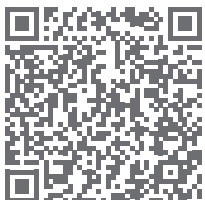




# Off-Campus

## HOUSING GUIDE



International Student Services

[ucalgary.ca/student-services/iss/settling-calgary/housing/off-campus-housing](https://ucalgary.ca/student-services/iss/settling-calgary/housing/off-campus-housing)



UNIVERSITY OF  
CALGARY



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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 off-campus housing option that meets your needs. This guide will go through everything you need to know when looking for off-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.
- **Suites:** Suites are separate sections 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 off-campus accommodation, including:

- **Location:** Consider the distance of the accommodation from UCalgary, as well as accessibility to public transportation, grocery stores, and other amenities.
- **Budget:** Determine how much you can afford to spend on rent, and consider additional costs like groceries, utilities, internet, and transportation.
- **Furnishing:** Determine if the accommodation is furnished or unfurnished and what is included.
- **Safety:** Look for accommodation in safe neighbourhoods and consider features like secure entrances and well-lit areas.
- **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.
- **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, amenities, 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. It's also important to consider the proximity of grocery stores to your home. In Calgary, there are several grocery store chains that can be found throughout the city, including Safeway, Superstore, Sobeys, Save-On-Foods, Co-op, and Walmart. Here are some of the closest neighbourhoods where many students tend to live. Please note that housing may be in high demand. As a result, rental properties in these neighbourhoods may be limited.

- **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 Banff 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.



## TRANSIT IN CALGARY

Calgary's transit options include a comprehensive **network** of buses, the CTrain light rail system, and the MAX rapid bus service, which together provide coverage throughout the city. We strongly encourage you to consider accommodations that are transit-accessible and close to any CTrain stations. UCalgary has a stop along the Red Line Ctrain and the MAX Orange bus route. Even if your accommodation is far from UCalgary, it may be faster and more efficient to take the train compared to other methods of transportation. The **Red Line and Blue Line** run alongside each other in Downtown Calgary and allow for easy transfers. Additionally, the CTrain can be more reliable than buses in winter and gives you more opportunity to explore what Calgary has to offer.

## BUDGETING

It's important to consistently track and maintain income and expenses in order to maintain a budget. Here are a few tools that students may use to track their budgets:

- The **UCalgary Money Smart** website contains extensive resources related to financial planning and saving money. Check out their resources on budgeting, which include a budget calculator and a fillable budget planner.
- UCalgary has **Undergraduate** and **Graduate** student cost calculators.
- The Government of Canada offers an **online Budget Planner**.
- Most banks offer online banking services that allow you to view your account balance, transaction history, and control spending limits.
- Check with your local bank for more information.
- Budgeting apps can help you track your spending, set financial goals, and monitor your progress. Some popular budgeting apps include **Mint** and **YNAB**.

## SEARCHING FOR HOUSING

Searching for housing can be done using websites that have rental listings such as:

- **Students' Union Off-Campus Housing List** - this free online tool is updated nightly
- **RentFaster.ca**
- **RentSeeker.ca**
- **Point2 Homes**
- **Roomies**
- **The Hub**
- **Happipad**
- **Kijiji**
- **Facebook Marketplace**
- **Spaces Shared**

With the current nature of the housing market, you may wish to consider homestay options. This is an accommodation alternative where you - the guest - stay with a local Calgary family for a fee. You can search for homestay options using the following websites:

- **Homestay**
- **Canada Homestay Network**
- **Homestay Calgary**
- **Homestay In**
- **YES Canada Homestay**



Due to the highly competitive rental market in Calgary, students may wish to begin searching for accommodation before moving to Calgary. There are some rental websites that offer virtual home showings, which may be beneficial when conducting a search remotely. **However, make sure to proceed with caution when communicating with landlords and be wary of any potential scams.**

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## 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 off 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 [UCalgary article](#) for more information on protecting yourself from rental scams.*

*Please note: A landlord may legally charge an application fee. (a non-refundable fee to fill out and send in a rental application) If you do not want to pay such a fee, you do not have to apply to rent from that landlord.*

# 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.

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## 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
- Credit report references
- Residential history
- Proof of income (landlord cannot legally ask you for source of your income)



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 may also ask for your Social Insurance Number (SIN). Be very careful when it comes to sharing your SIN. You are not legally required to give it to a landlord to rent an apartment.

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**, which is a summary of your credit history. A credit report is created when you borrow money or apply for credit for the first time. Click [here](#) to read more about how you can request your credit report for free. If you have no credit history, a landlord may ask you for a guarantor, who is usually a parent or guardian with good credit history. The guarantor agrees to pay for you if you are unable to pay your rent.

***Remember: It's very important to ensure that you communicate politely and promptly when dealing with potential landlords. Also remember to redact account numbers, SIN, etc. when showing income or savings account documents to a potential landlord.***

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## 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. Rental agreements are governed by the **Residential Tenancies Act (RTA)** which outline the rights and responsibilities that apply to landlords and tenants. If you will be sharing a living space with your landlord, see our **Shared Accommodations** section. 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. Be sure to ask the landlord who you would contact in case there are maintenance requests or emergency maintenance issues.

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## 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](#).

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## 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.





## SHARED ACCOMMODATIONS

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. We recommend you fill out a **Roommate Agreement** signed by everyone you will be living with. This agreement will establish:

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

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.

The Residential Tenancies Act (RTA) does not apply to you if you share living space with your landlord. This means that none of the rules in the RTA apply to you or your landlord. But your landlord does need to be reasonable when dealing with you as a tenant. These situations are most likely to occur with short-term rentals and homestays. If you have a written agreement with your landlord, the terms in the agreement would apply to you. We recommend you and your landlord sign a **Living with Your Landlord Agreement**.

## 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.

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## 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 **“Ending a Rental Agreement”** 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. Landlords are also responsible for paying you interest while they hold your security/damage deposit. You can find more information about interest rates and a calculator on the [Alberta website](#).

# 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.

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## 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.

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## 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.

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## 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 office 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](#) office by phone or visit their website for more information.

*Need immediate assistance? The [Distress Centre](#) offers 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:

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## SECTION 1

- [International Student Services – Off-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”](#)

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## 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?”](#)

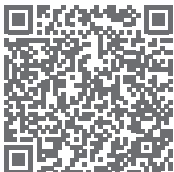
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## SECTION 3

- [Service Alberta: Ending a Rental Agreement](#)
- [Service Alberta: Information for Tenants](#)



We wish you all  
the best with your  
accommodation search!!



**ADDITIONAL QUESTIONS?**

For more information on off-campus housing,  
visit the **International Student Services** website.

[welcome@ucalgary.ca](mailto:welcome@ucalgary.ca)