



Off-Campus Housing Handbook

Living on your own can be exciting but daunting. To help you become more familiar with everything that encompasses renting your own place, the MASU is happy to provide this all-you-need-to-know package about living off-campus!



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Key Contacts & Resources

Need Help?

- MASU Vice President, External Affairs
 - Contact: masuexternal@mta.ca and (506) 364-2231
 - Location: First floor of the Wallace McCain Student Centre at 62 York St.
 - Point of contact within the University community for off-campus housing related complaints, concerns or questions. Will almost always be able to point you in the right direction!

- [Residential Tenancies Tribunal](#) (RTT)
 - Contact: irent@snb.ca and 1 (888) 762-8600
 - The RTT is the provincial bureaucratic body responsible for the management and enforcement of the Residential Tenancies Act in New Brunswick.
 - **Any questions or concerns regarding your rights as a tenant, your landlord's behaviour, or anything else with respect to off-campus housing can and should be directed to the RTT! If you are unsure, contact RTT.**

- Mount Allison International Centre
 - Contact: intpa@mta.ca and (506) 364-2124
 - A good contact when looking for a subletter! Mount A often gets exchange students studying in Sackville for a semester who may be looking for a place off-campus. They may also be able to connect you with other Mount A students going on exchange and trying to plan their Sackville accommodations.

- [Town of Sackville](#)
 - By-law Enforcement Officer, Corey Springer (bylaw@sackville.com)
 - Consult the Town's website for information on residential municipal services such as garbage pick-ups, paying bills (if applicable to you!), emergency services in Sackville and preparedness plans.
 - The Town is also able to provide assistance with inspections, for more information contact the Fire Marshal's Office: (506) 453-2004

Looking for a place to live?

Sackville is a small town with lots of students. Start looking for places early to have the best chances of securing your top choice. Also take time to research or inquire about local landlords to learn more about who you're renting from!

Where should I start?

- [MASU Housing Directory](#)
 - Collection of housing ads posted by Sackville landlords
- Mount Allison [Housing Facebook Group](#)
 - Founded and run by Mount Allison students and alumni

Relevant Regulations

It is very beneficial to familiarize yourself with the municipal and provincial legislation that pertains to community residents so that you are aware of your rights as a tenant. Listed below are the most relevant municipal By-Laws to follow as provided by the Town of Sackville, and New Brunswick's legal tenant and landlord regulations.

Sackville By-Laws:

- [By-Law #236](#): A By-law To Regulate The Use Of Public Parks
- [By-Law #246](#): Noise By-law
- [By-Law #252](#): A By-law To Regulate The Collection And Disposal Of Residential Waste In The Town Of Sackville
- [By-Law #256](#): Animal Control By-law
- [By-Law #262](#): A By-law To Regulate Street Traffic

Residential Tenancies Act

- Details the rights and obligations of residential landlords and tenants as well as the process that needs to be followed in order to enforce them.
- **This document outlines your rights and responsibilities as a tenant!** Knowing your rights is extremely helpful towards ensuring a safe and quality renting experience.

Services

Information on local services that are good to familiarize yourself with, including health, municipal and utility services. These contacts can come in handy for a variety of reasons, check out their websites to learn more.

- [Sackville Memorial Hospital](#)
 - (506) 364-4100
 - 8 Main Street, Sackville
- [Sackville RCMP](#)
 - Mon to Fri from 8am-12pm and 1pm-4pm: (506) 364-5023
 - After hours: 1 (800) 665-6663
 - Emergency: 911
 - 31 Main St, Sackville
- [Service New Brunswick \(SNB\)](#)
 - 1 (888) 762-8600
 - 112 Main St A, Sackville
 - Email: snb@snb.ca
- [NB Power \(hydro\)](#)
 - 1 (800) 663-6272
- [Sackville Foodland](#)
 - (506) 536-0679
 - 11 Wright St, Sackville
- Bell (wi-fi)
 - 1 (844) 294-3926
 - <https://aliant.bell.ca> (make sure your location is set to NB)
- Eastlink (wi-fi)
 - 1 (888) 345-1111
 - <https://www.eastlink.ca>
- Sackville Bottle Depot (Wheaton's All-in-One)
 - (506) 536-0351
 - 13 Industrial Dr., Sackville
 - Exchange your recyclable bottles and cans for money (great idea for apartment tenants with coin-operated laundry)!
- [Rose's Independent Grocer](#)
 - (506) 536-1349
 - 75 Main St., Sackville

Checklists



Considering a Potential Place to Rent

Take time to research/inquire about local landlords to learn more about who you're renting from!

- Does the place have the key things you're looking for? Did you make a checklist of essential items that you need for your day-to-day? Does the place match your own list?
 - i.e. Are there parking space(s)?
 - i.e. Is it pet friendly? What are the conditions of having a pet?
- Are there laundry facilities? Where are they? Is there a cost associated with them?
- Do the bedroom doors have locks? (If you would like them! Not all students look for bedroom door locks.)
- Do the windows open, close and lock easily?
- How does trash work?
 - i.e. Is there a dumpster on property, or bins out front on trash day?
- Are there working smoke detectors? Is a fire extinguisher provided?
- How many outlets are in each room?
- Is any furniture included?
- What appliances are included?
 - i.e. Dishwasher, microwave, stove, fridge, etc.
- Are utilities included in rent? If not, how much are utilities?
- What is the length of the rental period?
 - i.e. May to May (this is how most rents are in Sackville!), month by month, etc.
- How is rent expected to be paid?
 - i.e. E-transfer, post-dated cheques
- What kind of renter's insurance is required, if it is required?
- Is a security/damage deposit required? If so, how much is it and how will you be getting it back?
- Does the landlord look in Sackville? Is there a property manager?
- Ask when the unit was last inspected. Are there any repairs/renovations the landlord is expecting to complete in the near future?
- Do you feel safe in the space?
- Does the location fit your needs/lifestyle?

Signing a Lease

A lease represents a legal contract between you and a landlord. Ensure you are best prepared and informed before officially making a decision.

See the 'How To' section below for more information on how to read a lease

- Read the lease fully!
- Date where you sign your name
- Ensure you are given a signed copy of the lease and keep it in a safe and accessible spot. Both the landlord and tenant have to have an original copy.
- What utilities does the lease include?
 - i.e. heat, hydro/lights, wi-fi
- Is snow removal or lawn care included?
 - i.e. road salt, ice removal
- If some utilities are not included, how are they to be paid?
- How are you expected to pay rent?
 - i.e. e-transfer, post-dated cheques, cash, etc.
- What are the stated policies on late rent, visitors, subletting etc.?
- Ask your landlord questions!!
 - i.e. Double check if they are strict on having pets, some landlords may approve cats or small animals. Some landlords allow bigger pets on the condition that they are introduced prior to signing the lease.
- When will you and the landlord be doing a walk through of the premises to document its state after current tenants move out?
- When was the apartment/building last given a safety inspection?
 - If your landlord doesn't know, you can contact the Town of Sackville to find out!
- Does the landlord plan to do any repairs? If so, when?
- When and how should you obtain your keys?

Moving In & Moving Out

Things to keep in mind or get in order before you move into your new place and for when you are preparing to move out to make things easier.

- ❑ Agree on a date and time with your landlord after which you are able to move. Sometimes it is the first day on the lease, but sometimes you can move in sooner!
- ❑ Schedule a complete move-in inspection of the unit with the landlord (and tenants) to document the state of the premises.
- ❑ Make early arrangements to have utilities set up and removed
 - ❑ Many students are trying to get their Wi-Fi installed at the beginning of May - call early to set up your installation appointment for when you move in!
- ❑ Don't forget to bring groceries!
- ❑ Take pictures of any existing damage when you move in
 - ❑ Let your landlord know right away so repair arrangements can be made.
 - ❑ Always notify your landlord in writing and keep a copy of the request for yourself. A [Notice of Complaint](#) form can be found on the RTT website.
- ❑ Deep clean the apartment before moving in your things (it's easier when less is in your way!)
- ❑ If ice/road salt is included, ask when you should expect to get it.
- ❑ Leave yourself time to deep clean the apartment when moving out.
- ❑ Let your landlord know when you plan to move out at the end of your lease so that they can make arrangements with you to do a final inspection.
- ❑ If looking to terminate your lease early, always give the proper notice in writing to your landlord. How much notice you have to give depends on the term of your tenancy.
 - ❑ More information can be found on the RTT website, [here](#).
- ❑ Don't leave any belongings behind!
 - ❑ Unless the next tenants are expecting to keep anything from you, don't be *that* person and leave a mess for them to clean!
- ❑ Return your keys!

Necessary Supplies

*Some things you may wish to have handy in your new place upon moving in!
Keep an eye on local buy & sell groups, Facebook Marketplace or Kijiji near the end of April when students start leaving Sackville and getting rid of their furniture at very reasonable prices.*

- Basic groceries and food supply!
- Furniture
 - More information on where to start looking for cheap furniture under the **Tips & Tricks** section*
- Kitchen supplies (dishes, cutlery, pots & pans, tin foil, saran wrap, etc.)
- Bathroom supplies (shower curtain and hooks, towels, toiletries, etc.)
- Cleaning supplies
 - For your kitchen: dish soap, extra sponge, drying rack/towels, rubber gloves, etc.
 - For your bathroom: sink/toilet/shower cleaner, a toilet brush and plunger, drying rack for clothes/clothes if desired, etc.
 - For your living room: mop, broom and dustpan, window cleaner, duster/multi-purpose surface cleaner, etc.
- Basic toolkit (Ikea has a decent set with the essentials)
 - Extra light bulbs, batteries, etc. if needed!
- Sewing kit
- Laundry essentials (detergent, fabric softener, a dryer ball/sheets, etc.)
- First Aid kit
- Garbage cans & bags!
 - For house tenants:** you will need clear, blue and green bags to sort your waste in accordance with collection requirements. *More information under the **Tips & Tricks** section!*
 - Print out the [NB waste sorting guide](#) for easy reference
- Preparedness (storm) kit
 - In the case of power outages be prepared! i.e. non-perishables, candles, lighters, flashlight, portable charger, storm chips :)

Rights and Responsibilities of Tenants and Landlords

Any and all questions, serious immediate problems or persistent issues with a landlord should be directed to the [Residential Tenancies Tribunal](#) for further assistance!

The laws that apply to governing and living in a rental property can be found in the [Residential Tenancies Act](#) and the [Town of Sackville By-Laws](#).

The Rights of Tenants and Landlords

Rights	Tenants	Landlords
Concerning Leases	Right to one signed original copy of the lease (regardless of the number of tenants on said lease), provided by the landlord, that outlines the expectations of the tenant and the landlord.	Right to one signed original copy of the lease, that outlines the expectations of the tenant and the landlord.
Continuing your Rental Agreement	Right to the continuation of a rental agreement as long as a discussion is had with the landlord.	Right to agree or disagree with the continuation of the rental agreement.
Security/Damage Deposits <i>For more information, click here.</i>	Right to pay a security deposit rate not to exceed the cost of one month's rent. Cannot be collected as last month's rent payment.	Right to require a security deposit.

	Right to receive a receipt confirming deposit has been remitted by the landlord to the RTT OR the right of the tenant to pay a security deposit directly to the RTT.	If received, the landlord is required to submit the security deposit to the RTT within 15 days of collecting it; and to complete the Security Deposit Remittance Form is also required.
	Right to pay the security deposit under the assumption that the same amount will be returned once your lease is terminated.	Right to make a claim against the security deposit to the RTT for any amount the landlord alleges the tenant owes for loss of rent, utilities, late fees, cleaning or damages.
Notice of Entry for Inspections, Repairs or Otherwise	Right to ask/notify the landlord of any needed repairs by talking to them, and if required, serving the landlord a Notice of Complaint Form .	Right to immediately enter the premises in the case of emergency situations. Otherwise, landlords are required to provide tenants with <u>24 hours notice</u> prior to inspecting the apartment and <u>7 days notice</u> prior to repairs being done (that were not asked for by the tenant).
		Landlords cannot enter the premises on Sundays or any statutory holidays, and not between the hours of 8pm-8am.
		<u>Does not</u> have the right to change the locks of the house/unit without the tenant's consent.
Apartment Tours	Right to allow landlords entry on the condition that proper notice was provided.	Right to provide 24 hours notice prior to showing the premises unless otherwise indicated in the lease.
Rent Increases <i>For more information,</i>	Right to demand the proper notice of any rent increases	Right to properly inform tenants of a rent increase with a separate document that

click here		includes: - date - name of tenant(s) - address of premises - amount of rent increase - date of increase to take effect - signature of landlord or agent
	Right to complete an Application of Assistance to the RTT within 15 days of being notified of a rent increase to request a revision of this notice.	Right to increase rent if the proper amount of notice is given. Fixed term lease: 3 months Month-to-month: 2 months

The Responsibilities of Tenants and Landlords

Responsibilities	Tenants	Landlords
Concerning Leases	Expected to abide by the terms of your lease. If caught breaking any rules outlined by the landlord, the tenant risks being evicted.	Legally required to provide a written or typed contract that states the terms of the rental agreement (lease) and outlines the expectations of the tenant and the landlord.
Security/Damage Deposits	Expected to pay the security deposit, if required by the landlord.	Expected to return the damage deposit once the lease has been terminated.
Quality of the Space		Obligated to provide a living space that is safe, clean, and livable. This entails ensuring there is hot and cold water, the unit is pest-free, there is enough space per person, functioning smoke detectors and CO ² alarms.

		Expected to maintain and upkeep services or utilities provided in communal areas within a shared building at all times (shared communal spaces are often exclusive to apartment buildings and include laundry rooms, stairways and any other space shared between individuals on different leases).
		Legally required to ensure that accommodations they rent comply with minimum health and safety standards.
Treatment of the Space	Expected to treat the property with respect and avoid any unnecessary damages. If damage is caused by tenants or visitors of the tenants, it is the responsibility of the tenant to fix it or risk the cost being deducted from the damage deposit.	Expected to fix broken appliances and utilities (such as clogged drains, leaking roofs, a fridge, stove, hot water heater, washing machine, internet) that were provided upon move-in and included in the lease.

Further information about...

Leases

➤ ALWAYS SIGN A LEASE!

- A lease is a binding, legal agreement between a tenant (you) and a landlord that should outline all rules, policies and responsibilities, officializing your residency at that location.
- A verbal agreement or handshake is very unlikely to hold up in court and you can find yourself in a very sticky situation of your word against your landlord's if you don't have a lease.

Approaching your Landlord with Problems

Building a good relationship with your landlord can go a long way towards helping ensure that you live in the best conditions with the least amount of worry!

- Always send in a request for repairs and complaints in writing to secure evidence in the unlikely case of having to file a formal complaint.
- It is important to know both your own rights and responsibilities as a tenant as well as your landlord's rights and responsibilities if a conflict arises.
- NEVER withhold rent and always pay your rent on time!
- The RTT also offers this resource of [5 steps to resolving a dispute!](#)

Making Sure your Unit is Safely Inhabitable

- Landlords are legally required to ensure that accommodations they rent comply with minimum health and safety standards. They are also required to ensure that the heating system is functioning properly. Even if the property met all standards at the time the place was rented, the landlord is still responsible for ensuring that the accommodation does not fall below the standard.

Roommates

Living with roommates can be super fun, but can also come with some challenges. This section offers some recommended guidelines to establish and conversations to have with your roommates before or upon moving into your new place.

Not everyone chooses to live with their close friends, and even if you do, it's very important to acknowledge that people can have very different lifestyles. Be considerate, be open to discussion when things aren't working and be prepared to compromise. You all live under this roof and have the right to make reasonable requests to ensure a safe and healthy environment for everyone! Don't assume your roommates can read your mind and know if something is bothering you if you don't voice it.

Tips for Finding Compatible Roommates

Good friends do not always make good roommates. Good roommates do not always make good friends. Some people enjoy living with friends, however, some also enjoy their distance! Whatever the case may be, here are some things to know about yourself and to consider when determining compatible qualities in a roommate(s):

- Are you looking to branch out and meet some new people? Or live with people you already know?
- Preferred levels of privacy
- Cleanliness standards
 - How tidy are you?
 - How do you imagine cleaning being handled?
- Routines & schedules
 - Coming and going? Are you planning to be home a lot or out often?
- Social and study habits
 - Quiet hours - are you a night or morning person?
- Alcohol and/or Smoking
- Pet preferences
 - Allergies?
- Guests

- How do you feel about guests spending the night (i.e. significant others, big groups)?
- Thoughts on sharing and borrowing...
 - Food (any allergies?)
 - Utility bills
 - Furniture & household items, etc.

Tips to Being a Good Roommate

- Know yourself and communicate your needs and boundaries - remember that not everyone was raised like you
- Clean up after yourself!
- Be flexible, patient and willing to compromise
- Be open and honest
 - Voicing concerns should not be considered a conflict, be respectful when addressing concerns and when your roommate(s) approach you with theirs.
 - Let your roommates know when you're not having a good day.
- Respect your roommate's space
 - Ask before using things that aren't yours
 - Let them know when you're planning to have guests over
- Be mindful of your noise levels (wear headphones, don't blast the TV, etc.)

Living Together and Starting off Strong

- Make a roommate agreement! Have initial conversations with your roommates about your boundaries, pet-peeves and plan out how different household items, utilities and their costs are going to be split between you. Write these down for later reference!
- The more topics you cover and agree on at the beginning of your tenancy, the more problems you will be able to avoid down the road.
- It is important for you and your roommates to know your rights and responsibilities of being a tenant.
 - i.e. If you rent a unit with roommates it is important to know that even if one or more of you leave, the rent still has to be paid in full, not just your portion.
- Recommended roommate agreement topics:
 - General house rules & those related to COVID-19
 - Your boundaries (i.e. quiet time, door open/closed policy, private vs. shared spaces, etc.)
 - Your schedules (i.e. work, class, extra-curriculars)

- Cleanliness standards (consider making a chore chart):
 - Taking out the trash and recycling
 - Sweeping/vacuuming common areas
 - Cleaning the refrigerator
 - Cleaning shared bathrooms
 - Washing dishes
- Sharing supplies (i.e. dish soap, toilet paper, laundry detergent, garbage bags, etc.)
 - Consider sharing certain supplies and rotate who purchases them each time
 - Food? Are any roommates interested in sharing any food items to save on space and limit waste?
- Utilities! Have a conversation about how utilities will be shared. Are they going to be split evenly every month no matter what? What if someone is gone for a period of time? What if one roommate uses more heat/takes longer in the shower?
- Home furnishings and accessories
 - Pool the resources each of you have, who's bringing what and what else is needed
 - If the cost of any furniture or supplies are being split between roommates, consider what you're going to do with these items at the end of the year
- Visitors (i.e. how often can a significant other spend the night, when is it okay to have groups of people over, etc.)

Subletting

Subletting is when someone else “takes over” your lease for a set period of time - they live in the space you would have lived in and cover the rent you would have paid or vice versa. However, a sublet agreement is between you and the subletter, not between the subletter and your landlord. This means that you are responsible for any damages and cleaning requirements caused by the subletter and any rent owed by the subletter.

Why Sublet?

Having a subletter relieves a bit of financial burden if you are not in Sackville for a significant period of time. For example, if you have already secured a summer job elsewhere but signed a lease for the next academic year, you could find a subletter to live in your space during the four summer months. The same applies if you are taking a study abroad opportunity for a semester or year, studying remotely but have already signed a housing contract, or have decided that you would like to live elsewhere! There are numerous reasons that people seek subletters.

Pros and Cons to Subletting

Benefits	Potential Challenges
<ul style="list-style-type: none">➤ Relieves financial stress: you avoid paying rent for a space you are not living in	<ul style="list-style-type: none">➤ Extra organization: your landlord is expecting payments from you, not your subletter. Make sure you still pay rent every month!
<ul style="list-style-type: none">➤ Relieves moving stress: you can leave your furniture and appliances behind if you are comfortable	<ul style="list-style-type: none">➤ Risk of damage: you need to trust that your subletter will treat your space with respect!
<ul style="list-style-type: none">➤ New friends: Gives your roommate(s) the chance to live with another person (if applicable!)	<ul style="list-style-type: none">➤ Roommate tension: There is the risk that your subletter may not get along with the other roommates

Choosing a Subletter

- Advertise! If you do not already know someone looking, ask your friends if they know of anyone looking to sublet a place. Tell them to spread the word! Use social media as a tool, such as posting on the [Housing Facebook page](#).
- Ask potential subletters questions that are important to you before you make a decision - whether they are a friend or a stranger. (Just because they are a friend does not mean they are a good fit, and that is okay!)
 - Your questions should determine whether you trust them to leave the space as they found it (*Do they have pets? Are their pets trained?*), whether they will be comfortable in the space (*Do you prefer having a big or small space?*) and whether their lifestyle will click with the roommate(s) you have (*Do you like having people over? Are you loud?*). This should be an open, honest conversation between yourself, the subletter and any roommate(s)! The decision affects all of you.
- Discuss with roommate(s) before finalizing your decision. Your roommate(s) signed a contract with you, not your subletter, so making sure they are comfortable with them as well is kind, fair and respectful.
- Keep your options open and take your time to decide! Things are changing all the time, and someone who may have been interested a week prior may have found another opportunity that suits them better in the meantime. Housing is not personal nine times out of ten - everyone is looking for the best fit for themselves.

Making a Subletter Agreement

Sublease agreements are not mandatory, but strongly encouraged - if something were to happen, having a contract covers your bases.

- Where can I find an agreement template?
 - Create your own [here](#)
- How does the process work?
 - Print off (or have open on a device) the agreement and read over it with the subletter and any roommate(s) involved. All statements should be clearly understood and agreed upon, and both yourself and the subletter should have a copy.
- Who has to sign it?
 - The sublease agreement should be signed by yourself, the subletter and any roommate(s) involved. The agreement does not have to be signed by your landlord (however, your landlord should be aware that someone else will be living in your space!).

Payments

- Your landlord expects payments to come from you, unless otherwise specified. You are always responsible for the correct amount to be paid on time. (Set up a reminder on your phone or computer to make sure you aren't late!) The subletter can then pay you, through e-transfer or otherwise, the rent on a basis that you both agree upon.
- For convenience, the subletter may e-transfer you 2-3 days before your rent is due, to make sure you have the money before you pay it to your landlord - make a payment schedule!

Original Tenant Expectations and Responsibilities

- Find an appropriate subletter that clicks with yourself and any roommate(s).
- Create the sublease agreement with the subletter and any roommate(s).
- Continue to pay rent to your landlord (while receiving reimbursement from the subletter) in a timely manner.
- Check-in with them throughout the months/year. Is everything going well? Do they have any questions or concerns?
- Keep promises: if the subletter is paying a portion of the security deposit, return it to them at the end of the agreement.

Subletter Expectations and Responsibilities

- Be honest when finding a place. If the option does not seem to be the right fit for you for whatever reason, there is nothing wrong with that!
- Abide by the sublease agreement - pay rent to the sublandlord on time, respect their property and respect the other people you are living with.
- Inform the sublandlord immediately if there are any issues or any damage caused so it can be worked out!

'Assigning' Your Lease

- Assignment is when the tenant gives the lease to someone else who becomes the new tenant.
- If a lease says that the landlord must give their permission to assign the lease, then the tenant should give the landlord [Form 7 Consent to Assign](#).
- The landlord has seven days to respond, and cannot refuse without a good reason.
- If a landlord denies the assignment, contact the RTT for assistance.

How To's

How to: Get Your Damage Deposit Back

A damage or security deposit is a lump sum of money paid to the landlord at the beginning of a tenancy, often in addition to the first month's rent. Generally, it is repaid to you at the end of tenancy but may be completely or partially withheld if you are in breach of your agreement or leave damages.

(See 'Rights & Responsibilities of Tenants & Landlords' Section for more information)

At the Beginning of Tenancy

- Start a paper trail immediately with written requests to your landlord.
- Ask (in writing) for confirmation that your deposit was remitted to the RTT within a week of paying it. If you don't get confirmation, you can apply to RTT for help.
- Ask for a move-in inspection with the landlord to carefully document any damages and have your landlord sign off on the list.
- Take photos of each room before moving in, including close ups of any pre-existing damages

What to do at the End of Tenancy?

- If your lease requires a damage/security deposit, the Government of New Brunswick has a portal which allows for renters to easily apply for their deposits back at the end of tenancy which can be found [here](#). This can be used unless your landlord has specified otherwise.

How to Ensure You Get Your Deposit Back

- Ensure you have followed all clauses pertaining to the termination of tenancy according to your lease agreement
- Pay your last month's rent!
- Take ALL your belongings with you when you move out
- Return your keys
- You must follow up with your landlord in order to get your deposit back, if you take too long to request it you may lose your right to claim it
- The best way to ensure you will receive your deposit back is to take precautions throughout your time renting and provide proper notice of lease termination.
 - Read the lease carefully before making any changes
 - Keep the unit generally clean and in good shape throughout your time

For more information, check out the [GNB website on Security Deposits](#).

How to: Read a Lease

There are several things you should look for when going over your lease before signing and it is mandatory to have a signed original copy of your lease. Keep it on hand throughout your tenancy for reference and ensure that you completely understand all the terms of your rental to help make for a more manageable experience.

The following are some things to keep in mind when going over your lease. If your landlord has not included something important or you wish for more clarification, make sure you bring it up **BEFORE** you sign the lease:

- **TIP:** Note the terms of the rental agreement and whether or not it is a **fixed-term** or **month-to-month** lease!
 - A fixed term lease is most common and designates a start and end date to the lease. Fixed leases are hard to break prior to the set end date.
 - Month-to-month leases are handled, you guessed it, on a month by month basis. One full month's notice on or before the 1st of the month is required to terminate a month-to-month lease.
- Is the current condition of the property documented?
- Take note of who is responsible for what, such as...
 - Utilities (i.e. hydro, water/sewage, heat, wi-fi)
 - Repairs
 - Lawn maintenance
 - Snow removal (does it include deck/steps?)
- General house rules
- How the lease can be terminated and any stipulations for early termination?
- What are the terms for landlord inspections?
- Should you acquire renter's insurance?
 - Anything you move into your rental is usually not covered by your landlord's insurance, so you would not be covered if there was an emergency such as a fire or burglary. Renters insurance not only can help cover loss or damaged property, but can provide assistance in relocation if your rental becomes uninhabitable.
 - Oftentimes students are covered by their parent or guardian's insurance despite living separately - check with them first!
- Deposit, rent, and other fees:
 - How will they be collected?
 - Always get a receipt for payments made to your landlord!
- What is the procedure for subletting?

For more information, check out the [GNB website on Lease Agreements](#).

How to: File a Complaint & When it is Appropriate to do so

Students have the right to feel comfortable and respected in the place in which they are paying to live. Complaints can be directed to the [MASU VP External Affairs](#) who can make note of student concerns and point you in the right direction moving forward. Limited action can be taken by the MASU in addressing certain complaints but help navigating the process is always available.

Serious complaints and concerns regarding safety (personal or structural) should be brought to the [Residential Tenancies Tribunal](#) for further assistance. Anyone can call 1 (888) 762-8600 to ask questions or get more information directly from the RTT. If you're unsure, call!

The RTT also offers this resource of [5 steps to resolving a dispute!](#)

When is it appropriate to file a complaint?

- Most times disputes can be solved independently through direct communication between the tenant and the landlord. Most rights and responsibilities of each party should be laid out in the lease which can be used for reference. Also read the [Residential Tenancies Act](#) for legal regulations
- There are situations, however, that may require third party action. The following are situations which are considered emergent by the Government of New Brunswick, and may warrant the involvement and assistance of the RTT:
 - Breach of the lease (incl. security deposit not remitted to the RTT, entry without proper notice, review of notices, etc.)
 - Disconnection of utilities
 - Plumbing leaks or backups
 - Active destruction of premises
 - Unauthorized lock change by landlord
 - Immediate (same or next day) threat of eviction by the landlord
 - Flood/Fire
- It is helpful to notify the MASU if you have concerns about your tenancy. With the implementation of a new Housing Policy, the MASU does have grounds to remove landlords from the Housing Directory if there is sufficient risk posed to students.

How to go about filing a complaint

- First, talk to your landlord! If that doesn't work, serve them a Notice of Complaint (be clear and specific, leaving emotions out).
- If concerns are still not addressed, you can apply for assistance from the RTT using [the following portal](#). In the case of an emergency, you can contact the RTT immediately.
- Contact the MASU VP External Affairs to report your complaint to the MASU.

For more information, check out the [GNB website regarding Disputes](#).

How To: Navigate Utilities

Sometimes utilities will be included in your lease as provided and covered by your monthly rent payments and paid for by your landlord. In other cases, you will be responsible for contacting the necessary body to set up utilities and for making payments on time yourself.

Your lease will tell you which utilities are covered by monthly rent and which of them you are responsible for yourself!

If living with roommates, ensure that a responsible member of your household is taking on the responsibility of attaching their name to the contract and billing information of utilities that are not included in rent. This person will be required to keep up to date on payments and be the point of contact with the business.

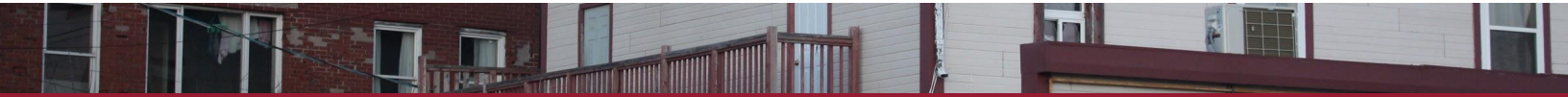
The difference between utilities

- Generally, utilities are expenses such as: electricity/hydro (lights), gas (heat) and water/sewage.
- Additionally, internet (wi-fi), and cable are also considered utilities, though these are less likely to be included in a rental agreement.

Paying your bills

- If your utility costs are not included in your monthly rent, you will be responsible to pay them separately. Your lease agreement should indicate who is responsible for specific costs.
 - Electricity is billed through [NB Power](#)
 - Water/sewage payments are billed through [Service New Brunswick](#)
- Your landlord may already have an agreement with the respective provincial body that they can help you navigate the set-up process.
- **TIP:** Make an agreement with your roommates on when their share of the bills are to be paid and how the total is to be split
 - Do all roommates split the bill no matter what? What if one roommate leaves for a month, are they still expected to pay? Outlining these guidelines ahead of time can save yourselves from future disputes.

Tips & Tricks



Saving money!

- On Tuesdays, you can get 10% off your bill at the Independent if you bring your student ID! In addition to groceries, they also have a selection of kitchen supplies and toiletries too!
- Everyone needs furniture! Keep an eye on local buy & sell groups, Kijiji or Facebook Marketplace in April when students start leaving Sackville and looking to get rid of their furniture, often at very reasonable prices. Other potential places to look include...
 - [Ikea](#) (closest location: Halifax)
 - [Bunz Trading Zone](#)
- Collect your recyclable bottles and cans and return them to the local bottle depot for some quick cash! This is a great idea for apartment tenants with coin operated laundry. More information on the location of the bottle depot under the **Services** section of the handbook.

“Adulting”

- Mail
 - If your house or apartment doesn't have a designated mailbox, you can bring your lease and ID to the post office and get a PO box for you and your roommates!
 - You can also keep sending your mail to the Campus Bookstore.
 - When you move out, make sure your mail is forwarded to your new address with Canada Post.
- Set bill reminders!
 - It is your responsibility to be keeping track of due dates and it is very important to be paying your bills on time (i.e. rent, utilities, internet, etc.)! Setting reminders helps to make sure you don't miss any.

- Garbage and waste collection
 - **For apartment tenants:** all garbage is to be disposed of in a nearby dumpster, unless otherwise specified by your landlord.
 - **For house tenants:** waste is to be separated using the [3-bag sorting system](#). Garbage (clear) and recycling (blue) are picked up on alternating weeks and compost (green) is picked up weekly.
 - To determine your weekly collection schedule enter your address [here](#)
 - You can also **download the Eco360 app** to get reminders on garbage collection AND to quickly access the sorting guide to find out what goes where when you're unsure!

- Pets
 - Having a pet can be a great way to keep yourself company, but it is important to ensure you are aware of and understand the responsibilities that come with owning one.
 - When it comes to renting, if you have a pet or are planning to get a pet, ensure that the residence you are leasing allows for them and be transparent with your landlord.
 - Remember that any damage caused by your pet is your responsibility to fix. Be mindful of your neighbours (i.e. clean up after your pet and try to keep unnecessary noise to a minimum)
 - Legally, your landlord is not allowed to charge you any additional fees on top of the cost of your monthly rent. However, your landlord is allowed to increase your monthly rent prior to signing your lease to account for having a pet(s).
 - It is illegal for a landlord to collect a separate "pet deposit". Damage/security deposits can only be equivalent to or less than the cost of one month's rent - thus their ability to increase monthly rent.

Serious complaints and concerns regarding safety (personal or structural) should be brought to the [Residential Tenancies Tribunal](#) for further assistance. Anyone can call 1 (888) 762-8600 or email irent@snb.ca to ask questions or get more information directly from the RTT. If you're unsure, call!

And questions or suggestions about the document can be directed to masuexternal@mta.ca