
RENTING

A HOME IN MANITOBA



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A Literacy Partners of Manitoba publication

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YOU CAN RENT A HOME

Everyone needs a place to live. You can buy a **home** or you can **rent** one from an owner or company. Most people start by renting a home. Your home may be a house, an apartment, a townhouse or a room.

When you rent a home you are the **tenant** and the owner is the **landlord**. You pay the **landlord** money each month to live in the home.

You may be a newcomer to Manitoba or you may have lived here a long time. People of all ages, cultures and lifestyles rent homes every day. People like you!



How can I rent a home?

To rent a home in Manitoba you should have:

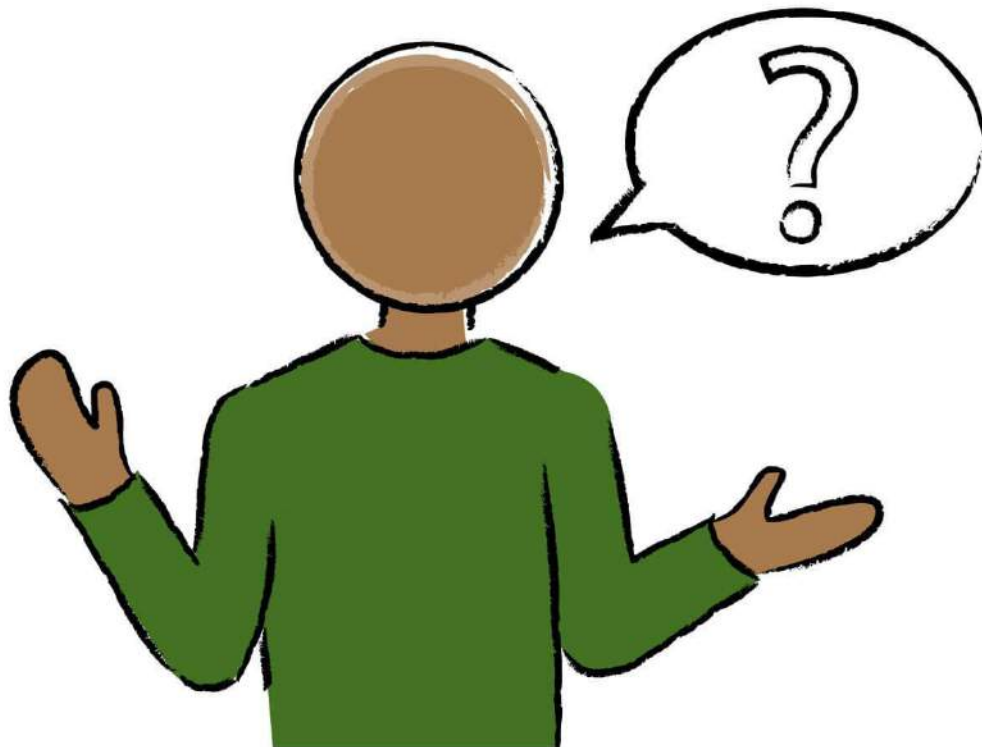
- an income
- a rental history

Income is money you get every month. You can have income from a job, Employment and Income Assistance or other kind of support. Savings can also count as income.

Your **rental history** is a record of homes you have rented in the past. Landlords will check for reports filed against you for not paying rent or causing damage.

Having income and a good rental history makes it easier to rent a home.

If you do not have an income or rental history you may need a **Guarantor**. This person submits a **rental application** along with yours. They guarantee you will pay your rent and are responsible if you do not.



GETTING STARTED

It will help if you have a budget and plan. It is good to know:

- how much you can afford to pay each month
- how many bedrooms you need
- where you want to live
- the style of home you want

Do I need a budget?

Everyone needs a budget. A budget is a plan for using your money carefully. It shows your income and where you spend money. You should not spend more than you get.

Monthly housing costs will be a big part of your budget. In addition to rent, you may need to pay for:

- **utilities** (electricity, heat and water)
- phone, cable and internet
- parking

A. Your Income (what I get):	
Total Income:	\$
B. Money for Rent & Utilities:	
	\$
C. Basic Expenses (what I need):	
	\$
D. Savings	
	\$
E. Total Expenses & Savings: B + C + D	
	\$
F. Extra Money (what I want): A - E	
	\$

How much should I spend on rent?

Most people try to spend about 30% of their monthly income on housing. The rent you pay depends on the size, location, style and condition of the home you choose. Rental homes are sometimes called living **units**.

Size

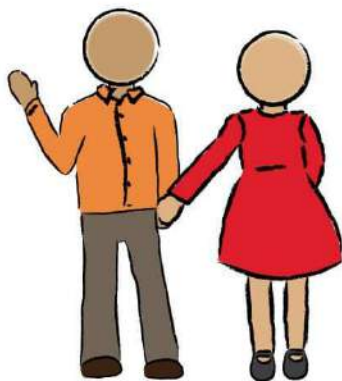
Homes vary in size from one room to three or four bedrooms. How many bedrooms you need depends on how many people live with you, their ages and whether they are male or female. **The National Occupancy Standards (NOS)** rules say you need one bedroom for:



each boy 5 years or older



each girl 5 years or older



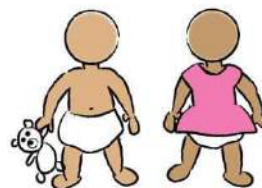
each adult couple living together



single adults 18 years and over



children under 5 years and older children of the same sex can share a bedroom



Location

Every neighbourhood is different. Safety and nearby services are things to think about when choosing where you want to live. You may want to be close to:

- schools and day care
- your workplace
- bus routes and shopping

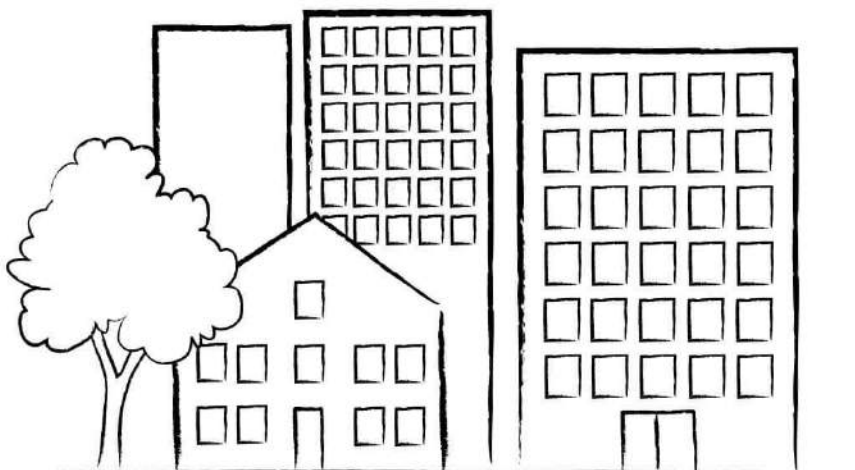


Style

You can choose from many styles of homes.

Apartments or suites

These are living units in a large building or house. An apartment may be a bachelor with no separate bedrooms or it could have one, two or three bedrooms.



Houses

Stand alone homes usually with two or more bedrooms, a yard and a garage or shed.



Townhouses

Homes attached to other units in a row or on top of one another. They may have a yard and garage.



Rooms

A single room in a house. The bathroom and kitchen are usually shared.



HOUSING COSTS

The amount of rent you pay also depends on the housing option you choose. You can rent a home in the **private market**, become a member of a **co-operative** or apply for **subsidized housing**.

Private market housing

These are rental units developed by a private company for profit. Most available rental homes are in the private market. Private market rental rates vary. Private market housing is regulated by the **Residential Tenancies Act**.

Co-operative Housing

These are non-profit units. Residents decide collectively how to take care of the units and common areas. You apply to be a member and pay a membership share fee if you are accepted. Co-operative housing is regulated by the **Co-operatives Act**.

Subsidized Housing

This is a government funded program that helps reduce rent if your income is low. It is called **rent-geared-to-income (RGI)**. RGI homes can be in private, co-operative or government housing units.

Can I get a subsidized rental home?

The government has rules for deciding who can get rent-g geared-to-income housing. Everyone has to fill out an application. You will be asked about who will be living with you, your income, rental history and special needs. If you **qualify** you will have to wait for a home to be available.

Some housing agencies offer RGI assistance.

Manitoba Housing and Community Development

204 - 945 - 4663

www.manitoba.ca/housing

Winnipeg Housing and Rehabilitation Corporation

204 - 949 - 2880

www.whrc.ca

Murdoch Management

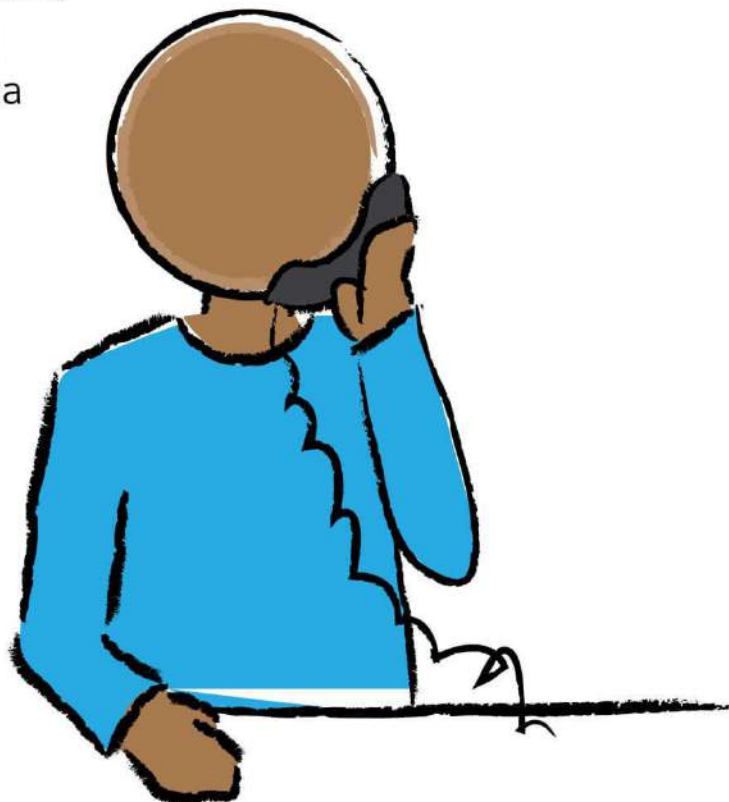
204 - 982 - 2000

www.lifelease.ca

SAM Management

204 - 942 - 0991

www.SAM.mb.ca



What if I don't have any income?

You may qualify for the Manitoba government Employment and Income Assistance (EIA) program. You must apply and be accepted before receiving help.

Manitoba Family Services

Employment and Income Assistance (EIA)

1 - 877 - 812 - 0014

www.gov.mb.ca/fs/assistance/eia.html



LOOKING FOR A HOME TO RENT

When you know how much rent you can pay and where you want to live, you are ready to start looking.

Where should I look?

There are many ways to find a place to rent. You can start by looking in neighbourhoods you like. If you see a 'for rent' or 'now leasing' sign you can contact the landlord or company.

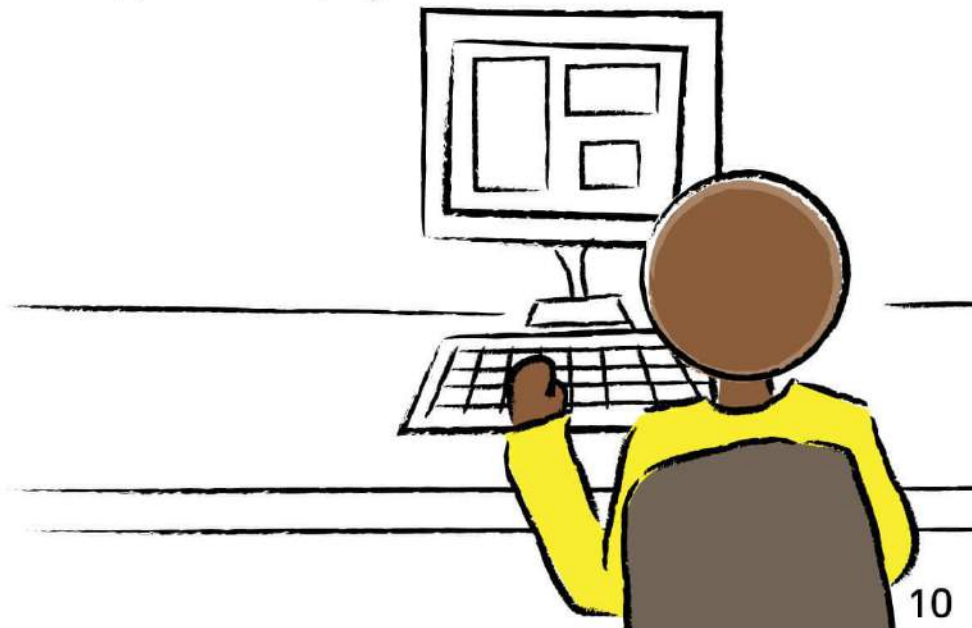
You can also check notice boards in grocery stores, look at newspaper listings, go online or get agency help.

Newspaper listings

- daily newspapers like Winnipeg Free Press Marketplace
- community and cultural newspapers
- renters guide publication found in grocery stores and other community locations

Online listings

- www.winnipegrentnet.ca
- www.marketplace.winnipegfreepress.com
- www.kijiji.ca/winnipeg



Where can I get agency help?

Many agencies in the community are set up to help groups of people with similar needs. They can help you find a place and help you apply.

Newcomers to Canada

New Journey Housing

204 - 942 - 2238

www.newjourneyhousing.com

Persons or Families with Disabilities

Independent Living Resource Centre

Phone & TTY: 204 - 947 - 0194

www.ilrc.mb.ca

First Nations and Métis

Eagle Urban Transition Centre

1 - 866 - 345 - 1883

www.eagleutc.com

Women and Families

West Central Women's Resource Centre

204 - 774 - 8975

www.wcwrc.ca

Seniors

Age and Opportunity

Winnipeg Housing Directory for Older Adults

204 - 956 - 6440

www.ageopportunity.mb.ca

Youth

Resource Assistance for Youth (RaY)

Housing and Support Services

204 - 783 - 5617

www.rayinc.ca

GOING TO SEE RENTAL HOMES

Finding a place to rent takes time and effort. Always go to see the unit before renting. It is important to make sure it is a real offer. Try to see more than one place to compare.

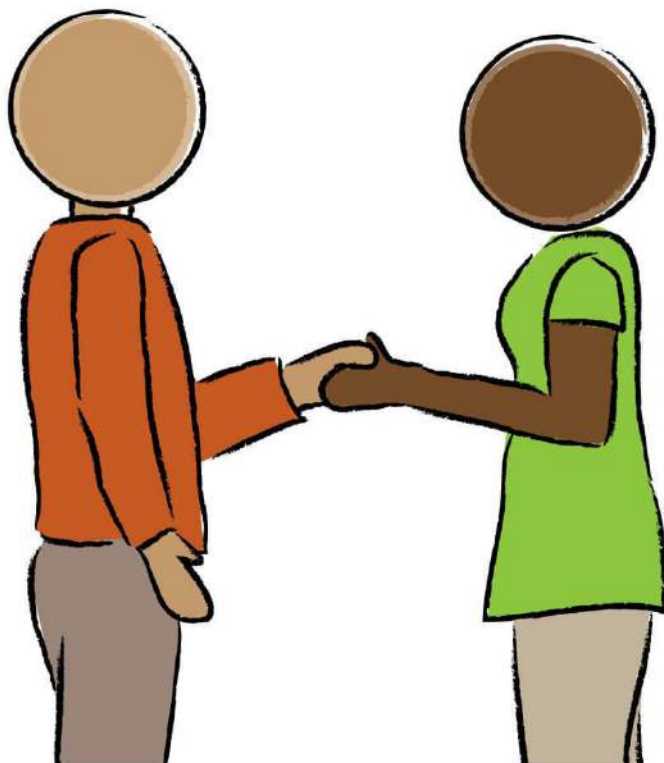
When you find a place you like make an appointment to see it as soon as you can. Many people may want to rent the same unit and it helps to be first.

Call the landlord and ask to see the unit.

- call from a quiet place after 9 in the morning and before 9 at night
- write down the date, time and place of the appointment
- thank the landlord

Think about your appointment before you go.

- be on time
- dress as you would for a job interview
- make a list of questions you want to ask the landlord



What should I ask the landlord?

Ask questions that will help you decide if you want to rent the place. Bring your list with you. It helps if you take notes to review later. Your list might look like this.

Questions to Ask

Rental costs

- what is the total amount of rent and when is it due
- what is the amount of the security deposit and when is it due
- are utilities and other services included

Tenant Rules

- are pets allowed
- can you paint or put up shelves
- is smoking allowed
- when can you use the laundry facilities
- what are the rules about noise and disturbances

Contacts

- is a caretaker on site
- who do you call for repairs or emergencies
- who do you call if other tenants break the rules

Notes

What should I look for?

Look to see if the building is clean and in good repair outside and inside. When you are in the unit make sure that:

- the fridge and stove work
- the toilet flushes and does not leak
- the water taps work
- water drains from the sink and bathtub



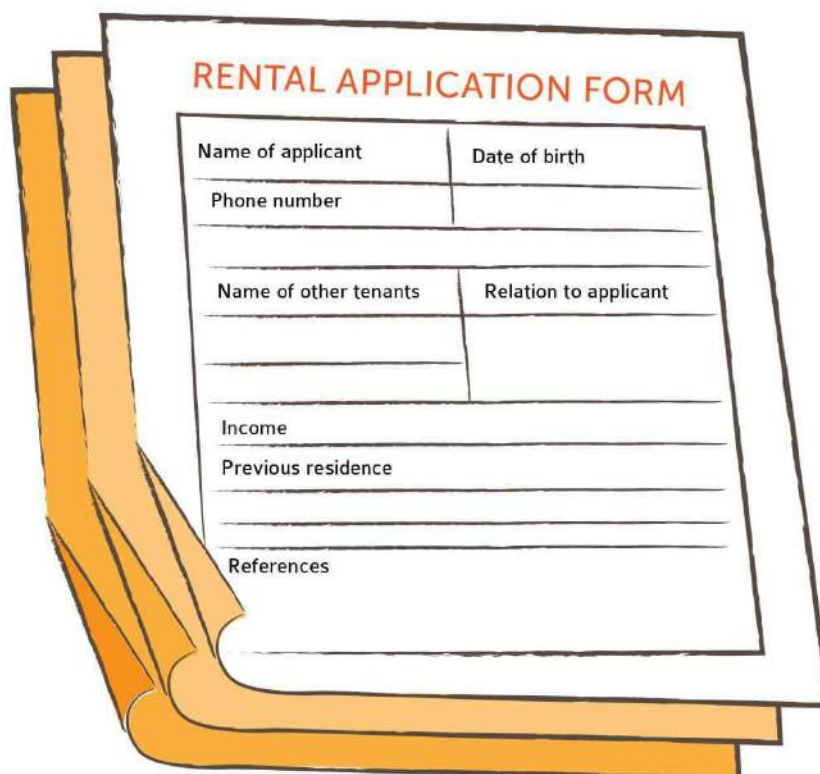
APPLYING FOR THE HOME YOU WANT

Finding a place you want to rent is the first step in getting a home. The next step is filling out a rental application and paying a **security deposit**.

What is the rental application?

The rental application asks questions that help the landlord decide if you will be a good tenant. Landlords want to know if you can pay your rent and take care of the home. The landlord can check your **credit report** and rental history. The rental application asks for:

- your name, address and telephone number
- your monthly income
- where you work or where you get your money
- your rental history or the application of your Guarantor if you need one
- the names and contact information of people who can say you will be a good tenant



RENTAL APPLICATION FORM

Name of applicant	Date of birth
Phone number	
Name of other tenants	Relation to applicant
Income	
Previous residence	
References	

What are my rights?

The **Canadian Human Rights Act** is a law that gives everyone in Canada the right to be treated equally.

You cannot be asked about:

- race, colour, ethnic origin, ancestry or place of origin
- age, citizenship, marital status, family status, sex or sexual orientation
- religion, beliefs or handicaps

This means a landlord cannot ask personal questions like:

- where do you come from
- are you married, single or divorced
- what is your religion

What is a security deposit?

You will be asked to pay 50% of one month's rent either when you apply or when you are approved. The security deposit is used to pay for damage caused while you are renting. The landlord can hold the money until you move out.

The landlord can keep your security deposit if you are approved and do not move in. Ask the landlord to return your security deposit if you are not approved. Only give out one security deposit at a time.



What if I don't get the place?

There could be many applications for the same unit. You may have to apply for more than one place before you are approved.

Your application can be refused if you do not have a good rental history. Your application cannot be refused for reasons in the Canadian Human Rights Act or because you get Employment and Income Assistance or other social support.

If you think your application has been refused unfairly you can ask for help.

Manitoba Human Rights Commission

1 - 888 - 884 - 8681



SIGNING THE TENANCY AGREEMENT

You sign a **Tenancy Agreement** when your application is approved. It is very important to read the agreement carefully and know what it says. You can ask someone to help you with this before you sign it. Keep a copy in a safe place.

The Tenancy Agreement is a legal agreement between you and your landlord. It is also called a **lease**. Your lease will list the things that you and your landlord agree to including:

- the length of the rental or **term of the lease** – month to month or one year
- the amount of rent and what utilities and services are included
- the day of the month when rent is due
- the name and address of where to send or deliver the rent
- when the landlord can increase the rent and by how much
- tenant rules
- how to end the lease



What are my responsibilities?

Tenants agree to:

- pay the rent on time
- keep the home clean
- inform the landlord of any problem or emergency
- pay for damage caused while you are renting
- let the landlord into your home to make repairs when you are given 24 hrs. advance notice
- follow all the tenant rules

What are the landlord's responsibilities?

Landlords agree to:

- make sure the electricity, heat and water work
- keep the building safe and in good repair
- repair your unit, **appliances** or anything included in your lease that does not work
- make emergency repairs
- get rid of bed bugs or other pests with your help
- give you 24 hrs. notice before entering your home to make repairs



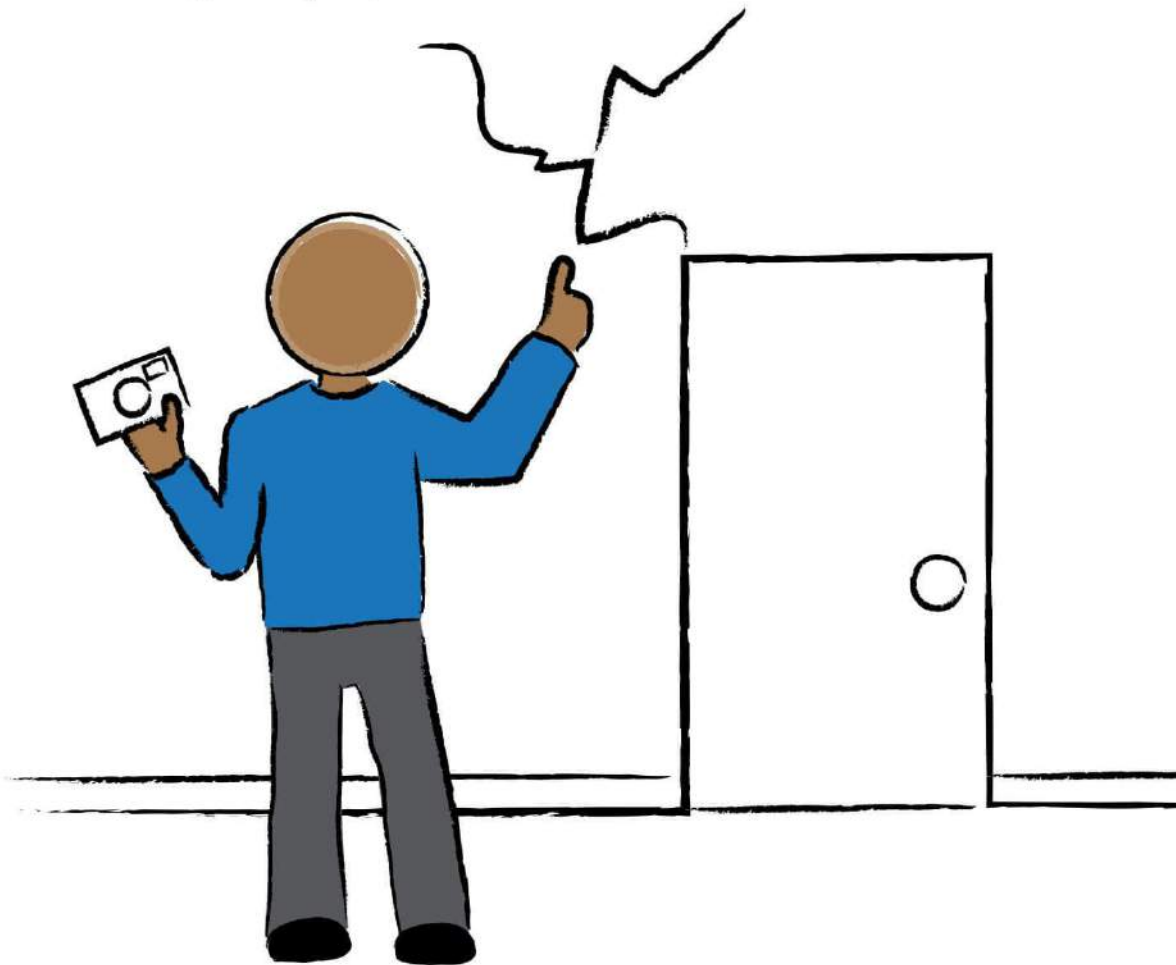
What is a condition report?

The **condition report** is another important step in renting a home. You should always get a condition report and keep a copy with your lease. This report describes the condition of the home before you move. You cannot be charged for damage that was there before you moved in.

Your landlord may do a condition report when you sign the lease. If it is not done, you can ask the landlord to do it with you. Walk through the home and note if:

- the home is clean and safe
- painting or repairs need to be done

It is a good idea to take photos with the report. Photos can also show the condition of the unit if you do not have a written report.



PAYING RENT

Rent is paid on the same day every month. The due date is in your lease. Make a note of the date on a calendar and remember to always pay your rent on time. Rent can be paid in many ways.

Cash

Deliver cash to your landlord or rental company each month. Always ask for a receipt if you pay with cash.

Cheques

Make one out each month. Mail it before the due date or deliver it on or before the due date. Make sure you have enough money in your bank account to cover the cost.

Post-dated cheques

These are made out for each month of the year and given to your landlord. Your landlord can cash one cheque each month on the due date.

Certified cheques

These are issued by your bank for a fee.

Direct payment

Money is sent from your bank account to your landlord's account each month. Your bank can help you set this up with your landlord.

Will my rent payments change?

Rent can be increased every 12 months. The Manitoba government sets the allowed rate of increase.

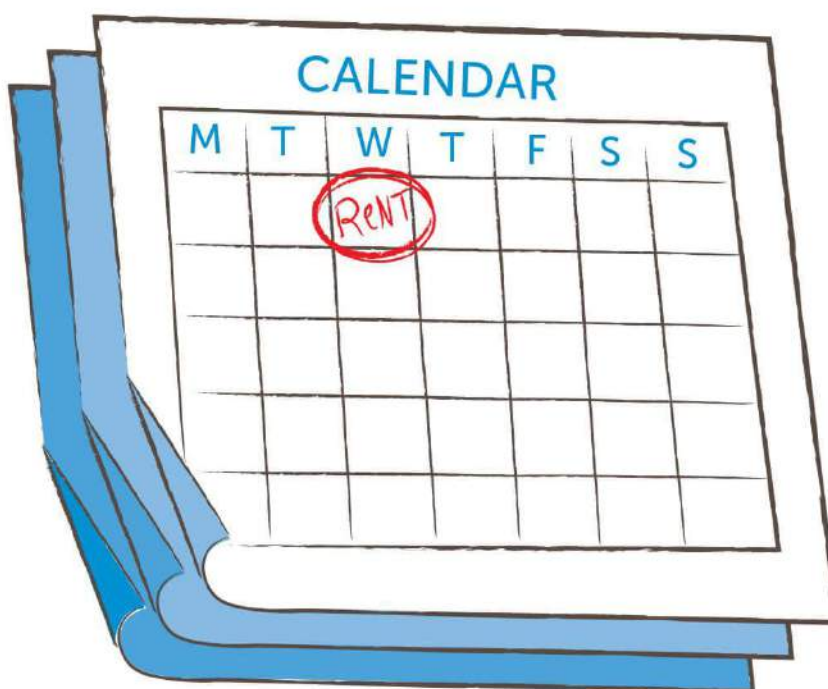
Your landlord must follow government rules for increasing rent and give you 3 months written notice before an increase is made. The rules are in place to make sure rent increases are fair.

You should keep records of the rent you pay. You will be asked to show the amount of your rent payments each year on your Income Tax form.

What if I don't pay my rent?

Pay your rent every month even if you are waiting for repairs to be done. If your payment is late you can be charged a penalty fee. If you don't pay your rent:

- you can get a **Notice of Termination** after 5 days which can lead to eviction
- you will have a bad rental history making it hard to rent a home in the future



Can I get help to pay my rent?

You may qualify for a Manitoba government rent assistance program.

Manitoba Family Services

1 - 866 - 626 - 4862

www.gov.mb.ca/fs/services.html

What if I can't manage my money?

You can get help to make a plan for using your money wisely. This service is free.

Community Financial Counselling Services

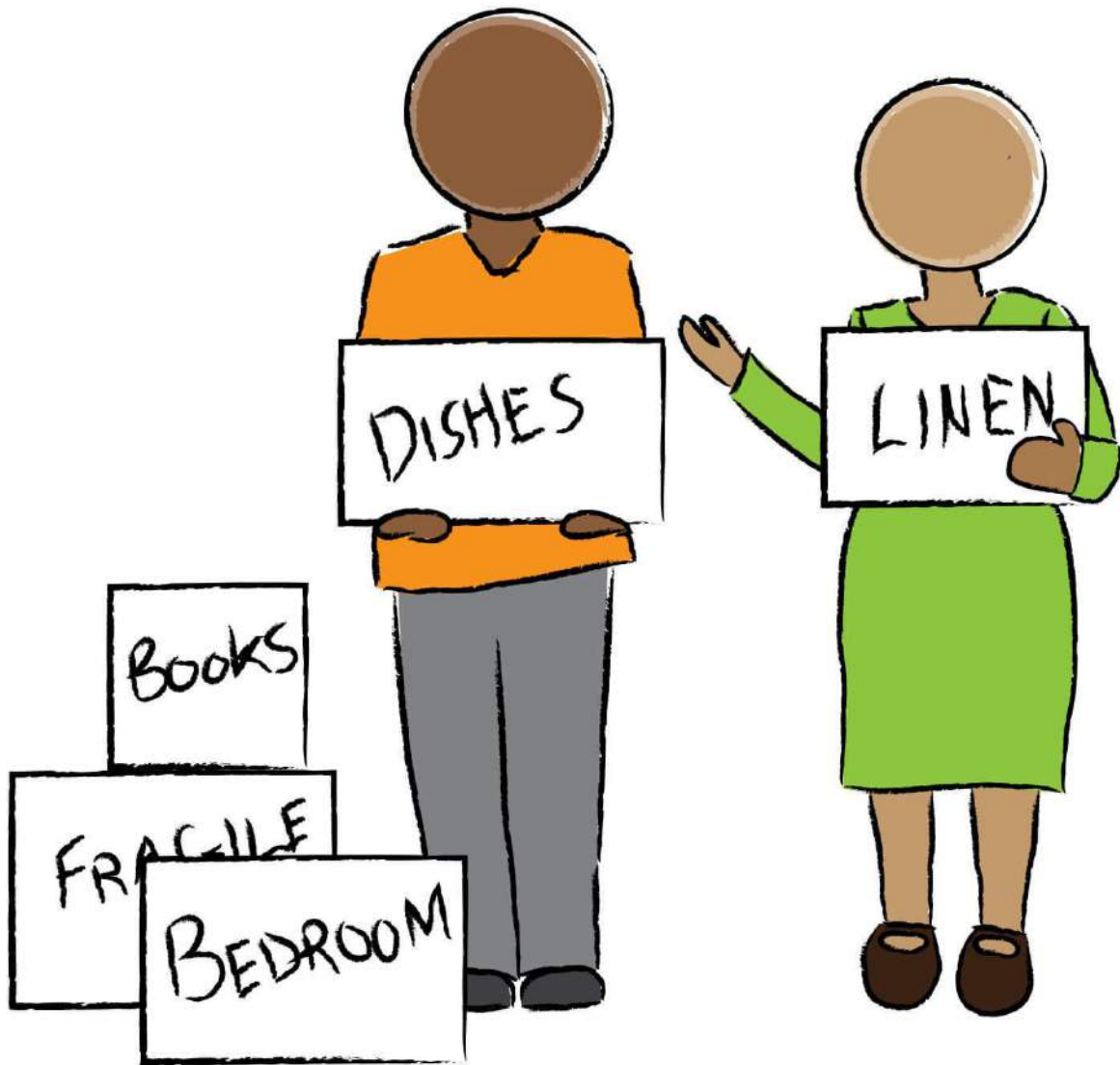
1 - 888 - 573 - 2383

www.debthelpmanitoba.com



MOVING IN

Moving to a new home can be exciting and stressful. Your move will be easier if you know what to do before you move.



What should I do before I move?

It's a good idea to make a list of what you need to do. Your list will also help when you are ready to move out.

Give service agencies your new address.

Manitoba Health – for all of your health care needs

1 - 800 - 392 - 1207

www.gov.mb.ca/health

Manitoba Hydro – for electricity and heat

204 - 480 - 5900

www.hydro.mb.ca

City of Winnipeg Water and Waste – for water, garbage and recycling

204 - 986 - 2455, or call: 311

www.winnipeg.ca

Aboriginal Affairs and Northern Development Canada (AANDC) – for changes to Certificate of Indian Status

1 - 800 - 567 - 9604 (Winnipeg Regional Office)

www.aandc.gc.ca

Canada Post – to forward your mail for a fee

1 - 800 - 267 - 1177

www.canadapost.ca

Canada Revenue Agency – for Income Tax and Child Tax Benefits

1 - 800 - 959 - 5525

www.cra.gc.ca

Citizenship and Immigration Canada (CIC) – for newcomers

1 - 888 - 242 - 2100

www.cic.gc.ca

Remember to also
inform telephone, internet
and cable services,
schools and doctors!

Find furniture

Most first time tenants need to buy beds, tables, sofas and other household items. New furniture is expensive and many people buy used items.

Choose used furniture carefully and be sure to check for bed bugs. Bed bugs are the size of a small apple seed and they spread easily.

Some agencies may have free used furniture and household items for those who qualify.

Hands of Hope

204 - 261 - 8607

Centre Flavie-Laurent

204 - 233 - 4936

There are many places to buy used furniture.

Salvation Army Thrift Stores

1 - 800 - 757 - 4483

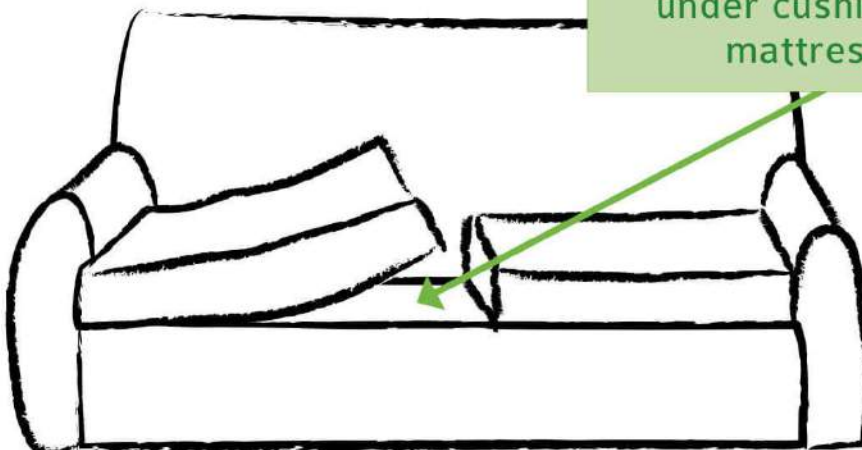
Goodwill Stores

204 - 943 - 6435

Mennonite Central Committee (MCC) Furniture Thrift Store

204 - 694 - 3669

Inspect used furniture for bed bugs by looking carefully in seams, under cushions and mattresses!



Get Tenant Insurance

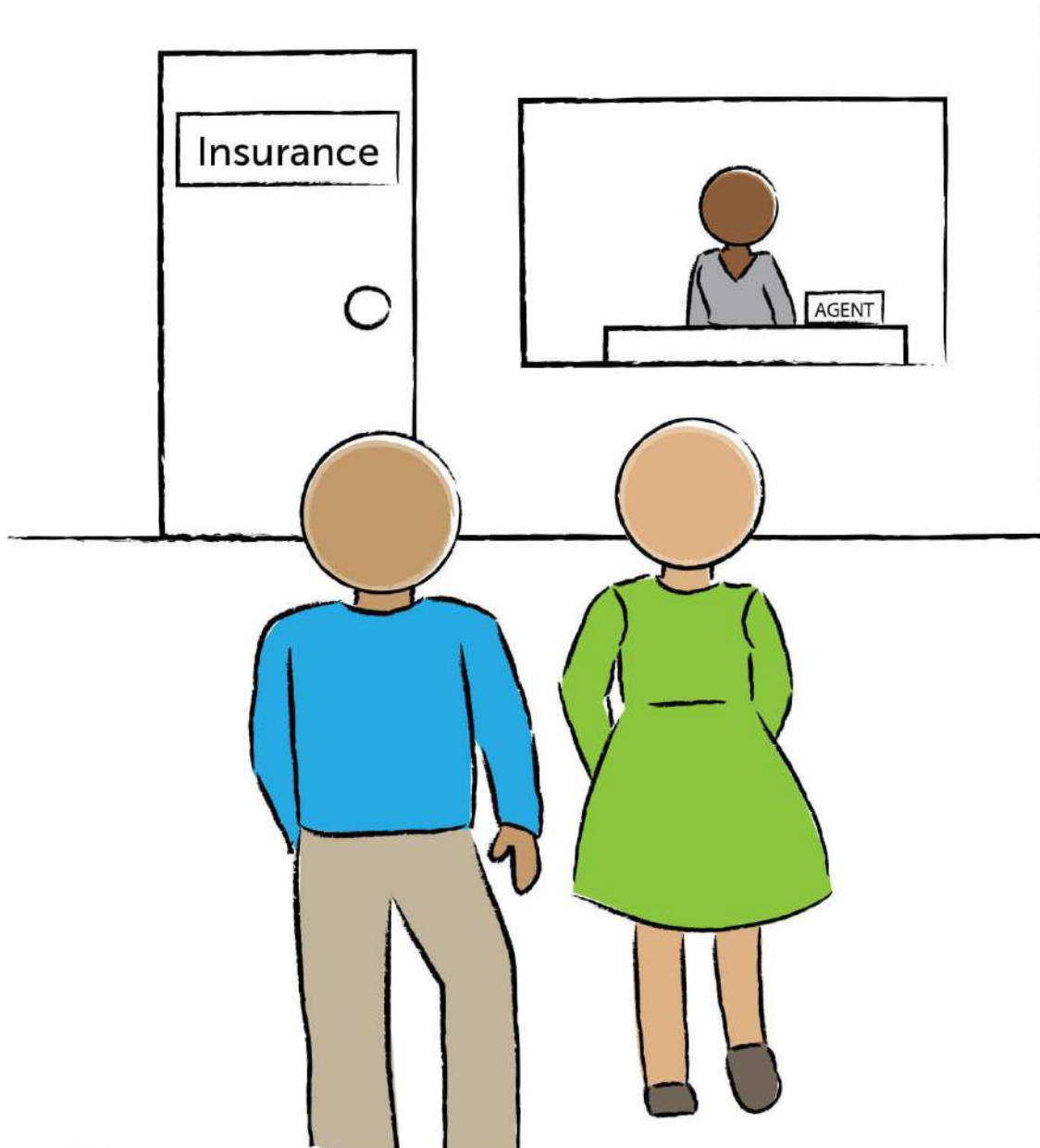
Tenant Insurance protects your furniture and belongings if there is an accidental fire or other mishap. Insurance is not expensive to buy. It can cover most of the cost of replacing your things.

Find out more:

Insurance Brokers Association of Manitoba

1 - 800 - 204 - 5649

www.ibam.mb.ca



LIVING IN YOUR NEW HOME

It is important to be a good tenant when you live in a rental home. You should look after the place as if you were the owner. In a cold climate it is also important to think about saving electricity and heat.

How should I care for my place?

You can start with a cleaning plan. Cleaning is dusting, vacuuming or washing all surfaces in the home.

Kitchens and bathrooms need to be cleaned most often.

Keep your home **clutter** free. Take out the garbage often and **recycle** materials like cardboard, newspapers, plastic and glass. You can also donate items you don't use. This will save space in your home and make cleaning easier.

Cleaning will help make your home a healthy place to live. Checking for water leaks, putting food away and looking for bed bugs can keep mould and pests from becoming a problem.

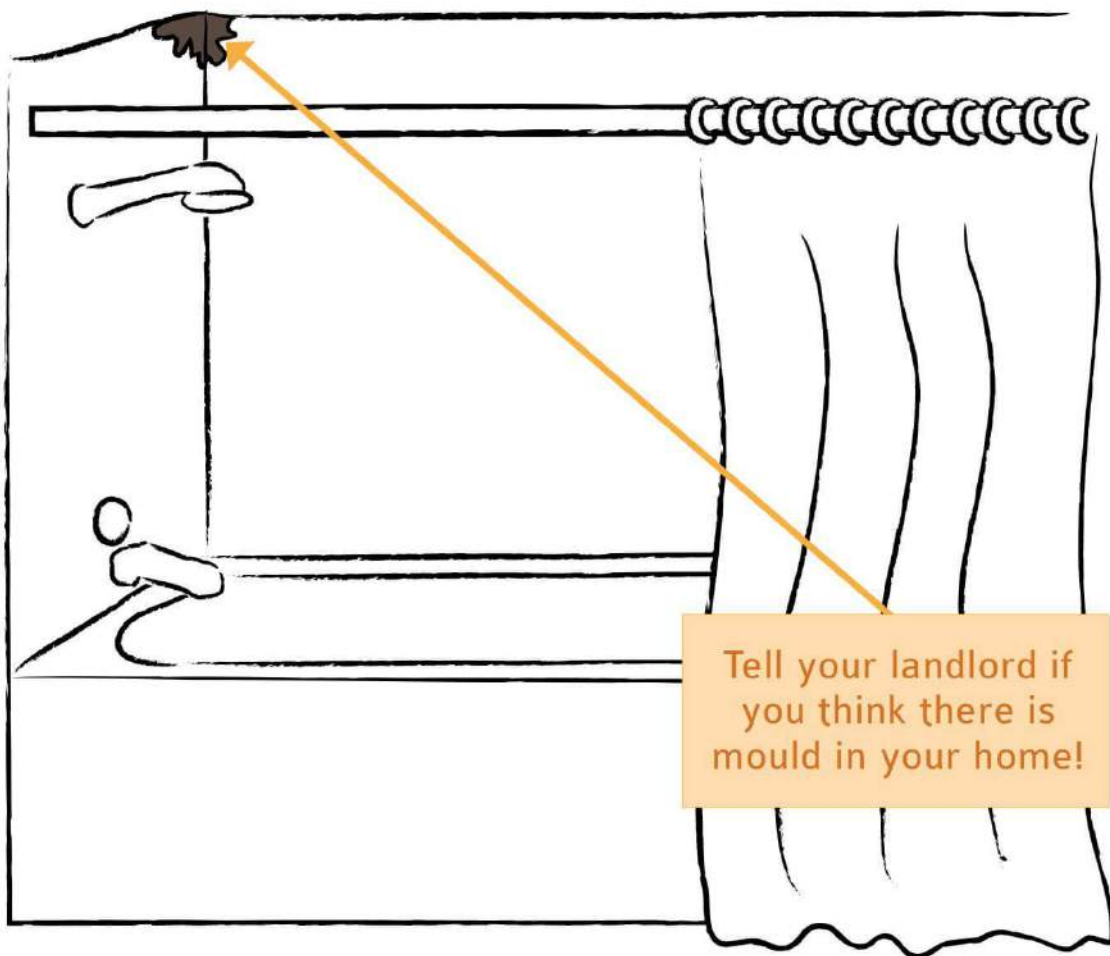


What is mould?

Mould is a fungus that grows in wet or moist places. Mould enters the lungs when you breathe. It can cause or increase health problems like allergies or asthma in some people. Mould is usually fuzzy and coloured green, brown or black. You should check for mould in kitchens, bathrooms, basements and any moist place.

You can keep mould from growing if you:

- turn on the ceiling fan in the kitchen and bathroom when cooking, bathing or showering
- use a shower curtain to keep water from spilling on the floor
- clean water spills right away and make sure the area is dry

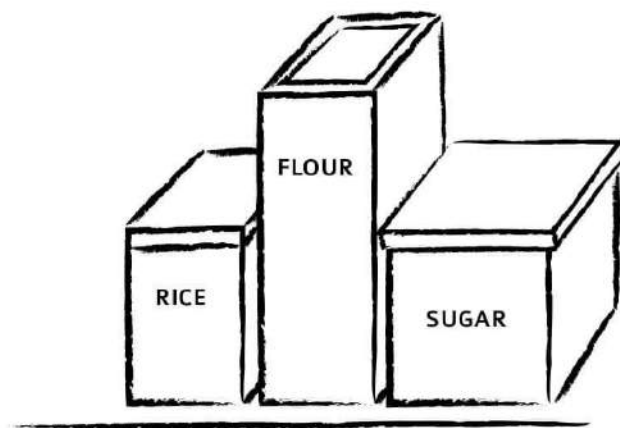


What about pests?

Pests like cockroaches, ants, mice and rats can be attracted by food if it is left open or if cooking pots and dishes are not washed.

You can keep pests out of your home if you:

- store food in sealed containers
- put garbage in a closed container and take it out for disposal often



Tell your landlord if you think there are pests in your home!

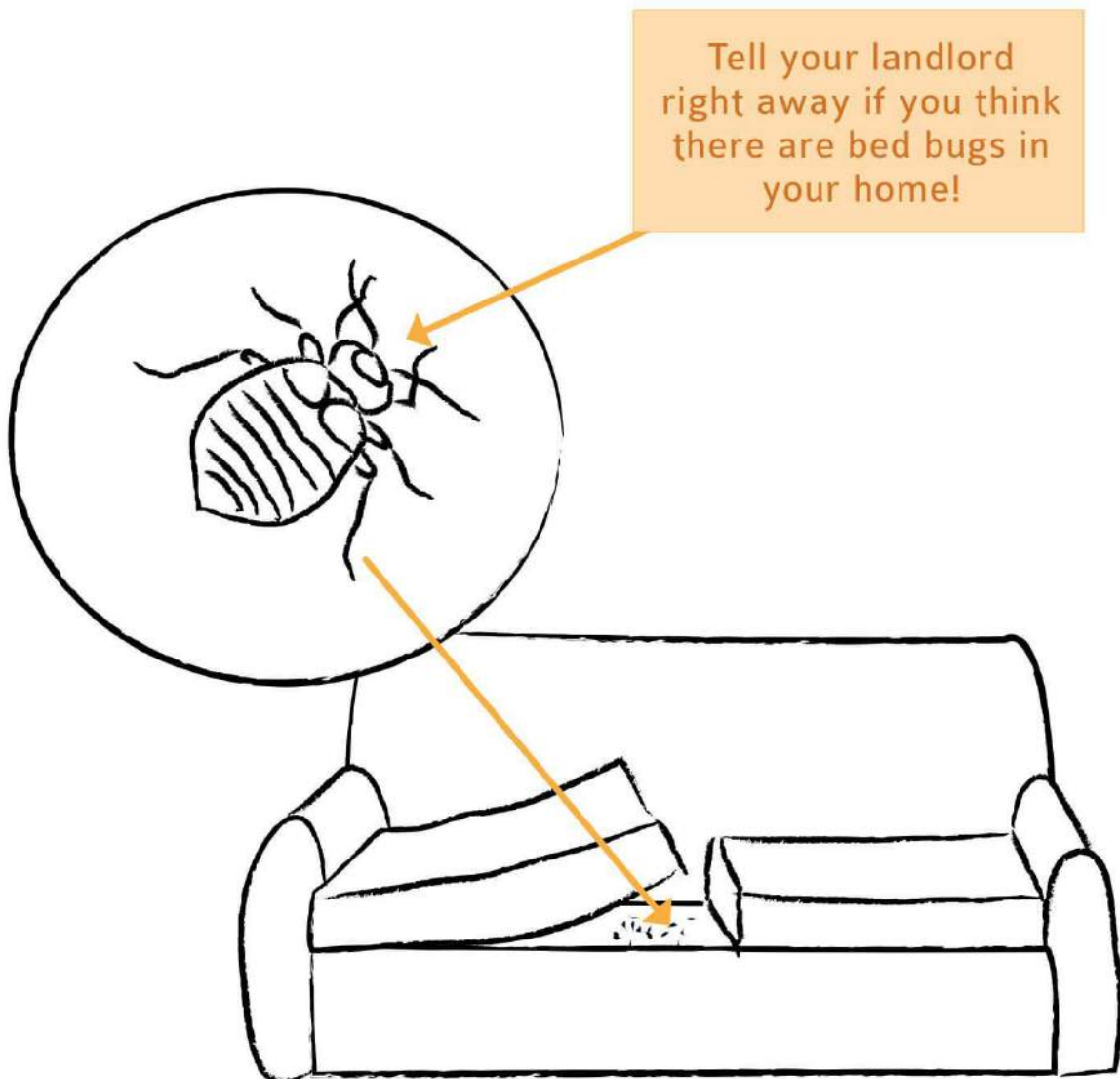


What about bed bugs?

Bed bugs are biting insects that feed on blood. They are usually found near where people sit or sleep. Items like sofas, chairs, mattresses, bed sheets and clothing may have bed bugs. If you see bites or rash on your skin it may be from bed bugs.

You should check for bed bugs by:

- inspecting furniture, mattresses, clothing or any soft material in your home
- looking for small blood spots on bed linens



Bed bugs are common and hard to get rid of. Your home will need to be cleaned and prepared for treatment.

Your landlord will give you a list of what to do including:

- washing clothing and sheets and using high heat to dry
- cleaning and moving furniture
- washing floors and other surfaces

Find out more:

Bedbug Hotline and Inquiry

1 - 855 - 362 - 2847

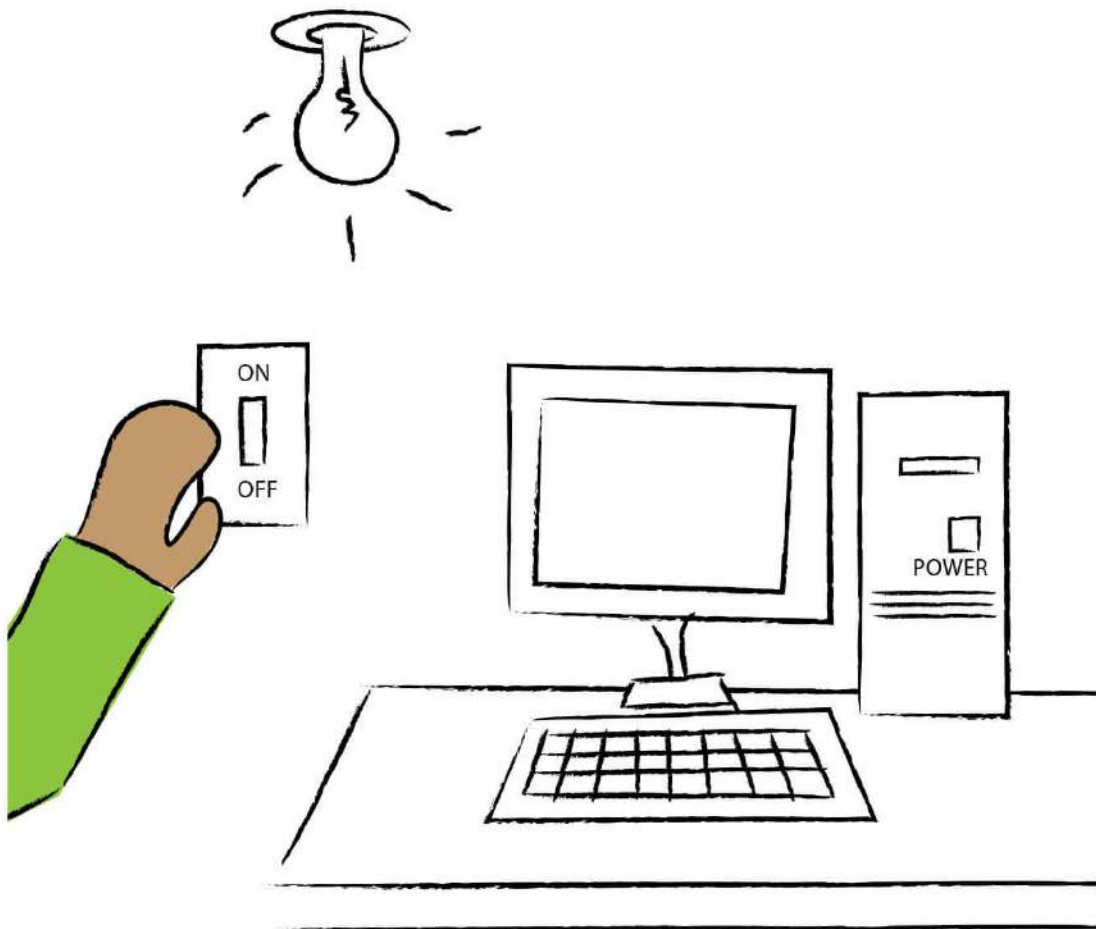
bedbugs@gov.mb.ca



How can I save electricity and heating costs?

Manitoba winters are cold and utility costs are high. You can be comfortable in your home and still save money if you:

- keep windows and doors closed in winter
- set your heat temperature lower when you are out of the house or sleeping
- turn off lights, radios, televisions, and computers when they are not in use
- make sure water taps are closed when not in use



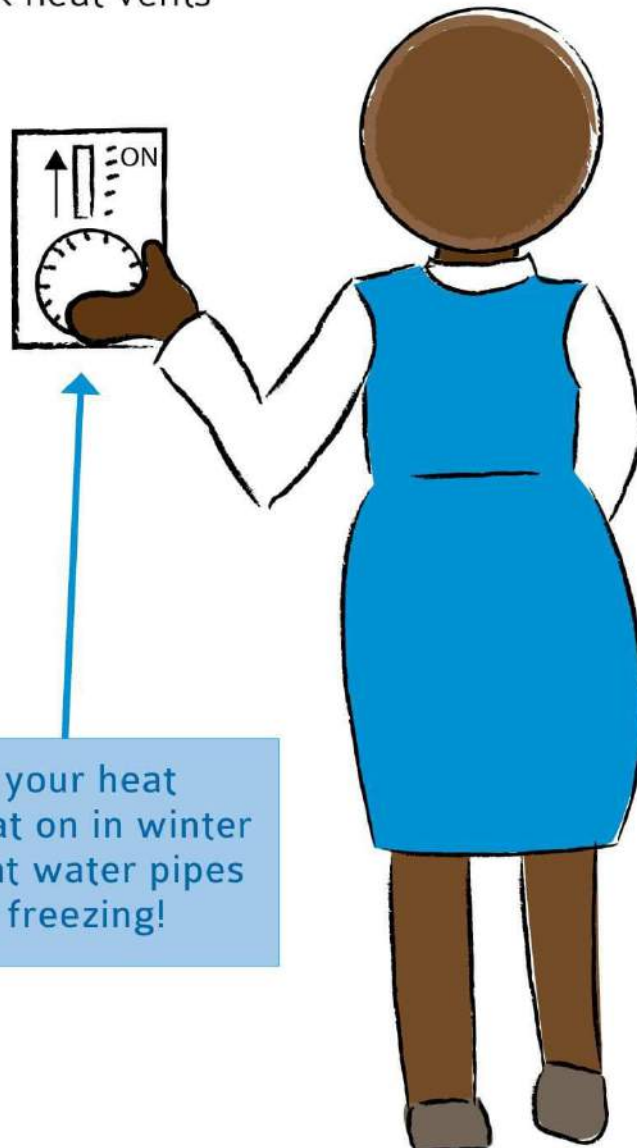
KEEPING YOUR HOME SAFE

You should have locks on your windows and doors and never let anyone you don't know enter your home. Being safe also means preventing damage to water and heating systems, preventing a fire and knowing what to do if there is an emergency.

How do I prevent damage?

The water and heat systems in your home won't work if you:

- plug the toilet or sink drains
- overload the washing machine or dishwasher
- block heat vents



Keep your heat thermostat on in winter to prevent water pipes from freezing!

What about fire?

There are many ways you can prevent a fire:

- test your fire and carbon monoxide alarms often
- clean the grease from your stove top every day
- never leave the room when cooking and always turn off the stove after cooking
- never put hot pots or pans on a counter or other surface that can burn
- clean the lint screen in the laundry dryer each time you use it
- use a large and deep ashtray if you smoke
- never smoke in bed or if you are tired
- never overload electrical outlets with too many plugs



What should I do if there is an emergency?

Have an emergency plan and post it in plain view. It is important that everyone in the home knows what to do. You need to act quickly in an emergency.

Your plan might look like this.

Emergency Plan

Call your landlord

For emergencies that could cause building damage like:

- water leaking from the ceiling or roof
- broken stairs or handrails
- broken windows, doors or locks
- no heat in winter

Call **311**

City of Winnipeg utility services

- if your heat, water or electricity service does not work and you cannot get a hold of your landlord

Call **911**

City of Winnipeg emergency services

For emergencies that require ambulance, police or fire service like:

- serious accidents
- health emergencies
- violent crime
- fire

In case of fire:

- leave the building immediately
- break the building fire alarm if you can do it safely
- make sure everyone in the home knows how to get out of the building safely
- always go to a safe place before you call 911

MOVING OUT

Check your lease for rules about moving out. You have to end your lease before you can move.

How can I end my lease?

If your lease is month to month, or for a year and you want to move out in the last month you must:

- inform your landlord at least one full month before you want to move out
- pay your rent until the end of your lease
- move out on the date you have given the landlord

If your lease is for a year and you want to move out more than a month before it ends, ask your landlord if you can:

- assign or give your lease to someone who will live in your place, pay the rent and follow the rules of the lease until it ends or is renewed with the new tenant
- sublet your place to someone who will live there for an agreed time, pay the rent and follow the rules of the lease until you return

If you assign your lease or sublet your place, the new tenant must apply to the landlord before they can move in. It is the landlord's decision who lives in the unit and you may be charged a fee.

What should I do before I move out?

Before you leave:

- clean the home and repair any damage
- make an appointment with the landlord to return your keys
- go over the move in condition report with your landlord, do a moving out report and keep a copy
- inform the services on your moving in list of your change of address
- ask the landlord to return your security deposit



Will I get my security deposit back?

The landlord can keep the security deposit if your place is not clean or if there is damage. If you have a good condition report you should receive your deposit back in 2 weeks.

What is a Notice of Termination?

Notice of Termination is a legal order. It means you can be evicted and will have to move out. Landlords must follow the rules of the Residential Tenancies Branch (RTB) for evicting a tenant. You can be evicted if:

- you don't pay your rent or utilities
- you break tenant rules
- the landlord sells or changes the building
- the landlord wants to move in

If you and your landlord do not agree with a Notice of Termination you can:

- talk with your landlord and try to solve the problem, or
- ask the RTB for help as soon as possible

The RTB can help you with questions about renting and your rights and responsibilities as a tenant in Manitoba.

Residential Tenancies Branch

1 - 800 -782 - 8403

www.gov.mb.ca/fs/caa/rtb

LEARNING MORE

About renting a home

There are many online resources that can help you rent a home.

Winnipeg Rental Network

204 - 417 - 2110

www.winnipegrentnet.ca

Canada Mortgage and Housing Corporation

204 - 318 - 1750

www.cmhc.ca

About your credit report

You can get your credit report and risk score from credit-reporting agencies.

Equifax Canada

1 - 800 - 465 - 7166

www.equifax.ca

TransUnion Canada

1 - 800 - 663 - 9980

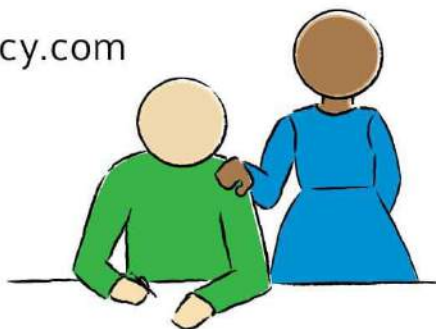
www.transunion.ca

About Literacy and Essential Skills

Literacy Partners of Manitoba

1 - 866 - 947 - 5757

www.manitobaliteracy.com



**Talk to us about Adult learning and
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WORDS TO KNOW

Home – the place where you live

Rent – money you pay each month to live in a home owned by a person or company

Tenant – a person who rents a home from an owner or company

Landlord – the owner or manager of a home

Rental History – a record made by landlords of your past renting patterns

Guarantor – a person who guarantees your rent will be paid if you do not have a good rental history

Rental Application – a form to fill out when you find a place you want to rent

Utilities – services we use and pay for like electricity, heat and water

Units – a rental home that might be an apartment or suite, a house, a townhouse or a room

National Occupancy Standards (NOS) – guidelines set by the Government of Canada for the number of bedrooms needed in a home based on the make-up and number of people

Private Market – housing with regular rental rates based on the size and location of the unit in relation to similar units

Co-operative – non-profit housing operated and cared for by members who live in the units

Subsidized Housing – rent-geared-to-income housing that reduces rental rates based on a person's income

Residential Tenancies Act – provincial laws regulating the rights and responsibilities of Tenants and Landlords

Co-operatives Act – provincial laws regulating the operation of co-operative housing

Qualify – meet the government income rules for getting rent-geared-to-income housing in Manitoba

Security Deposit – half a month's rent as a security against possible damage or failure to pay rent

Caretaker – a person employed by a landlord to take care of an apartment building

Credit Report – a record of your loan and credit card payments and assessed risk score

Canadian Human Rights Act – a law that gives everyone in Canada the right to be treated equally

Tenancy Agreement – a legal agreement between a tenant and landlord

Lease – a Tenancy Agreement is sometimes called a lease

Term of the Lease – the length of time of a lease agreement

Condition Report – describes the condition of a rental home before you move in

Appliances – refrigerator, stove, microwave or other feature included with the rental unit

Notice of Termination – a legal order given to tenants which can lead to eviction

Tenant Insurance – purchased protection against loss or damage of furniture and personal goods

Clutter – an untidy collection of things

Recycle – a City of Winnipeg program to collect and reuse materials to reduce garbage

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Manitoba Interfaith Immigration Council Inc.

Welcome Place
www.miic.ca



**Manitoba Interfaith
Immigration Council Inc.**

IRCOM

Immigrant and Refugee Community
Organization of Manitoba
www.ircom.ca



New Journey Housing

Resource Centre for Newcomer Housing
www.newjourneyhousing.com



Winnipeg Rental Network

A Community-based Housing Resource
www.winnipegrentnet.ca



YOU CAN RENT A HOME!



To order copies of this publication contact

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