

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 Having an out of date address on your ID may create issues when you go to use it.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

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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

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- **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.

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- 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

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 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.

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- **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.

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- 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.

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- 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