

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 Having an out of date address on your ID may create issues when you go to use it.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

Things To Have: Getting ID

- **Order online:**

Go to 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, 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, 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
- For questions, or more information about your birth certificate, you can visit serviceontario.ca or call [1-800-461-2156](tel:1-800-461-2156)

Driver's License:

- You can get your driver's license renewed online at 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
- For questions, or more information, you can visit drivetest.ca or call [1-888-570-6110](tel:1-888-570-6110) or [1-800-461-2156](tel: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 (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

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

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
 - 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

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

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

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

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
- For Yahoo: help.yahoo.com/kb/sign-account-sln2056.html
- For Microsoft Outlook: [lifewire.com/create-new-outlook-email-1170658](https://lifelwire.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

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

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

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

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

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"> -Overdue rent/mortgage -Electricity -Water/sewer -Gas -Property tax -Last month's rent -Moving expenses -Apply through Ptbo Social Services: 705-748-8830 	<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: 1-855-487-5327</p>	<p>A monthly credit applied to electricity bills, between \$35 and \$75 a month</p> <p>Apply through CCRC at 705-743-2272</p>	<p>A last resort fund for those with emergency housing needs that cannot access any other services.</p> <p>Apply through CCRC at 705-743-2272</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 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 or contact their office at 705-748-1524

Financial Aid at Fleming College can be reached at 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

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

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

What credits are available?

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

Supporting Your Income: Tax Credits

Tax Credit	Information	Link
Pension and Savings Plans:	<ul style="list-style-type: none"> 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. You may also be able to claim your Canada Pension Plan (CPP) contributions as a credit 	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
Employment Expenses:	<ul style="list-style-type: none"> 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. Some work expenses might be covered as a credit under the Canada Employment Amount. You may also be able to claim some of your EI premiums as a credit. 	canada.ca/en/revenue-agency/services/forms-publications/publications/t4044/employment-expenses.html
Education Expenses:	<ul style="list-style-type: none"> You may be able to access to help cover you or your child's education. Things like tuition, student loan interest, moving expenses for post-secondary students, etc. In some cases, your child may have eligible deductions which they can transfer to you. 	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
Provincial Tax Supports:	<ul style="list-style-type: none"> For things like: dependents, medical expenses, CPP contributions, disabilities, interest on student loans, and support for low income families/individuals. There are also specific credits for things like: childcare, donations to a political party, public transit use (for seniors), and energy/property tax payments. 	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
The Climate Action Incentive:	<ul style="list-style-type: none"> 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. 	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

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

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

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

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

Supporting Your Income:

Food Access

1 in 6 households in Peterborough experience food insecurity¹.

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

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

¹Peterborough 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 commcareptbo.org/service/meals-on-wheels
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 nourishproject.ca/
Peterborough Gleans: Organizes trips to pick fruits and vegetables donated by local farmers	705-749-9977 gleaning@nourishproject.ca

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
Good Neighbours Care Centre	164 Sherbrooke Street Req. ID and proof of income
Salvation Army	256 Simcoe Street
St Vincent DePaul	256 Murray Street
St. Vincent DePaul– Sacred Heart	208 Romaine Street
St. Luke’s Anglican Church	566 Armour Road
YES Shelter Food Bank	196 Brock Street 705-748-3851 Ages 16 to 24
Fleming SAC Emergency Student Food Bank	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

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

johnhoward.on.ca/peterborough/services/community-mediation/

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

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:		
Total		

Making Your Housing Plan:

Considering Roommates

Searching for Roommates:

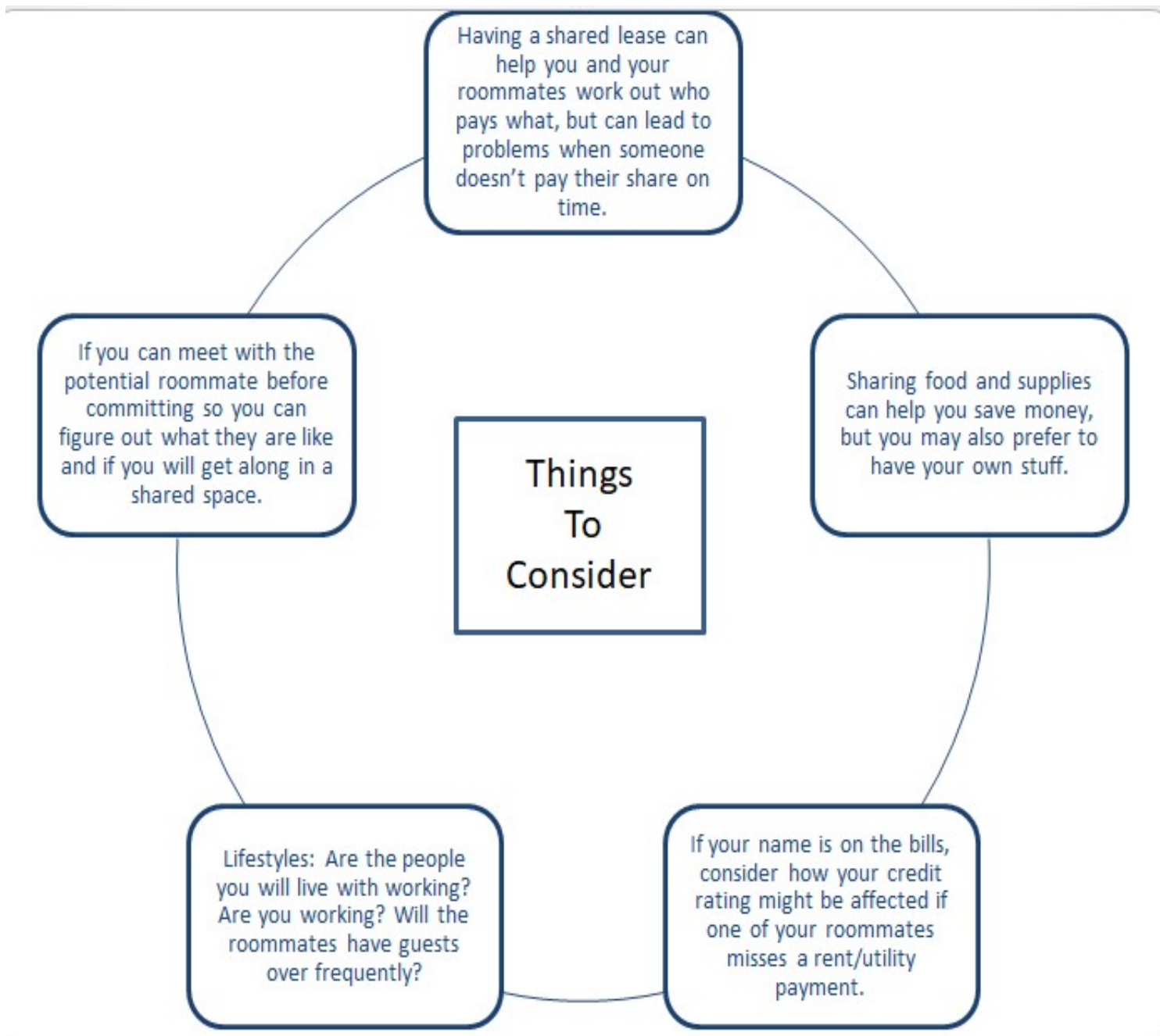
Sharing a place with others can help cut down on costs or make renting more affordable. For others, roommates make renting more enjoyable, or helps them keep on top of housework; some find roommates are frustrating and make renting harder. It depends on who you're renting with and what your needs are.

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

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**