

Finding A Place To Live

Welcome to Toronto Package

What Are My Housing Options?

There are many different housing options in Toronto (visit www.settlement.org for information on housing):

Apartment	<ul style="list-style-type: none">• Usually owned by a landlord and have a superintendent who lives in the building
Condominium (Condo)	<ul style="list-style-type: none">• Have a board of directors who manage the building and land• You pay a monthly fee to the condo, called maintenance fees
Co-operative (co-ops)	<ul style="list-style-type: none">• Like a condo but you own shares of the entire building• Co-ops can decide to accept or reject buyers or tenants
Duplex/Triplex	<ul style="list-style-type: none">• 2 or 3 separate homes on top of each other
Room (shared accommodation)	<ul style="list-style-type: none">• A room that you rent or buy. Usually, everyone who lives in the home shares the kitchen, bathroom and living rooms
House	<ul style="list-style-type: none">• Houses can be connected to each other or separated. These can be very expensive in Toronto

Where Can I Find Information on Buying or Renting in Toronto?

The Canada Mortgage and Housing Corporation (CMHC) is a government website with lots of information to help you figure out what you can afford and how to pick the right home. www.cmhc-schl.gc.ca

How to Find a Place to Live in Toronto:

Realtor.ca has listings for renting or buying a home in Toronto. Visit www.viewit.ca, or www.realtor.ca

Renting a Place in Toronto

You have legal rights when you rent a home from someone. Your landlord cannot act against you based on any of the following:

- Race/ethnicity, or religion
- Sex, age, marriage status
- Sexual orientation
- Disability

The Centre for Equality Rights in Accommodation is a charitable organization that helps with human rights in housing. Located at 340 College Street, Unit 101A (near College and Spadina). Visit www.equalityrights.org, or call 416-944-0087 extension 22. All calls are confidential.

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Buying a Place Toronto

Finding a place in Toronto can be hard. The Canadian Real Estate Association suggests you can take the following steps:

- 1) Find a Realtor or Real Estate Agent: Licensed Realtors can help you find the place you want. You do not pay for a realtor if you are buying a place. The seller pays your realtor's fees.
- 2) Check what mortgage you can afford by talking to different banks and other options. You can learn more at www.itpaystoknow.gc.ca
- 3) Save for your down payment. If your down payment is less than 20% of the home price, you will need to get mortgage insurance which can cost 0.6%-3.9% of your mortgage.



The Government has tax credits for first time home buyers. Talk to your real estate agent or accountant for more information.

Housing Supports near Sherbourne:

Central Neighbourhood House (CNH): If you are living on the street and do not have a home, CNH can help with filling out Toronto Community Housing applications, getting identification and offer support.

Office: 349 Ontario Street website: www.cnh.on.ca
Phone: 416-925-4363

Yonge Street Mission (YSM): Housing support workers are here to help with housing needs, and work with tenants and landlords to deal with issues.

St James Town Office location: 225 Wellesley St. East, Suite 221.
Phone: 416-929-9288 website: www.ysm.ca

Settlement Workers in St James Town and Sherbourne Health Centre:

Settlement Workers can help newcomers settle in Canada. One of their roles is to help newcomers find housing. Settlement workers are available at the St James Town Community Corner and at Sherbourne Health Centre.

St James Town Community Corner: 200 Wellesley Street East
Phone: 416-964-6657 website: www.stjamestown.org