_

Name(s) of prospective tenants

Rent: \$ \_\_\_\_\_  Monthly  Weekly

Rent Includes:

Heat:  Yes  No

Hydro:  Yes  No

Last months rent required  Yes  No

Amount required \$ \_\_\_\_\_

Signature of landlord \_\_\_\_\_

Signature of prospective tenant \_\_\_\_\_

\_\_\_\_\_



# Banks And Credit Unions

- **BMO (Bank of Montreal):**

1-877-225-5266

Branch Locations:

a) 645 Lansdowne St W  
in Lansdowne Place  
(705) 745-5714

b) 1154 Chemong Rd  
(705) 745-1396

- **CIBC (Canadian Imperial Bank of Commerce):**

1-800-465-2422

Branch Locations:

a) 399 George St N  
(705) 743-3573

b) 825 Monaghan Rd  
(705) 742-0445

- **NBC (National Bank):**

1-888-835-6281

Branch Locations:

a) 423 George St N  
(705) 743-5558

- **RBC (Royal Bank of Canada):**

1-800-769-2511

Branch Locations:

a) 401 George St N

a) 861 Lansdowne St W  
(705) 743-4241

b) 806 Chemong Rd  
(705) 743-0545

- **Scotiabank:**

1-800-472-6842

Branch Locations:

a) 1154 Chemong Rd #42  
in Portage Place  
(705) 749-0744

b) 780 Clonsilla Ave  
(705) 748-5681

c) 111 Hunter St W  
(705) 748-2886

- **TD (Toronto Dominion):**

1-866-222-3456

Branch Locations:

a) 340 George St N  
in Peterborough Square  
(705) 745-5777

b) 1096 Lansdowne St W  
(705) 742-6558

c) 1091 Chemong Rd  
(705) 742-4530

d) 830 Monaghan Rd  
(705) 748-6634

# Unit Inspection Tool

<b>Unit Address:</b>
<b>Landlord Name:</b>
<b>Tenant/s Name/s:</b>

	Date:	Date:			
	Condition on Move-In	Condition on Move-Out	LL-Initial	Tenant Initial	Cost Estimate
Main Rooms					
Windows/screens					
Doors/frames					
Heaters					
Closets/Closet doors					
Walls/roof					
Lights/fixtures					
Kitchen					
Floors					
Walls/ trim					
Door frames					
Lights/Light fixtures					
Stove, fridge, dishwasher					
Windows/screens					
Countertops/ Cupboards					
Restrooms					
Floors					
Walls/trim					
Door & Frame					
Windows/Screens					
Tub & tiles					
Toilet					
Sink and counter top					
Bedroom 1					
Floors					
Walls					
Windows/ Screens					
Closet					
Doors and door frames.					

# Unit Inspection Tool

	Condition on Move-In	Condition on Move-Out	LL-Initial	Tenant Initial	Cost Estimate
<b>BEDROOM 2</b>					
Floors					
Walls					
Windows/ Screens					
Closet					
Doors and door frames.					
<b>OTHER</b>					
Floors					
Walls					
Windows/ Screens					
Closet					
Doors and door frames.					
Yard					
Grass					
Garage					
Shed					
Deck					
Is all Garbage Removed?					
Are all personal items removed?					
<b>OTHER:</b>					

# Cleaning Checklist

Task	Kitchen	Living Room	Bathroom	Bedroom 1	Bedroom 2	Other
Remove Old items and garbage						
High Touch Areas						
Trim/ Heaters						
Counter tops Cupboards Inside and out						
Window/ Window Sills						
Floors						
Walls						
Tub, Toilet Sink						

# LGBTQ+ Supports and Resources

LGBTQ+ individuals can often face challenges because of their gender identity or sexual orientation. From information to funding and community groups, a list of supports and resources is provided below:

## Community Groups:

Organization	Programs/Services	Contact
Nogojiwanong Friendship Centre	-Gender Diverse Indigenous Mentor Program, to supports two-spirit and LGBTQ+ indigenous youths and families	<a href="http://nogofc.ca/services/children-youth/building-gender-diverse-communities-project/">nogofc.ca/services/children-youth/building-gender-diverse-communities-project/</a>
Norwood Pride	-Events and community in Township of Asphodel-Norwood	<a href="http://norwoodpride.ca">norwoodpride.ca</a>
Peterborough Pride	-Pride Week, usually mid September	<a href="http://peterboroughpride.ca">peterboroughpride.ca</a>
PFLAG Peterborough	-Support, education, and resources for LGBTQ+ individuals and their families/friends	<a href="http://pflagpeterborough.com">pflagpeterborough.com</a>
Rainbow Youth Program (Peterborough AIDS Resource Network)	For community events, outreach, inclusivity training, etc.	<a href="http://parn.ca">parn.ca</a>
Trans Peer Outreach (CMHA)	-For connecting with other trans/non-binary folk; information/education on gender diversity, relationships, gender affirming healthcare, etc.	<a href="http://cmhahkpr.ca/programs-services/trans-peer-outreach">cmhahkpr.ca/programs-services/trans-peer-outreach</a>

# LGBTQ+ Supports and Resources

## Student Groups:

Organization	Programs/Services	Contact
Fleming Diversity and Inclusion Services	<ul style="list-style-type: none"> <li>-Trans/Non-Binary Student Bursary</li> <li>-Name Changes</li> <li>-Positive Space Education Program</li> </ul>	department.flemingcollege.ca/diversity/gender-sexuality/
Fleming Pride Alliance	<ul style="list-style-type: none"> <li>-Safe place for queer students to learn about, and express their gender and sexuality</li> <li>-Works to make queer services available on campus</li> </ul>	flemingsac.ca/fleming-pride-alliance?hsLang=en
Trent Central Student Association	<ul style="list-style-type: none"> <li>-Gender Affirming Care Grant, to help trans/non-binary students purchase gender affirming items or services</li> </ul>	trentcentral.ca/student-funding
Trent Centre for Women and Trans People	<ul style="list-style-type: none"> <li>-Community based care and mutual aid to support those experiencing gender based marginalization</li> </ul>	trentcwtp@gmail.com trentcwtp.com
Trent Out on Campus	<ul style="list-style-type: none"> <li>-Confidential discussion group for questioning students/students in the process of coming out</li> </ul>	outoncampus@trentu.ca
Trent Queer Collective	<ul style="list-style-type: none"> <li>-Trent community events</li> <li>-Building and strengthening an active queer community at Trent/in Ptbo</li> </ul>	Trentqueercollective@gmail.com trentqueercollective.com

# LGBTQ+ Supports and Resources

## Non-Local Supports

Organization	Programs/Services	Contact
Egale	-Education, advocacy, and professional training	<a href="http://egale.ca">egale.ca</a>
FrancoQueer	-LGBTQ+ supports with French language services	<a href="http://francoqueer.ca">francoqueer.ca</a>
Salaam Canada	-Supports for people who identify as both Muslim and LGBTQ+	<a href="http://salaamcanada.info">salaamcanada.info</a>
Settlement.org	-Guidance for LGBTQ+ migrants and newcomers	<a href="http://settlement.org/ontario/health/sexual-and-reproductive-health/sexual-orientation-and-gender-identity/">settlement.org/ontario/health/sexual-and-reproductive-health/sexual-orientation-and-gender-identity/</a>
YouthLine	-Peer support through phone, text, and online chat	<a href="http://youthline.ca">youthline.ca</a> <a href="tel:18002689688">1-800-268-9688</a> <a href="tel:6476944275">647-694-4275</a>

# LGBTQ+ Supports and Resources

## Changing Sex Designation on ID in Ontario

Ontario allows individuals to change the sex designation on their ID, to either male (M), female (F), or non-binary (X). You can also choose not to have the designation displayed on your ID at all. See below for details (current as of Feb, 2022).

The process is slightly different depending on what kind of ID you're trying to change.

### For Birth Certificates and Registrations:

#### Requirements:

- Your birth must be registered in Ontario
- For people age 15 or younger, applications must be submitted by a parent
- If age 16 or older, you must complete the following:
  - 1.) Application for Change of Sex Designation on a Birth Registration of an Adult
  - 2.) Statutory Declaration for a Change of Sex Designation on a Birth Registration of an Adult
- You must also provide:
  - 1.) a letter signed by a practicing doctor or psychologist
  - 2.) all of your previously issued birth certificates, and copies of your birth registration
  - 3.) an application form for a new birth certificate, along with any required fees
- Parents submitting applications on behalf of their children must submit:
  - 1.) Application for Change of Sex Designation on a Birth Registration of a Child
  - 2.) Statutory Declaration for a Change of Sex Designation on a Birth Registration of a Child



# LGBTQ+ Supports and Resources

- 3.) a consent form, providing the child's written consent
- 4.) a consent form, providing consent for everyone with legal custody of the child, and proof of notice given to all persons with legal access to the child
- Parents must also provide:
  - 1.) a letter signed by a practicing doctor or psychologist
  - 2.) all court orders/separation agreements with information about custody status, access to the child, or provisions re: sex designation of the child
  - 3.) all previous birth certificates and copies of the child's birth registration
  - 4.) an application for a new birth certificate, along with any required fees
- For more information, please visit: [ontario.ca/page/changing-your-sex-designation-your-birth-registration-and-birth-certificate](https://ontario.ca/page/changing-your-sex-designation-your-birth-registration-and-birth-certificate)

## For Driver's Licenses and Photo Cards:

To change designation to M or F:

- Go to a Service Ontario location with an original, valid copy of your birth certificate or registration, with the desired designation
- If you don't have one, you will need to bring two letters: one signed by a doctor or psychologist (licensed in Ontario), stating the doctor has examined or treated you and the change in designation is appropriate; the other must be written by you, stating the change you want to make, along with your full name, address, driver's license/photo card number, and the name/address of the doctor/psychologist who signed the first letter.
- The government does not require surgery before making changes to the sex designation on your ID, but you can provide documents from a recognized specialist instead of a letter from a doctor/psychologist.

# LGBTQ+ Supports and Resources

To change designation to X:

- Go to a Service Ontario location and fill out the required forms—you do not have to bring supporting documents.
- Note: While the Government of Ontario accepts gender neutral ID, if you are applying for a new driver's license, the Ministry of Transportation requires you to self declare 'male' or 'female' on your application. You will need to have the designation changed after.

For more information, please visit: <https://www.ontario.ca/page/change-sex-designation-your-government-ids>

## Changing Your Name on Government ID

In most cases, you will need to obtain a *legal name change* before you can have it changed on your ID. For more information on obtaining a legal name change, please visit: <https://www.ontario.ca/page/change-name>

Note: Under Ontario's *Change of Name Act*, legal name changes are published in The Ontario Gazette. This makes name changes searchable online. If you identify as transgender, First Nations, Inuit, or Metis, you can request an exemption so your name change is not included.

The information below is current as of February, 2022.

## Changing Your Driver's License or Photo Card:

- Go to a Service Ontario Centre, and bring your current driver's license/photo card, along with original documents that include your legal name, date of birth, and signature. A full list of acceptable documents can be found at <https://drivetest.ca/licences/acceptable-id-documents/>



# LGBTQ+ Supports and Resources

## Changing Your Birth Certificate

A guide for changing your legal name on your birth certificate is available at:  
<https://www.rainbowhealthontario.ca/trans-health-knowledge-base/how-do-i-legally-change-my-name-on-a-birth-certificate-in-ontario/>

## Fighting Landlord Discrimination

In Ontario, it is illegal for landlords to discriminate against people based on their gender identity or sexual orientation. For more information about landlord discrimination, see pages 48—49, and page 81.

# Supports and Resources for Newcomers

Migrants, refugees, and other newcomers can often face challenges because of their background or migration status. From information to funding and community groups, a list of supports and resources is provided below:

## Community Groups:

Organization	Programs/Services	Contact
The New Canadians Centre	<ul style="list-style-type: none"> <li>-Immigration and settlement support</li> <li>-Resettlement Assistance Program</li> <li>-Employment support</li> <li>-English language lessons</li> <li>-Community networking</li> </ul>	nccpeterborough.ca 705-743-0882 info@nccpeterborough.ca
Trent Central Student Association	-Healthcare coverage through student benefits plan	<a href="https://trentcentral.ca/benefits">https://trentcentral.ca/benefits</a>
Trent International Student Association	-Advocacy, community events, networking	tisatrentu@gmail.com
Trent World University Service of Canada	<ul style="list-style-type: none"> <li>-Community networking</li> <li>-Advocacy on education, migration, and int'l development</li> </ul>	wuscattrent@gmail.com
Fleming College International Student Services	<ul style="list-style-type: none"> <li>-Academic advising</li> <li>-Career supports</li> </ul>	international@flamingcollege.ca flamingcollege.ca/international-education

# Supports and Resources for Newcomers

Migrants, refugees, and other newcomers can often face challenges because of their background or migration status. From information to funding and community groups, a list of supports and resources is provided below:

## Resource Guides and Legal Information:

Organization	Programs/Services	Contact
Community Legal Education Ontario (CLEO)	-Guidance, resources, and information around Canadian immigration law	<a href="http://cleo.on.ca/en/resources-and-publications/pubs?language=en&amp;field_legal_topic_tid_i18n=91">cleo.on.ca/en/resources-and-publications/pubs?language=en&amp;field_legal_topic_tid_i18n=91</a>
Settlement.org	-Comprehensive information on housing, employment, immigration guidelines and more	<a href="http://settlement.org">settlement.org</a>
Steps to Justice	-Guidance and resources around Canadian immigration law	<a href="http://stepstojustice.ca/legal-topic/immigration">stepstojustice.ca/legal-topic/immigration</a>

# Supports and Resources for Seniors

Seniors can often face challenges because of their age or ability. From information to funding and community groups, a list of supports and resources is provided below:

## Community Groups and Services

Organization	Programs/Services	Contact
Age Friendly Peterborough	-City planning to support seniors	705-748-8830 ext. 3227 peterborough.ca/en/city-services/age-friendly-peterborough.aspx
Community Care Peterborough	-Help with transportation -Meals on Wheels -Diner's Club -Fall prevention and exercise classes	705-742-7067 commcareptbo.org peterborough@commcareptbo.org
Community Living Peterborough	-Family and employment services -Respite Now mobile app, for connecting families to respite care	705-743-2411 clth.ca
Peterborough Public Health	-Ontario Seniors Dental Care Program (for low income seniors)	705-743-1000, Ext. 321 info@peterboroughpublichealth.ca
Peterborough Transit	-Ride With Me program, pilot program for helping seniors learn public transit	705-745-0525 ext. 2888 TransitAccessibleServices@peterborough.ca

# Supports and Resources for Seniors

## Seniors Housing and Retirement Residences

Organization	Programs/Services	Contact
Applewood Retirement Residence	-Market rate suites and dining services	705-749-1500
Auburn Retirement Village	-Market rate community for retirees	705-742-6492
Canterbury Gardens Retirement Residence	-Market rate suites	705-876-1414
Chartwell Jackson Creek Retirement Residence	-Market rate suites -Supportive living -Assisted living	705-748-1928
Empress Gardens	-Market rate suites	705-876-1314
Kawartha Heights Retirement Living	-Market rate suites	705-874-6880
KPP Towerhill Village	-Supportive housing	705-745-4122
Marycrest	-Market rate suites -Subsidized suites (must apply through Housing Access Ptbo)	705-876-6111

# Supports and Resources for Seniors

## Seniors Housing and Retirement Residences

Organization	Programs/Services	Contact
Peterborough Housing Corporation	-Market rate units -Affordable units -Subsidized housing units (must apply through Housing Access Ptbo)	705-742-0439
Peterborough Retirement Residence	-Market rate units -Personal support, mobility assistance	705-748-5343
Princess Gardens Retirement Residence	-Market rate suites	705-750-1234
Royal Gardens Retirement Residence	-Market rate suites	705-741-6036
Rubidge Retirement Residence	-Market rate suites	705-748-4000
Sherbrooke Heights	-Market rate suites	705-750-1020
St Giles Seniors Residence	-Independent living -Affordable units	705-743-8660
St John's Centre Retirement Living	-Affordable housing -Personal support services	705-749-0757



# Supports and Resources for Seniors

## Social Groups and Activity Centres

Organization	Programs/Services	Contact
Activity Haven	-Various sports and recreation programs	705-876-1670
Mapleridge Recreation Centre	-Line Dancing -Yoga / Zumba	705-742-1481
Northminster United Church	-Seniors Lunch Club (Sept - Jun) (on-hold during COVID)	705-741-4271

# Toolkit Contact List:

## Community Agencies:

- **CCRC (Community Counselling and Resource Centre):**  
Phone:(705) 743-2272  
Text: (705) 930-9301  
ccrc-ptbo.com
- **CCRC Community Service Orders:**  
540 George Street North  
Phone:(705) 743-2272  
Text: (705) 930-9301  
creditcounselling@ccrc-ptbo.com  
creditcounsellingptbo.ca
- **John Howard Society Peterborough**  
(705) 743-8331  
jhsptbo@jhsptbo.com  
johnhoward.on.ca
- **OPIRG Peterborough (Ontario Public Interest Research Group)**  
Rm 102 at Sadleir House, 751 George Street N  
(705) 741-1208  
opirg@trentu.ca  
opirgptbo.ca



# Toolkit Contact List:

## Credit Counselling and Financial Guidance:

- **Credit Canada**  
1-800-267-2272  
[creditcanada.com](http://creditcanada.com)

## Employment Assistance:

- **CCRC Employee Assistance Program:**  
459 Reid Street  
705-742-4258  
[ccrc-ptbo.com/programs/employee-assistance-program](http://ccrc-ptbo.com/programs/employee-assistance-program)
- **EPC Peterborough (Employment Planning & Counselling):**  
418 Sheridan Street  
(705) 748-9110  
[epcjobs.ca](http://epcjobs.ca)

# Toolkit Contact List:

## Government Services:

- **ACSD (Assistance for Children with Severe Disabilities) Office:**  
850 King Street W, Oshawa, ON  
(905) 440-1030  
[oshawa.odsp@ontario.ca](mailto:oshawa.odsp@ontario.ca)
- **Ministry of Transportation (Drive Test)**  
749 Erskine Avenue  
1-888-570-6110
- **ODSP Office Peterborough:**  
Peterborough Square, 2nd Floor  
360 George Street N  
(705) 742-9292  
[ODSP.Peterborough@ontario.ca](mailto:ODSP.Peterborough@ontario.ca)  
[mcss.gov.on.ca/en/mcss/programs/social/odsp/contacts/index.aspx](http://mcss.gov.on.ca/en/mcss/programs/social/odsp/contacts/index.aspx)
- **Ontario Works Office Peterborough:**  
178 Charlotte Street, in the Charlotte Mews  
(705) 748-8830
- **Service Canada (Peterborough):**  
219 George Street N  
1-800-622-6232
- **Service Ontario (Peterborough):**  
Robinson Place, 1st Floor  
300 Water Street  
(705) 755-1342  
[ontario.ca/locations/serviceontario/robinson-place-peterborough](http://ontario.ca/locations/serviceontario/robinson-place-peterborough)

# Toolkit Contact List:

## Health Supports:

- **CCRC Counselling:**  
459 Reid Street  
(705) 742-4258  
[ccrc-ptbo.com/programs/counselling](http://ccrc-ptbo.com/programs/counselling)
- **CMHA (Canadian Mental Health Association):**  
415 Water Street  
(705) 748-6687  
[cmhahkpr.ca](http://cmhahkpr.ca)
- **PARN:**  
159 King Street, Suite 302  
705-749-9110  
[parn.ca](http://parn.ca)
- **Peterborough Elder Abuse Prevention Network:**  
(705) 876-1122 ext.327  
[centraleast@elderabuseontario.com](mailto:centraleast@elderabuseontario.com) or [info@elderabuseontario.com](mailto:info@elderabuseontario.com)  
[peapn.com](http://peapn.com)
- **Peterborough Youth Services:**  
459 Reid Street  
(705) 743-1681  
[pysyouth@pysonline.ca](mailto:pysyouth@pysonline.ca)  
[pysonline.ca](http://pysonline.ca)

# Toolkit Contact List:

## Housing Support Services:

- **CCRC Housing Resource Centre:**  
540 George Street North  
Phone: (705) 743-2272  
Text: (705) 230-0957  
hrc@ccrc-ptbo.com  
ccrc-ptbo.com
- **Landlord and Tenant Board (Peterborough):**  
300 Water Street  
Phone: 1-888-332-3234  
Fax: 1-888-377-8808  
sjto.ca/ltb

## Insurance Agencies:

- **The Insurance Bureau of Canada**  
www.ibc.ca

## Legal Assistance:

- **Centre for Equality Rights in Accommodation**  
1-800-263-1139 ext. 1  
cera@equalityrights.org  
equalityrights.org/cera
- **Peterborough Community Legal Centre**  
4th floor, 150 King Street  
(705) 749-9355  
ptbo-clc.org

# Toolkit Contact List:

- **The Human Rights Legal Support Centre:**  
1-866-625-5179
- **The Human Rights Tribunal of Ontario:**  
htro.ca  
1-866-598-0322
- **Rental Housing Enforcement Unit:**  
1-888-772-9277

## Public Services:

- **Peterborough Police:**  
500 Water Street  
(705) 876-1122  
[peterboroughpolice.com/en/index.aspx](http://peterboroughpolice.com/en/index.aspx)
- **Peterborough Public Library:**  
345 Aylmer Street  
(705) 745-5382  
[ptbolibrary.ca](http://ptbolibrary.ca)
- **Peterborough Public Library (Delafosse Branch):**  
729 Park Street S  
(705) 745-8653

# Toolkit Contact List:

## Shelters:

- **Peterborough Centralized Shelter Intake:**  
Peterborough Social Services  
178 Charlotte Street in Charlotte Mews (9 AM - 3 PM)  
705-748-8830 (from 8:30 AM - 4:30 PM, Monday to Friday)  
705-926-0096 (from 4:30 PM - 8:30 AM, Monday to Friday + all hours  
Saturday and Sunday)
- **Brock Mission:**  
114 Murray Street  
705-748-4766 ext. 1  
brockmission.ca
- **Cameron House:**  
738 Chemong Road  
705-748-4766 ext. 2  
brockmission.ca
- **The Overflow Shelter:**  
175 Murray Street  
705-761-1875
- **Youth Emergency Shelter (YES):**  
196 Brock Street  
705-748-3851  
yesshelter.ca  
info@yesshelter.ca
- **YWCA Crossroads:**  
Shelter: 705-743-4135  
Crisis and Support Line: 1-800-461-7656 (call) or 705-991-0110 (text)  
[ywcapeterborough.org/programs-services/crossroads-shelter/](http://ywcapeterborough.org/programs-services/crossroads-shelter/)



# Toolkit Contact List:

## Transportation Services:

- **B!KE:**  
293 George Street N  
(705) 775-7227
- **Call a Cab:**  
(705) 745-2424
- **Capitol Taxi:**  
(705) 742-4242
- **Community Care Peterborough:**  
185 Hunter Street E  
(705) 742-7067  
[peterborough@commcareptbo.org](mailto:peterborough@commcareptbo.org)  
[commcareptbo.org](http://commcareptbo.org)
- **Fleming Student Administrative Council - Transit:**  
[info@flemingsac.ca](mailto:info@flemingsac.ca)  
[flemingsac.ca/transportation](http://flemingsac.ca/transportation)
- **Peterborough Handi-Van:**  
(705) 740-6797  
[peterborough.ca/en/city-services/handi-van-service.aspx#](http://peterborough.ca/en/city-services/handi-van-service.aspx#)
- **Peterborough Transit:**  
190 Simcoe Street  
(705) 745-0525  
[twitter.com/ptbo\\_transit](https://twitter.com/ptbo_transit)  
[peterborough.ca/en/city-services/transit.aspx](http://peterborough.ca/en/city-services/transit.aspx)
- **Trent Central Student Association - Transit:**  
[bus@trentcentral.ca](mailto:bus@trentcentral.ca)  
[trentcentral.ca/transit](http://trentcentral.ca/transit)

## Housing Resource Centre Client Feedback Survey

### How did we do?

Thank you for taking the time to complete our Client Feedback Survey. Your answers will help improve our services. Your responses are anonymous and won't affect the services you receive.

If you are filling out this form electronically, please click the appropriate boxes and email your form to **[hrc@ccrc-ptbo.com](mailto:hrc@ccrc-ptbo.com)**.

If you are filling out this form on paper, please check the appropriate boxes and place your form in the **Client Feedback Box** located in the Resource Room, or the **brown metal mailbox** outside the front door of the building.

#### 1) What service(s) did you access today?

- Housing Help Clinic and/or Drop-In services
- Help to search for housing
- Eviction Prevention Services
- Emergency Financial Assistance
- Resource Room (phones, computers, etc.)
- Listings
- Other \_\_\_\_\_

#### 2) What did we do well?

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#### 3) What did we do well?

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**4) Please put a checkmark in the appropriate boxes:**

	Yes	No	Some-what	Not Applicable/ Choose not to answer
Did you feel welcome at HRC?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Were the services easy to access?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Did you have any problems accessing our services?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Was the staff respectful?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Was the staff knowledgeable?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Did you receive the service, help or information you needed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you learn any new skills, or receive any new information to help you manage your situation better?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Did HRC help you understand landlord and tenant rights and responsibilities?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has the quality or stability of your housing improved as a result of receiving services at HRC?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Was your overall experience at HRC positive?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**5) Is there anything else you want us to know?**

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**Thank you!**