

# O - Campus HOUSING GUIDE









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### **Finding Accommodations**

Finding a suitable place to live in Calgary can be challenging, as the city has a competitive rental market and a variety of neighbourhoods to choose from. However, with careful planning and research, it's possible to find an o -campus housing option that meets your needs. This guide will go through everything you need to know when looking for o -campus accommodation, things to consider when moving in, and the process of moving out.

Note that all external resources provided in this guide are referenced for informational purposes only and are not endorsed by International Student Services or UCalgary.

### TYPES OF ACCOMMODATIONS IN CALGARY

There are various types of rental accommodations available in Calgary, including:

- Apartments: Most apartments have full kitchen facilities and may even come with a dishwasher. Often apartment buildings may have communal facilities like a common space, pool or gym. Laundry facilities are usually available although they may be shared.
- Condos: Condos are apartments in smaller two- or three-story buildings. They generally have the

- same in-apartment facilities as high rise apartments, but they may lack the communal facilities.
- of a larger home. There's usually a kitchen, but there may not always be laundry facilities. Often these are in the basement of a home, so there may not be as much natural light. If you're considering renting a suite, you must ensure that the
- suite is legal. Legal suites are listed on the City of Calgary Secondary Suite Registry, so check the registry before you sign a lease.
- Shared accommodations: Shared accommodations involve sharing an apartment or house with roommates. Sharing rental costs can reduce your living expenses, but you may not have as much privacy in this arrangement.

### WHAT TO LOOK FOR IN A PLACE TO LIVE

There are several factors to consider when searching for o -campus accommodation, including:

- Location: Consider the distance of the accommodation from UCalgary, as well as accessibility to public transportation, grocery stores, and other amenities.
- Safety: Look for accommodation in safe neighbourhoods and consider features like secure entrances and well-lit areas.
- Budget: Determine how much you can a ord to spend on rent, and consider additional costs like groceries, utilities, internet, and transportation.
- Lease terms: Look for accommodation with lease terms that match the duration of your studies, and carefully review the lease agreement to understand the terms and conditions.
- Furnishing: Determine if the accommodation is furnished or unfurnished and what is included.
- **Amenities**: Consider the amenities included, such as laundry facilities, utilities, internet, and parking.



#### **CALGARY NEIGHBOURHOODS**

Calgary is divided into four quadrants (Northeast, Northwest, Southeast, and Southwest), and neighbourhoods in Calgary are designated by which quadrant of the city they're in. UCalgary is in the NW quadrant of the city – meaning that it may be more convenient to look for housing options in the north quadrants.

When looking for housing, it's important to consider distance to main campus and transit accessibility. While a 20 minute walk to main campus is great in the summer, it's a little less enjoyable in the middle of winter. Ideally you want to look somewhere that is easily accessible by transit – the CTrain can be more reliable than buses in winter and gives you more opportunity to explore what Calgary has to o er. Here are some of the closest neighbourhoods, where many students tend to live:

- Brentwood is a residential community that is home to Brentwood Village Shopping Centre, which includes grocery stores, home goods retailers, and a variety of services. It's easily accessible by transit and its CTrain station, Brentwood station, is one stop away from UCalgary main campus.
- Banff Trail is a neighbourhood that is one Ctrain stop from main campus. The neighbourhood is about a 15 minute walk away from main campus, and some districts in Ban Trail (such as Capitol Hill, which is a 7 minute walk) are even closer.
- Charleswood is a residential neighbourhood that's centrally located. It's close to downtown, is a 20 minute walk to main campus, and is accessible by transit.
- Varsity is another convenient community known for its accessibility and close proximity to both main campus (17 minutes by transit) and Market Mall shopping centre (10 minute walk).
- Dalhousie is a neighbourhood that's two CTrain stops away from UCalgary's main campus. It's accessible by transit (7 minutes by train and 25 minutes by bus) and is also close to a shopping centre.
- Sunnyside/Hillhurst, (a neighbourhood that also includes the popular Kensington area) is known for being vibrant and fun, and features 100+ local businesses. These neighbourhoods are CTrain accessible (Sunnyside station) and are approximately 20-25 minutes away from UCalgary's main campus.

- Mount Pleasant is a quiet neighbourhood that is close to several amenities. It's about 35 minutes away from main campus (by transit).
- Rosemont, near Confederation Park and Nose Hill Park, is 23 minutes away from UCalgary (by transit).
- The Silver Springs community, home to the popular Botanical Gardens, is close to several amenities and accessible by transit (35 minutes to main campus).
- The Crowfoot neighbourhood, and neighboring communities of Scenic Acres and Arbour Lake, are near a variety of services including grocery stores, restaurants, entertainment (i.e. Cineplex movie theatre), and the Crowfoot CTrain station. These neighbourhoods are transit-accessible and are approximately 35-40 minutes from main campus (by transit).
- While the Tuscany neighbourhood is a little further away from main campus (45-50 minutes), it's a great neighbourhood that's accessible by transit. There's also a CTrain station (Tuscany station) which is four stops away from main campus.
- Rocky Ridge and Royal Oak are neighbourhoods that are near Tuscany and are close to many amenities. For example, Royal Oak is home to the Royal Oak shopping centre which features grocery stores, restaurants, and other personal services. Both of these neighbourhoods are accessible by transit and are approximately 35-40 minutes away from main campus.





#### **HOW TO SPOT AND AVOID SCAMS**

It's important to be cautious and aware of rental scams. Here are some tips to help you spot and avoid scams:

- Trust your instincts. If something feels o or suspicious, proceed with caution. Examples of suspicious scenarios include:
  - » If the monthly rent is much less than the market rate.
  - » If you're asked to leave a deposit without signing a formal rental agreement.
  - » Advertisements that only show pictures of the outside of the unit, or pictures that don't match the actual property.
- Don't send money without seeing the property and/or confirming that it's legitimate.
- Research your landlord. Search the internet for the name, phone number and address provided by the landlord to see if anything comes up related to that person.
- When paying for rent or a security deposit, use a secure payment method such as a bank transfer or credit card.
   Avoid using wire transfers or sending cash.

Check out this UC

for more information on protecting yourself from rental scams.

### **Moving In**

After finding a suitable place to live, you should start thinking about what comes next. The process of becoming a renter, or tenant, can be overwhelming for first-time renters in Calgary, but it doesn't have to be! The following section will provide an overview of things to consider when moving in, from rental agreements and utilities to living with roommates.

### **TENANT APPLICATION**

A rental or tenant application is a type of document that a tenant is asked to fill out when they are interested in renting a particular property. This document will usually contain information about the tenant that the landlord might want to know including:

- Tenant's name and contact information
- · Residential history

- Proof of income
- Credit report references

Note that it's okay to provide references who are outside of Canada. Landlords who are familiar with international students understand that you may not be able to provide in-Canada references.

Landlords typically ask for proof of income to ensure that their tenant will pay the rent on time. Similarly, some landlords may also ask for a credit report, w3/ActualTe9(y nrcn[cr)2xjEMs.)5 (ome t)ertyeporta4Ccr3 on time



### **RENTAL AGREEMENT**

A rental agreement, or lease, is a legal contract between the landlord and tenant that specifies terms for the rent, parties involved, duration of renting, and conditions for terminating the lease. There are two common types of rental agreements in Alberta:

- **Fixed term agreement:** the tenancy term begins and ends on specific dates that both the tenant and landlord agree on.
- Periodic agreement: the tenancy term has a start date but no end date. Most periodic tenancies are month-to-month, but they can also be week-to-week or year-to-year.

A rental agreement should specify information including, but not limited to, the following:

- The names of the landlord and tenant(s)
- · The address of the rental property
- The agreed-upon monthly rent and when rent is due each month
- What is included in the rent (i.e., any utilities or internet)
- · Security deposit
- · Which repairs are the tenant's responsibility

It's important that you fully understand the rental agreement and what it entails before signing it. Upon agreeing to the terms and rules of renting, you must obtain a written copy of the rental agreement that is signed by the parties involved. If you have a guarantor, the landlord will have them sign an agreement that describes their responsibilities.

### SECURITY DEPOSIT AND PROPERTY INSPECTION

Landlords usually ask tenants to pay a one-time security deposit or a damage deposit fee. The amount of a security deposit can't be more than one month's rent at the time tenancy begins. For example, if your monthly rent is \$1,000.00 CAD, then the one-time security deposit cannot exceed that amount. In addition to this, the security deposit can't be increased as rent increases, or for any other reason during the tenancy. As a tenant, you can request a receipt for any fees paid, showing the amount, date and parties in the transaction.

Moreover, consider doing an inspection of the rental property before you move in. This ensures that you won't be held responsible for the damage that already exists. You must do the inspection with your landlord and document any visible damage (i.e. by taking pictures). Using an inspection worksheet may be helpful when conducting the inspection.



### **UTILITIES AND INTERNET**

Utilities are services that you'll need in your rental property such as electricity, heat, water, and gas. It's important to read the rental agreement carefully and note which utilities are included in the agreement, if any.

In the event that your rent doesn't include utilities and/or internet, you will need to set up separate accounts with utility and telecommunication companies. There are cost-comparison tools available to help you search for the best suited utilities company. As for internet, there are several service providers that you can set up an account with, however, the most common in Alberta are Shaw and TELUS.

### **RENTER'S INSURANCE**

Although it's not mandatory, tenants may wish to purchase tenant's or renter's insurance to protect their home and its contents from theft, loss, or damage to the inside and outside of the property. There are several companies that provide renter's insurance including some banks, and as a tenant, it's your responsibility to search for the insurance policy that is most suitable for you. Note that the cost of renter's insurance is not fixed and will depend on several factors such as your credit score, the location of the property, and the amount of content coverage you require.

### LIVING WITH ROOMMATES

You may be considering living with one or more roommates to share the costs associated with renting and reduce your personal expenses. If you decide to live with someone else, there are a handful of things to consider. Using a roommate checklist to screen potential candidates will significantly help you find the best suited roommate(s).

In addition to this, you should discuss your living arrangements and shared financial responsibilities and make sure you understand what you are responsible for. You should consider the following:

- · How you will divide rent
- How you will divide the security deposit
- Whether you will share bills and expenses or pay for them separately
- What each of you will buy for the rental unit

If both you and your roommate(s) sign the same rental agreement, each person is equally responsible for payments and damages. If each of you sign separate rental agreements, you are only responsible for what is in your own written agreement. Similarly, you must pay your bills on time. This is important especially if your name alone is on the bills, as missing a payment for rent or utilities could hurt your credit score.



### **Moving Out**

When the duration of the lease comes to an end, tenants could discuss renewing the lease with their landlord. On the other hand, tenants could also terminate the lease and move out if their tenancy is periodic.

### **ENDING THE CONTRACT**

For a fixed-term lease, no notice of termination is required by either the landlord or the tenant, as the lease "end date" is already included in the agreement and thus the tenant is expected to move out on that date.

For periodic leases, the tenant (or landlord, if they are the ones ending the contract) must give written notice to the other party. The required length of notice and time at which notice has to be given depends on who is giving the notice and the type of tenancy.

For more information, you can consult Service Alberta's E

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webpage.

### FINAL INSPECTION AND SECURITY DEPOSIT

When you move out, you should conduct a final inspection to show that the condition of the rental property meets the landlord's approval. To do so, you can refer to the initial inspection sheet that you and your landlord completed upon moving in and compare it with the condition of the rental currently. You could also ask your landlord for a moving out checklist. Alternatively, you can use this sample tenant checklist provided by Service Alberta (page 31) to conduct your final inspection.

If the rental property passes the landlord's final inspection, the security deposit paid at the start of the tenancy will be returned to the tenant. If the property doesn't pass inspection (i.e., if it's exceptionally dirty or is damaged), some/all of the security deposit can be used to pay for cleaning and repairing damages.



### Where to Go for Help

### **TENANCY ISSUES**

If you're experiencing issues with your landlord, visit Service Alberta's Residential Tenancies website to find contact information related to landlord and tenant issues.

### SHORT-TERM OR LAST-MINUTE HOUSING

There are some options available, such as booking an Airbnb rental, for students looking for short-term or last-minute accommodations. Visit our Short-Term Accommodations website to learn more about the available short-term housing options.

### **LEGAL ASSISTANCE**

Calgary Student Legal Assistance (SLA) is a pro-bono legal clinic that provides legal information and representation to low-income residents on a variety of legal issues. SLA may provide assistance with several rental matters, such as the return of a security deposit and fundamental breach of a tenancy agreement.

### **EMERGENCY FINANCIAL SUPPORT**

If you're experiencing financial insecurity, you may be eligible for an emergency loan or other funding resources from the Enrolment Services o ce at the UCalgary. Visit the Emergency Financial Assistance page for more information.

### **WELLNESS SUPPORT**

If you require health and wellness support, contact the on-campus Student Wellness Services o ce by phone or visit their website for more information.

Need immediate assistance? The D c o ers support 24/7. You can reach them by phone (403-266-4357) or online via chat or text.



### **Additional Resources**

The Centre for Public Legal Education Alberta provides comprehensive guides for tenants. Check out their Renting Basics Guide and their Renting 101 Guide.

You can also click on the following links, which were referenced in this document, for more information:

### **SECTION 1**

- International Student Services –
   O -Main campus Housing Page
- · City of Calgary Secondary Suite Registry
- Calgary Quadrant Map
- Calgary Transit

- UCalgary Money Smart
- GoC Budget Planner
- UCalgary Article: "Protect yourself from rental scams"

### **SECTION 2**

- Credit Reports and Scores
- GoC: Renting Your First Apartment or House
- Canada Mortgage and Housing Corporation (CMHC)
- · Service Alberta: Starting a Tenancy

- Tenant's Insurance
- Utilities Consumer Advocate
- UCalgary Article: "What questions should I ask potential roommates?"

### **SECTION 3**

- Service Alberta: Ending a Rental Agreement
- Service Alberta: Information for Tenants