



HOUSING

An Alberta Self Advocate Virtual Resource Guide

BY Christopher Whelan

"A space that I can call my own ...If I can live on my own then I will be happy."

- Anne (A University Of Calgary student recently diagnosed with Autism)

This resource was made in collaboration with:











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Leaving Home

What Does A Good Home Mean To You?

What do you see when you picture what life will be like when you move out of your family's home?

If you are planning on moving out on your own soon, or if you are in a position where you must move out, now is the time to start thinking about what you need in a home, and what kind of home will make you happy.

Some questions to ask yourself:

- How much space do I need?
- Do I have a pet? Do I want a pet? How much space will they need?
- What do I need close by to my home for it to be accessible? Do I need a bus stop close by? A convenience store? A grocery store?
- What kind of home meets my physical and sensory needs?
- How many rooms?
- Am I okay sharing a home with roommates or do I need to live on my own?
- What else do I need to enjoy my time at home?

These are just some questions to get started. Everybody's idea of a happy home is different, and once you have a picture in your head about what your happy home would be, then you can start planning on achieving it.

Types of Housing

Apartment

Price: \$850-\$2300 per month, depending on size and how many rooms

Sensory Stimulation: Medium

An apartment is a rented home in an apartment building. An apartment may have zero bedrooms (called a bachelor suite) where people sleep, cook, eat, and all other home



If I can live on my own, then I will be happy.



activities in a single room with an attached bathroom, or it can have one, two, three, or even four bedrooms and multiple bathrooms. You may have your own laundry machines provided by the owner, your own laundry hook-ups for water and power so that you can bring your own laundry machines, or there may be a shared laundry room used by a whole floor or the whole building. Apartment buildings are typically owned by a property rental company or they may be public housing owned by your city or a non-profit housing corporation.

Apartment buildings have a medium risk for sensory stimulation and sensory overload in autistic people. People run in the halls of the building, you may have neighbours you can hear, the ceiling may be too low and use fluorescent lighting. Apartment buildings may have fire alarms go off because of smoke in somebody's apartment, and buildings in parts of town with lots of traffic will have noise concerns from vehicles, especially emergency vehicles. If people below your home smoke, the smell of smoke can get into your home and cause sensory overload. At the same time, having your own place means you have some control of the sensory environment. You can keep the lights off or use lamps. You can keep windows open or closed, and you can organize any spaces that are uncomfortably messy to you.

Apartment buildings can be inaccessible for people with mobility issues unless you live on the ground floor. Ask yourself "if there is no elevator, or the elevator is broken, can I carry a bag of groceries up the stairs to my apartment?". If you believe you would find it difficult to do this, then consider a ground floor unit, or another type of housing.

Room Rental

Price: \$350-\$800 per month Sensory Stimulation: High

People on low fixed incomes, and people who do not spend much time at home, often rent rooms in a home as this is a much cheaper option. You can rent a room in an owner's home and share the home with the owner. The owner may provide you with your own bathroom or you may need to share a bathroom with the owner or with other housemates. You will need to share a kitchen with the rest of the house, and the stove, oven, and microwave may be used by other housemates, and sometimes they will be using the kitchen all day. If the owner allows you to use the refrigerator, you will be given very little space to store your food. Laundry will also need to be shared with the rest of the house. You will also need to share the same entrance with everybody else in the home.

Sensory issues tend to be very bad in this environment. While you have control of the room that you are renting, there is little that you can do to control sensory stimulation in the rest of the house where you will be sharing the space with others. Other people may be noisy, have behaviours that interact badly with yours, they may be inconsiderate and rude, and they may do things around the house that you do not like. There is a high likelihood of conflict with other housemates or with the owner, just because of how close together everybody is living. Unfortunately, many people need to live in these uncomfortable conditions due to lack of money.

People with digestive health problems and gastro-intestinal issues such as colitis, Crohn's disease, and irritable bowel syndrome should be especially aware of room rentals and the high likelihood that you will need to use a shared bathroom. The amount of time you need to spend in a bathroom is likely to cause conflicts with other people in the home that you share the bathroom with.

Please be aware that your rights as a tenant are not protected by the Residential Tenancies Act, the law that protects these rights, when you rent a room in a home where the owner of the home also lives, and where you share spaces with them such as the kitchen and the entrance.

Suite

Price: \$800-\$1200 per month Sensory Stimulation: Medium

Many homeowners rent a certain part of their house, usually their basement, to a renter. Suites often have their own side-entrance, and usually have their own bathroom and even their own laundry machines. Suites may or may not have a stove and oven, and you may need to cook using small appliances such as a microwave, toaster oven, slow cooker, or "hot plate", which is just a single stovetop unit. A suite is especially affordable because the owner will in most cases have furniture in the suite, pay for the electricity and utilities, and may even allow you to use their Internet.

A suite is still somewhat stimulating as a housing situation. If you live in a basement, the people living upstairs may have loud footsteps, or you may still hear their television or their shouting. Despite still having to share a home with other people, if you rent a suite there is a large amount of privacy you receive. This is your own space, and you have control over what happens in the suite.

In particular I would like to point out that basement suites tend to have very little sunlight coming through the windows. This can be triggering to people with seasonal affective

depression and mental health concerns related to lack of sunlight. There are also almost always stairs leading down to a basement suite, or up to a second floor suite, so this option is only viable for people who can climb stairs.

House

Price: \$2000+ per month to rent

Sensory Stimulation: Low

Having a house to yourself or shared with your family is the ultimate control over your space. However, the high price means that people who rent houses are usually people who split the cost of rent with one or more other people, or people with children who need their own bedrooms.

Many of us would love to own our own house someday. It takes years of saving for a down payment (the first payment) on a house, and lots of building credit by paying our bills on time. If we get a high-paying job or find somebody to split the cost of a home with, and we keep responsibly paying our bills, we can have our own house someday.

Most sensory stimulations in a house are under our control due to the control we have over the space and because we have control over what people we allow to share a house with us, unlike apartments where we do not choose our neighbours or room rentals where we do not choose our housemates. There may still be some noise or disruption from your neighbours, but this disruption will most likely not be as bad as living in an apartment complex or shared housing.



I was close to my classrooms. Just my roommates and I were not close either time. At least when I lived on campus during the first year the people who I lived with were not there all of the time. So, there was lots of freedom I guess, everyone was really relaxed, and it was not too busy.

- Alice

Student Housing

Price: \$700-\$1200

Sensory Stimulation: Extreme

Student housing, also called "studios" or "dorm rooms", are housing units specifically for university and college students. They are normally located on a campus or very close by. This can make it helpful to get to classes on time, and is a safe, close place to walk back to after a long night at the library or the student bar.

It also tends to be a sensory nightmare. Dorm rooms are shared residences, and you often do not get to pick the people whom you will be sharing a kitchen, bathroom, and living room with. Your roommates may have loud, intoxicated friends over who are up

late at night, especially in September and October. Refrigerator space will be very limited, and nobody washes the dishes. Your living room, kitchen, and bathroom may quickly become a mess out of your control. You may also need to sleep on a cot or a raised mat instead of a real bed.

Student housing is very convenient, but only for people who do not mind a chaotic environment out of their control.

"

Every single person, no matter what you did, deserves the safety of a home, to eat nutritious food, to be safe, and to be free to do what you want in life.



- Carmen

Your Budget

Your budget is a track record of the money coming into your account and the money leaving it, and where exactly the money is going.

For now, we will make a very simple budget, which can be expanded on later. Look at how much money is coming into your account from "fixed income sources". A fixed income source is a source of money coming into your account which you can expect to flow into your bank account every few weeks or every month. Your paycheque from your job, income support, AISH (Assured Income for the Severely Handicapped), and monthly benefits are all "fixed income sources". Gifts, and payment from temporary work like babysitting or dog walking, are not "fixed income sources" because they are not dependable to be there every month. It is best to count "fixed income sources" towards basic needs of life like food and rent, and then use extra money from gifts and temporary jobs as nice things for yourself.

Add up the money that you make from your "fixed income", the money that is flowing into your bank account every month, and then multiply it by 0.3. This is 30% of your fixed income. 30% is a helpful rule when budgeting for housing and represents what you can pay for housing. The other 70% is what we budget for other needs like food, transportation, our cell phone bill, and clothing. An example: If Christopher has a fixed income of \$1685, and he multiplies that by 0.3, then that number is \$505.50. Christopher should budget \$505.50 on his housing every month.

Make a challenge to yourself to save that 30% of your income every month. If you can go three months in a row of saving 30% of your fixed income, then that is a good indicator that you are ready to budget for housing.

What Can I Afford?

Here are the "Housing" expenses you can expect to pay when you rent a home:

1.Rent

Rent is the money that you pay to stay in a home.

2. Security Deposit/Damage Deposit

When you sign for a home, you can expect to pay a "security deposit", or a "damage deposit". A security deposit is money that you pay up front to the owner of a home, which goes into their trust account with their bank. This money is used by the owner of the home if somebody who is renting the home decides to abandon it. This way, the owner of the home is not missing the final rent cheque because of the abandonment. Paying a security deposit is a sign of trust between the renter and the owner of the home, that even if the renter abandons the home the owner will not lose money that they are relying on every month.

Security deposits are returned to the renter once the rental agreement is over, if the renter paid for every month that they were using the home.

A damage deposit follows the same rules as a security deposit: it is money that a renter pays up front at the time of the signing of the rental agreement, and just like the security deposit it can be kept and used towards unpaid rent if the renter abandons the home. A damage deposit can also be used to cover damages to the property caused by the renter during the time that they are occupying the home. Normal wear and tear on a home that is caused by regular use does not count as damage. Examples of damage would be someone smashing a window or punching holes into walls, and examples of normal wear and tear would be a shower faucet no longer working or the water heater breaking down.

When the rental agreement is over and control of the home goes back to the owner, the owner makes a report on damages to the home and makes repairs. The owner collects receipts from the repairs, and any amount of money used on repairs is deducted from the damage deposit. Then, the remaining money from the deposit is returned to the renter.

If there are no damages to the home, then the full damage deposit goes back to the renter at the end of the rental agreement.

A security deposit or damage deposit will be an amount requested by the owner in the written agreement, but it cannot be more than one month's rent.

3. Utilities

Utilities are your electricity, water, heat, natural gas, cable TV, and Internet. Almost all rental homes have water, heat, and natural gas covered by the owner. Some owners cover electricity, cable TV, and Internet, especially if you are renting a room or suite in somebody's house, but not every owner will cover these. If you are hoping to rent an apartment in an apartment building or a condominium, budget \$100 for electricity, and another \$100 for cable TV and/or Internet.

4.Pet fee

If you have a pet, or you are planning to get a pet, some owners need you to pay a pet fee if you want to live in an apartment or condominium. This is normally an amount between \$25 and \$50 a month, so add this to your housing budget if you have a pet or plan to get a pet.

5. Parking stall fee

If you have a car, you may need to pay for your parking stall if you rent an apartment or condominium. This is also normally \$25 to \$50 a month but can be as much as \$75 in some places. Add this to your budget if you have a car.

Should I Live Alone or Have Housemates?

If your fixed income is not enough to get you the home that you would like to live in, or if you have friends who you would like to live with, you may be considering having housemates and splitting the cost of housing. This can be a great way to make housing more affordable, but it also has drawbacks. Living alone has drawbacks to it as well. Here are some examples of each:

Some Benefits of Living Alone:

- Control over your space
- No conflicts with roommates
- Everything you want in your home is always open for you to use at any time

Some Drawbacks of Living Alone:

- It can get lonely if you do not see people for an extended time
- Nobody to help you around the house; every chore is your responsibility
- If you have a pet, a roommate can look after your pet while you are away
- Expensive

Some Benefits to Having Housemates:

- Cost of housing is split, making housing more affordable
- Somebody to help you with chores in the house
- Somebody to keep you company so you feel less lonely

Some Drawbacks to Having Housemates:

- You will not always have control over some things in the house when they are being used by your housemates, such as the TV or the oven
- Housemates can leave messes like dirty dishes and dirty clothes on the floor in the bathroom
- They may have behaviours at home that make you uncomfortable, even if you are friends!



We hyper focused on finding a home, on the days that we could look. We spent days and nights going from one advertisement on Kijiji to another. But it took us a month because the process of looking for a home and going to viewings was so time consuming.



Dizzy

Looking for Housing

Now that you have an idea in your head about what you need in a home to be comfortable, and a basic idea of what you can afford, it is time to look for housing. Here are some ways that you can look for available housing in your community:

1.Classifieds

Classifieds are local buy-and-sell advertisements where many people advertise homes that they have for rent. This is the most likely place to find listings for room rentals and suites, as classifieds are usually free to post. Apartment building owners also often advertise on classified listings.

Examples of classified posting boards are kijiji.ca, rental.ca, rentfaster.ca, rentboard.ca, and "Buy & Sell" and "For Rent" pages on Facebook like "Edmonton + Area Rental Listings" and "Calgary - Roommates and Rentals".

2. Property Management Companies and Realtors

If a property management company has a business office, you can walk into the office and ask what apartments that they have available, and they will provide you with information on which homes are available at that time. If a receptionist or leasing agent asks you what your budget is, that is the 30% of your fixed income that you calculated earlier. Examples of property management companies and realtors include Emerald Management & Realty Ltd. in Calgary, Sunreal Property Management Ltd. in Red Deer, and Boardwalk REIT across Alberta.



We looked at public housing too, like low-income housing, but it was so frustrating...it was still very expensive; maybe affordable for somebody with an average income, but for two people who are not working, even if we were both on AISH it would still be half of our incomes put together. Not 30%.



- Carmen

3. Public Housing

Just like with property management companies, if you live in a community that has public housing, affordable housing, or social housing, you can walk into the office and ask about the availability of homes in order to get information on what homes are available.

4.Word of Mouth

Let your friends and family know that you are looking for housing. Somebody you know may know somebody who has a suite available, or who can provide a reference for you if they live in an apartment building so that you can move into the same building. Personal references can help you get approved for a home faster, as owners are more comfortable renting to people who are known as trusted by renters who they have a good relationship with.

Setting Up a Home Viewing

If you find an advertisement for a home that you are interested in, contact the landlord and ask to book a home viewing. If you are at the business office of a property management company and you are told about a home that sounds like it would interest you, it is as easy as asking to book an appointment for a home viewing right there. If you see an advertisement for a rental home on classifieds, then the advertisement will have a phone number or e-mail address for the landlord who you can contact, or many classifieds websites like kijiji.ca and rental.ca have their own messaging system where you can message the owner from the advertisement. Choose a day and time when you can visit the home at the listed address and attend the appointment at the time you have set up. If you need help with remembering appointments, make sure to write it down on a calendar or put a reminder in your phone.

Home Viewings

At the Home Viewing, you will be allowed to walk around the home and see all of its features. As you walk around the home, picture what your life living in this home would be like. Walk yourself through a day of living in this space.

Ask yourself those questions that you came up with in the first step, where you imagined what your ideal home would be like. Is it easy to get your belongings into the home? How will I cook my meals, or will the person cooking my meals have access to the things they need for cooking? How will I do my laundry? How will I transport myself around the community?

You can feel free to ask questions to the owner or leasing agent about the home. If you take the bus around your community, ask them where the bus stop is. You can ask them where the nearest grocery store is, what activities are in the area, if there are walking trails, and you can ask questions about your neighbours and if they believe noise will be an issue.

Also remember to ask questions about which utilities are covered by the rent, what the damage deposit or security deposit will be, and if there is an extra charge for parking or pets. Ask them if a lease is required or if payment is month-to-month.

You should also be prepared to answer questions that the owner or leasing agent has for you. They may ask you what your income source is, and if you have rented from other people before. If you are renting a room or suite in a home, they may ask you how much time you plan to be spending in the home.

You are more than welcome to bring a friend, family member, or support worker to the home viewing with you! In fact, they can remember questions to ask the owner that you could not remember at the time and help give you a second opinion about the home.

I also highly encourage you to take photos of the home, as many as you can. Looking at the home on your camera roll, the evening after the viewing, can help you make a clearer decision on if the home would be right for you. Choosing a home is an important decision and you should take an evening to look at the photos and think about it, and contact the owner the next day if you are interested in taking ownership of the home.

The Application

Once you have found a home that excites you, it is time to start the application process. This is mostly applicable only to when you are looking at public housing for an apartment complex, but private owners will sometimes have you do an application process as well. On the application you will need to submit your personal information such as your name, address, and phone number, as well as disclose your income amount, and the names and contact information of any previous people you rented homes from who can serve as a reference. You may also be asked to submit to a credit score check where the owner will see if you have a history of paying your bills on time. Keep in mind that nobody has the authority to do a check on your credit history without your authorization.

After submitting your application, there is a waiting period while the owner judges your application, contacts your references, and makes a decision on whether they would like to rent a home to you. This process can take a few days or a few months, depending on how many applications from other people that the owner has received, or it could be processed immediately that day. Once your application has been approved or rejected, you will be contacted by the owner to proceed with signing a rental agreement for the home.

If a few days or a week passes, you can contact the owner to ask about the status of your application and receive an update about the approval process.

Signing a Rental Agreement

Once the owner agrees to rent a home to you, it is time to sign a rental agreement. A rental agreement is a legal contract outlining the relationship between you, the tenant, and the owner, the landlord, where you as a renter will have possession of the home with a start date and an end date, where the rental agreement will either be renewed, or the owner will take possession of the home back.

A sample rental agreement can be found here:

http://www.truehelpinternetwork.com/members/legalforms/pdf_docs/alberta/ Alberta_Lease_Agreement.pdf Rental agreements will have the following:

- Contact information for the landlord and the tenant (the owner of the home and you)
- The address of the home being rented
- The day that your possession of the home will begin and when it will end (usually a term of six months or a year, but can be any negotiated period of time)
- The amount of rent and the date of each month that the rent is due on
- The amount of the security deposit/damage deposit
- The utilities that the landlord will provide
- What amenities in the home that you will have access to (refrigerator, oven, dishwasher, laundry machines, etc.)
- What responsibilities you will have in maintaining the home outside of just keeping your space clean (mowing the lawn, taking garbage and recycling to the curb on a certain day, etc.)
- Signatures and dates of the signature from both you and the landlord

Many property management companies have their own lease agreement forms that are personalized for their properties and unique needs. There is no one right or wrong rental agreement form, as long as the agreement of rent and rules of the contract are in writing, with signatures and dates.

Keep in mind that if there is any part of the rental agreement that you are not comfortable agreeing to, then let the owner or the leasing agent know. Parts of the agreement can be talked about with the owner or leasing agent, and changed, as long as it happens before you sign the papers. Only sign the papers if you are comfortable agreeing to the whole contract.

Lease or No Lease?

During the home viewing or the signing of the agreement, the landlord may talk to you about a "lease". A lease is a special agreement between you and the landlord that you will pay your rent every month from a certain date until a certain date. For example, if you sign a six month lease to begin on January 1st, 2021, then you will be responsible to pay your rent on January 1st, February 1st, March 1st, April 1st, May 1st, and June 1st, and the lease will expire at the end of June, where it will become a month-to-month rental agreement afterwards. This is beneficial to the owner because this means that they can expect that rent will be paid at a certain amount every month and can plan their own budget around the rent you are paying, which is their own fixed income.

The benefit of a lease for you as a renter is that the home will be "locked in" at that price of rent every month, and the price cannot be raised while a lease is in effect. Without a lease, a landlord can raise the price of your monthly rent with 30 days' notice.

It is also beneficial because successfully completing a lease term where you paid your rent every month on time is a way to show that you are a responsible and dependable tenant. Showing that you are dependable will mean good relations between you and the owner of the home, who may become a reference for you in the future or make you special offers on future lease agreements so that you will stay in your home.

The drawback is that you will be responsible for paying this rent every month, even if you want to move or if you lose your income and cannot pay your rent. This can create stress for you if you are in a situation where you can no longer afford to pay rent, or something happens in your life where you will need to move, such as a job offer in another community or wanting to move in with a romantic partner.

If you need to get out of a lease that you agreed to, talk to the owner of the home. Some owners are able to conduct a "lease takeover", where you will move out of the home at the end of the month and a new tenant will take your place, or their company may allow leases to be cancelled.

Before You Take Possession

Once you have signed a rental agreement, there are a few more things for you to accomplish to prepare for moving in:

1.Book a Move-In Date

Talk to the owner and book a day that you can begin the process of moving into the home. If nobody is living in the home currently, then the owner will often let you take possession of the home a few days before the start of the rental agreement so that you can start moving your belongings and furniture into the home. Otherwise, the owner may need you to take possession on the day that the agreement begins, or the day before, in the case that somebody else is living in the home until the end of the month.

2.Book a Move-In Inspection

A move-in inspection is a mandatory inspection of the home before you take possession. You will walk through the home and make a list of any damages you spot in the home at that time. Take photos of any damages you see, even small damages that are barely noticeable. This move-in inspection will protect your damage deposit from being claimed for any damage to the home that was not caused during the time that you were renting it.

This inspection must take place while both you and the owner are present, and within one week before or after you take possession of the home, but it is best to do it just before the owner gives you your keys, to prove that any damages were not caused by you. Once the inspection is over, you can take the keys to your new home.

3.Set Up Utilities and Book an Installer

If utilities are not covered by your rental agreement, you will need to contact a utilities company and let them know that you are moving into a new home. Utilities companies like Direct Energy, Enmax, and Atco Energy can supply your new home with electricity and/or natural gas if you require it. Make sure to ask the owner of your home what utilities you will need to provide on your own.

You may also need to book an installer for cable or Internet if these are not provided by the owner of the home. For these you can call a cable & Internet company like Telus or Shaw to have an installer come into the home once you take possession and install these utilities. Make sure that you book the installation for a day that you will already have the keys and that you will be home to let the installer in.

Because there are a number of different utility providers, you can "shop around" for different prices on utilities from different providers. Get quotes and estimates from different providers to see which provider can give you the best deal.

4. Buy Tenant Insurance (Usually Optional)

Tenant insurance is protection for your belongings in case of damage to the home, such as an apartment fire or a flood. If you have bought tenant insurance and you have an emergency in your home like a flood, then an insurance provider will pay out money for you to replace the belongings that were damaged. Tenant insurance providers include TD Melloche Monnex, AMA (Alberta Motor Association), Brokerlink, and The Cooperators.

Visit a local office of an insurance company and ask about tenant insurance or make a phone call to an insurance company to find out more and get a quote for how much tenant insurance would be. Be prepared to answer questions about your new home, including how old the home is and what kind of heat source it uses. Once you get a quote, consider if the cost of tenant insurance is comparable to how much your belongings would cost to replace.

Some property management companies require you to hold tenant insurance, but in most cases, it is optional, and you do not need it. If the owner of the home does not require you to hold tenant insurance, it is your decision.

Moving In Timeline

To illustrate the process of finding, viewing, signing for, and moving into a home, this is a sample timeline:

- August 15th: Christopher begins looking for a home to rent on kijiji.ca and other online classifieds boards
- August 18th: Christopher sees an advertisement for a home that interests him. He writes an
 e-mail to the property management company that owns the home asking to book a viewing for
 August 21st at 5 pm
- August 19th: Christopher receives an e-mail from a leasing agent at the property management company stating that August 21st at 5 pm will work for a viewing
- August 21st: Christopher drives to the address of the home and arrives at 5 pm. The leasing agent shows Christopher the home. Christopher asks the leasing agent questions about the home and finds out that he will need to provide his own electricity and his own cable and Internet. Christopher tells the leasing agent that he will think about the home and contact the owner tomorrow if he wants to move into the home.
- August 22nd: Christopher writes an e-mail to the leasing agent stating that he would like to move into the home. The leasing agent asks Christopher to come into the office and write an application for the home and provide a \$200 deposit. If the application is denied, the \$200 will be returned. If it is approved, the \$200 will be the security deposit for the home.
- August 22nd: Christopher goes to the office of the property management company, provides a \$200 deposit, and writes an application for the home. He provides landlord references and agrees to a credit score check.
- August 24th: Christopher receives a phone call from the property management company that his application has been approved. The leasing agent asks Christopher when he would like to sign a lease agreement for the home. Christopher states that he has time tomorrow, August 25th at 3pm to come into the property management office and sign a lease agreement for the home. The leasing agent asks Christopher to pay his first month of rent at the time of the lease signing, and Christopher agrees to this.
- August 25th: Christopher attends the appointment at the property management company at 3pm, and he signs a one year lease for the home beginning on September 1st and ending August 31st of the next year. Christopher pays his first month of rent at this time, as he agreed to. Christopher and the leasing agent book a move-in inspection for August 27th. Christopher asks if he can take possession of the home once the move-in inspection is complete, and the leasing agent agrees.
- August 25: Christopher calls Enmax and buys electricity service for his new home beginning August 27th.
- August 25th: Christopher calls Telus and buys cable and Internet service. The earliest installation date is September 1st at 11am, so he starts his service on this day.

- August 26th: Christopher walks into The Cooperators and asks about tenant insurance, even though it is not required by his lease. He meets with an insurance broker, who interviews Christopher about his home and gives a quote for tenant insurance. Christopher buys the tenant insurance.
- August 27th: Christopher and the leasing agent conduct a move-in inspection in the home. Christopher receives the keys to his new home. Christopher begins moving his belongings into the unit.
- September 1st: Christopher meets the Telus installer at the appointed time of 11 am, and has his cable and Internet installed

Your Responsibilities as a Tenant

To maintain your housing and to keep a good relationship with the owner of the home, you are responsible to do the following:

- Pay rent on time every month on the day you agreed to with the owner of the home, usually the 1st day of the month
- Be polite to the owner and other members of the building
- Not put other people in danger
- Not break the law
- Keep the home clean
- Prevent Damage to the home
- Follow any house rules that you agreed to with the owner in the rental agreement

Maintaining the Home

Here are some helpful guidelines for keeping your home clean and well-maintained:

Every day you should:

- Make your bed
- Put away things left on a bathroom sink like toothbrush, toothpaste, razor, shaving cream, deodorant, and hair products
- Wash your dishes
- Wash the kitchen sink
- Wipe down the stove and kitchen counters and put away things left on the counters
- Brush any crumbs left on the sofa
- Sweep the floor

Every week you should:

- Wash your laundry
- Wash your bed linens
- Scrub the toilet and shower
- Replace the hand towels in the bathroom and kitchen
- Vacuum carpets
- Mop the floor

Every month you should:

- · Organize your clothes drawers and closets
- Wash your windows
- Wash your walls
- · Dust your air vents and ceiling fan
- · Clean the inside of your microwave
- Check if your oven needs cleaning, and clean it if so

Complete these tasks and you will have a very well-maintained home.

Your Rights as a Tenant

Unless you are renting a room in a home where the owner of the home also lives, then your rights as a tenant in Alberta are protected by a provincial law called the Residential Tenancies Act. If you would like to read the Residential Tenancies Act, it is available at https://www.qp.alberta.ca/documents/Acts/R17P1.pdf.

There is also a handbook outlining the basic points of the law found at https://open.alberta.ca/dataset/a2767396-099f-43d0-932e-1ec75bf458f3/resource/15cc7bf1-89c6-4baf-9393-ce82d28f3850/download/rta-handbook-bw.pdf.

If you rent a room in somebody's house, and they also live there with you, then the Residential Tenancies Act does not protect you. If you rent the basement of somebody's home and they live in the upper part of the house, then the Residential Tenancies Act will protect you only if you have access to your own entrance, kitchen, and bathroom.

The Residential Tenancies Act outlines what an owner of a home must provide to you, to rent a home to you legally. The following items must be provided to you:

- Your own set of keys, and any new keys to any locks on the home that are changed during the rental period
- A copy of your move-in inspection as soon as it is completed
- A copy of your rental agreement or lease agreement, within 21 days of you signing the agreement

• A "Notice of Landlord" indicating the name and address of the owner of the home who you pay rent to, and who you can talk to if you have issues with your home. This must be provided to you within 7 days of you moving into the home. If the home gets a new owner, then the new owner must also provide a notice stating their name and address.

The owner of a home has these responsibilities:

- To make the home available for you to move into on the day that the rental period begins, outlined on the rental agreement or lease agreement.
- To not bother you beyond what is "reasonable" and "necessary" while you are at home, and to not disturb your peaceful enjoyment of your home so long as you are completing your responsibilities.
- To repair normal wear and tear in the home caused by everyday living
- To ensure the building maintains a level of safety outlined in health codes, fire codes, and safety codes
- Any other responsibilities that you agreed upon together during the signing of the rental agreement or lease agreement

Conflicts with Housemates

If you are sharing a space with people, you may come into conflict with your housemates from time to time. Every person has a different home life and daily routine, and some things that are natural for you may be irritating to other people, and things that are irritating to you may be natural for other people. This is a normal part of living in a shared space with other people.

The best way to prevent conflicts is to establish your boundaries with your housemates. Talk to them about what you need to feel comfortable in your shared home. Tell your housemates "I need to be able to use the microwave after midnight", or "my job starts at 6 AM so I will need the house to be quiet after 9 PM so I can sleep well and I need to use the washroom from 5 AM until 5:30 AM to shower and get ready for work". If you tell people what you need ahead of time, then they may be mindful and take the necessary steps to make you more comfortable in the home.

Resolving Conflicts with Housemates

If conflict happens, then it is best to address it with your housemates as soon as possible. You should not have to be uncomfortable in your own home for the comfort of others.

Begin by stating the facts of what happened, and what the person did. It is best to not use language like "you always" or "you never", just state exactly what happened this time.

After you have stated what happened, tell the person how it makes you feel. Begin your statements with "I feel...", and "That made me feel...".

Next, give them an opportunity to tell you how they feel, or to explain why it happened. Do not interrupt them, let them say what they would like to say. Afterwards, thank them for letting you know how they feel.

Then, tell them what you would like to see happen in the future. Tell them what the best possible outcome would be so that the two of you can still maintain your housemate relationship and happily share your living space together.

Once you are finished, thank them for listening to you. Let them know what it means that they took the time to listen to you. The housemate relationship, and everybody having a happy home, is the ultimate goal of moments like this, not proving who is right and who is wrong.

If A Housemate or the Owner Confronts You

If a housemate confronts you and says that something that you are doing is making them uncomfortable, do not get "defensive". Use active listening to de-escalate the conflict. A helpful acronym to remember when you are listening to somebody is "L.A.R.A.".

L = Listening. Show that you are listening to the person. If eye contact is uncomfortable for you, you do not need to hold eye contact, but stopping what you are doing and facing towards the person can show the person that you are respecting them by communicating that you are listening. Focus on what the person is saying and what has made them hurt.

A = Acknowledge. Acknowledging what a person is saying can show that what they are saying is important to you. Be accountable and honestly admit to what has hurt your housemate. If your housemate says "You did not wash the dishes last night when it was your turn to", and you really did not do it, respond by saying "I forgot to wash the dishes last night".

R = **Respond**. Respond to what the housemate is saying by addressing their concern. Lead with "I" statements, like "I am sorry", "I should not have done that", or "I will fix this right now", if you honestly can.

A = Add. Once you have responded to your housemate's concerns, it is time to add how you can fix the issue now and in the future. If the problem is that you forgot to wash the dishes last night when it was your turn, then you can add that you will set reminders on your cell phone to remember to wash the dishes on your night to do them.

You can add that you will wash the dishes right now if somebody else had not done them. If somebody else had washed the dishes, then you can add that you will ask them if there is any other chore in the house that they can do instead for the person who washed the dishes. Make the housemate who was hurt a part of this process. Give them ideas for ways that the problem can be fixed in the future and ask if they believe that this will help.

If the Owner is Not Respecting the Agreement

If you have a rental agreement or lease agreement with an owner who is not maintaining their responsibilities in providing a safe, healthy, and peaceful home for you, then you can read the Residential Tenancies Act to see if they are not following the law.

If you believe that your rights as a tenant are not being respected, then you can speak to the owner just like you would speak to a housemate who is not respecting your boundaries. Use the same principles that we discussed for conflicts with housemates. State the facts of what happened, or what is happening. State how this is making you feel. Give the owner an opportunity to discuss how they feel, and what they believe they can do to fix the situation. Thank them for responding to you and participating in the conversation. Look for solutions together, if you would like to remain in the home and believe that you can have a happy living situation in your home going forward.

If you cannot resolve the conflict with the owner, or the owner continues to not respect your rights as a tenant, and you do not have a lease agreement or the lease is expired, you can move out of the home by giving the owner 30 days' notice, in writing. You can either hand them the written notice, or e-mail the notice to them, or tape a printed or written notice to the door of their home, but you must give them at least 30 days' notice before moving out.

If you have a lease agreement and if you find that the owner has done something that breaks the Residential Tenancy Act law, like allowing mould to grow in the walls or walking into your rented home whenever they want, even after you have confronted them and tried to resolve the conflict, then you can apply to the Residential Tenancy Dispute Resolution Service (RTDRS) to have the lease broken and to move out. You can contact the RTDRS by phone at (780) 644-3000, by e-mail at rtdrs@gov.ab.ca, or if you live in the Edmonton area you can visit their office to file a complaint during daytime office hours.

If the Owner or a Housemate is Making You Unsafe

Finally, if you feel that you are in danger because of a housemate or the owner, call 9-1-1 and ask for police to arrive. Only call for emergency services if you feel that you are in immediate danger because of a violent or out-of-control situation. If you need to report an owner or housemate to police and you are not in immediate danger, please call the police non-emergency services line.

Edmonton Police Service non-emergency line: 780-423-4567 (or #377 from a cell phone)

Calgary Police Service non-emergency line: 403-266-1234

RCMP non-emergency lines in:

Fort McMurray: 780-788-4040 St Albert: <u>(780) 458-7700</u> Red Deer: 403-343-5575

Grande Prairie: <u>(780) 830-5700</u> Lethbridge: <u>(403) 329-5010</u> Medicine Hat: <u>(403) 529-8400</u>

Banff: <u>(403) 763-6600</u>

If you are living outside of these communities, you can search your town name at https://www.rcmp-grc.gc.ca/detach/en/find/AB and find the non-emergency phone number for your local RCMP attachment.

If you accidentally call 911, please stay on the line until someone answers and tell them you called by accident. Otherwise, the operator must assume you need assistance and will dispatch emergency services to check on you.

Having a Back-Up Plan

Everybody who is housed should have a back-up plan for a place they can stay for a few nights if they find themselves in an unsafe situation, if they have a domestic dispute with their partner or with a housemate, or they get evicted from their home for not maintaining their responsibilities.

Make a crisis plan with friends or family about where you can go if you are unsafe. Some places you can stay include a friend's home, your family home, or an emergency crisis shelter. You should also use this time to make a mental health crisis plan for who you can call if you ever feel that your mental health is in a dark place. Make plans with your friends and family for who you can call in a mental health crisis and find the phone numbers of 24-hour crisis lines that you can call.

Eviction

If you fail to complete your responsibilities as a tenant, like paying your rent, keeping your home clean, and not being disruptive to other house members, then an owner may pursue an eviction. An eviction means the rental agreement or lease agreement will be ended, and you will no longer be welcome to live in the home.

If you are being evicted by the owner of a home, they must provide you with a written notice of the eviction or place it on your door if they cannot reach you.

Evictions do not take place immediately. Evictions take place at least 14 days after delivery of the eviction notice, with a date for the eviction stated on the notice. The exception to this is if the eviction is due to an act of violence within the home, significant damage to the home caused by the tenant, illegal activity within the home, or if the tenant threatens to harm the owner of the home.

Evictions can only be pursued if you, the tenant, break the rules of the contract or the responsibilities of being a tenant. The owner cannot evict you for just any reason they want. If you receive an eviction notice for a reason besides breaking the rules of the contract or failing to do the responsibilities of being a tenant, then you can challenge the eviction at the Residential Tenancy Dispute Resolution Service. You can contact the RTDRS by phone at (780) 644-3000, by e-mail at rtdrs@gov.ab.ca, or if you live in the Edmonton area you can visit their office to file a complaint during daytime office hours. You can also take the owner of the home to court, by contacting a law office and asking if they offer consultations

Moving Out

When you plan to move out of your rented home, and there was no end date on your rental agreement or lease agreement, then you must provide the owner of the home with written notice of your intent to move out at least 30 days before you do, or else your rent contract will continue beyond the agreement period and it will be considered abandonment if you move out without notice. This means that you will be responsible for paying rent even after you move out, so ensure that they get the written notice at least 30 days before your move-out. If you plan to move out on the day at the end of your rental agreement or lease agreement, there is no legal requirement to tell the landlord that you will be moving out as the terms of the agreement say that you will be moving out that day, but it is a respectful thing to do to let the owner of the home know that you will be moving out that day.

Once you move any furniture and belongings out of the home that you brought in, do a thorough and final clean-up of the home. Follow the cleaning guide under "Maintaining Your Home". Do your best to make sure that the home is in the condition that you received it in, besides any normal wear and tear, so that you may receive your damage deposit back.

You must provide the owner with the keys to the home, and do a final move-out inspection, just like the move-in inspection. This must be done within one week of moving out of the home, or up to one week before. Once the owner completes the move-out inspection with you, they will note any damages to the home, and fill out invoices for appropriately-priced repair services. Once the invoices are submitted, and the damages are fixed, then they must return the remaining damage deposit to you with any costs for damage repair taken off the deposit. If there are no damages to the home, then the deposit must be returned to you as soon as possible.

Appendix A - Interview with Carrie-Anne

My first interview was with my local friend Carrie-Anne, who is 27 years old and an autistic woman.

Christopher: "What kind of housing situation are you in?"

Carrie-Anne: "I get my housing from a public housing corporation called Wood Buffalo Housing. It is housing for low-income families, affordable housing. They have a program for disabled adults in coordination with the people who provide my supports"

Christopher: "How did you look for housing?"

Carrie-Anne: "My support worker and I went to the Wood Buffalo Housing office and we asked about what apartments they have, about two years ago. We picked this one.

Christopher: "What about that apartment makes it right for you? What do you need in a home?"

Carrie-Anne: "I'm totally independent, but I need help for some things at home from my support workers. I just need some help sometimes. I know that I want to live alone, that's just how I am, I need to be alone, but I need help sometimes."

Christopher: "What do you get assistance with at home?"

Carrie-Anne: "I get assistance with cooking, cleaning, budgeting, behavioural help...yes that's everything."

Christopher: "Do you find that independent housing is usually accessible for autistic people?"

Carrie-Anne: "No, not really actually it needs to be more accessible. It needs to be more accessible to all people. For an application people can be on the wait list for years."

Christopher: "What are some other barriers to independent housing that you feel that autistic people face?"

Carrie-Anne: "We have a lot of noise here at night. There needs to be, for autistic people, a separate housing unit. That's what I believe.

Appendix B - Interview with Alice

My next interviewee is a Chinese-Canadian university student named Alice who has recently found out that she is autistic. She is currently studying at the University of Calgary.

Christopher: "What kind of housing situation are you in?"

Alice: "I live with my mom right now, in an apartment."

Christopher: "Have you ever tried living on your own?"

Alice: "When I lived in the university, yes. I was close to my classrooms. Just my roommates and I were not close either time. At least when I lived on campus during the first year the people who I lived with were not there all of the time. So, there was lots of freedom I guess, everyone was really relaxed, and it was not too busy. When I lived with roommates in the second year...I did not know them that well, even the friend from church. I jumped ahead because rent was cheap.

Christopher: "Why did you leave student housing if you were still in university?

Alice: "It was too expensive. Way too expensive."

Christopher: "Did you have any income source at the time? Were you working?"

Alice: "I have student loans and I'm on AISH. I don't have a job right now and it's hard to find something that I can handle. That's scary for me because I do want to move out and be on my own, but it's so hard to find work that I can handle and pays enough to be able to live on my own."

Christopher: "What kind of housing situation would you like to live in then?"

Alice: "Just on my own, that's all that matters to me. A space that I can call my own. I liked student housing because I was mostly alone and free to do my own thing. I was only responsible for my own things. If I can live on my own, then I will be happy."

Appendix C - Interview with Dizzy & Carmen

My final interview was with my friends Dizzy & Carmen. Dizzy is a non-binary autistic 25 year old living in Calgary, and Carmen is a 27 year old autistic woman who lives with them as their partner. They support each other's sensory needs and advocate together for autism supports.

Christopher: "What kind of housing situation are you living in currently?"

Carmen: "We are living in a rental. It's an older house and we're living in the basement."

Dizzy: "Our landlord is not respecting our space and the home is not really fit for living in. We are not happy here."

Carmen: "It seemed really nice, but we did not do a really thorough check to see that standards were being met. Just a check to make sure that the home looked like it did in the photos on the ad. The place looked okay and the landlord was really nice, but when we moved in a few months ago we found out that it's actually not safe here. It was a low rent cost. Even so, it was more than 30% of what we make in a month. More like 40%."

Christopher: "When did you leave your parents' homes?"

Carmen: "I moved out at seventeen. I graduated high school and moved to university."

Dizzy: "I moved in with Carmen last March. This is my first time living outside of my parents' home. I wanted to move out because of meeting Carmen and because I do not have the best relationship with my parents."

Christopher: "How did you look for housing?"

Carmen: "HYPERFOCUS! (laughs)"

Dizzy: "We hyper focused on finding a home, on the days that we could look. We spent days and nights going from one advertisement on Kijiji to another. But it took us a month because the process of looking for a home and going to viewings was so time consuming. We could not do it on a day that Carmen worked because it drained our energy.

Carmen: "We looked at public housing too, like low-income housing, but it was so frustrating. The low-income housing provided by the city at a rate that is affordable for two people who are not working, we looked at it and we knew that it would not meet our autistic sensory needs. We did a viewing and we heard people laughing upstairs, just during the viewing. And it was still very expensive; maybe affordable for somebody with an average income, but for two people who are not working, even if we were both on AISH it would still be half of our incomes put together. Not 30%. It did not seem to recognize that it was not an affordable rate. To afford it at a rate of 30% of our incomes, we would both need to be working full-time. But if we were both working full-time, we would be so dysfunctional, we would be constantly melting down, it would be really unhealthy to live in a home with either of us. We also would not be allowed to have our dog there.

Dizzy: "Also the mess with common law".

Carmen: "Common law! Ugh!"

Dizzy: "The policies around common law in Alberta are so messed up. Your basic income support gets slashed in Alberta if two recipients are in a common law relationship. You can't even get it if one of you is able to work, and Carmen got a job."

Carmen: "For one month! One month on the job and the Alberta government expects me to completely financially support Dizzy. The cut-off for income supports for couples is around \$900, so because I make more than \$900 a month at my job, we receive no help. Our rent is \$1100! And that's the cheapest we could find! And Alberta is shocked that it has one of the highest domestic violence rates in Canada? They make it common law as soon as two people move in together, so they can cut people like Dizzy's income support and make them totally financially dependent on me. If I was awful to Dizzy, Dizzy would have no financial means of leaving me."

Christopher: "Do you receive any supports for keeping your housing?"

Carmen: "No, we don't qualify for those kinds of supports. I have to use so many of my spoons trying to find help for us to keep our housing, I don't remember to wash my clothes. Or to take my medication. Or to eat, sometimes. Or I eat junk because it's all I can manage trying to work and get support for Dizzy and I. How am I supposed to manage all the other things that it takes to keep independent housing? How am I supposed to remember to submit insurance documents, pay my bills, keep all the right papers in my car? All the extra brainpower that it takes to keep all this stuff in order, when I'm already executive dysfunctional. There's nothing for us, for that. Because it's decided that if your IQ is too high as an autistic Albertan, you should be able to handle all of this stuff.

Christopher: "How do we make this system work?"

Carmen: "Every single person, no matter what you did, deserves the safety of a home, to eat nutritious food, to be safe, and to be free to do what you want in life. I feel like so many of these supports are asking us to prove our humanity and tell them your sob story over and over and over, and it hurts every time. I'm tired of telling the stories. I just want things to be not awful. And every time they say, 'you can do it, you're strong, you're articulate, you're high-functioning'. I'm tired of people telling me I'm strong, and I'm tired of people telling me I'm strong. I just want help. I want people to help me."