

KIT: Tenant Rights - Paying Rent

Legal Rights Literacy Kits

This is one of nine kits designed for Literacy and Basic Skills (LBS) programs in Ontario. The kits provide ready-made materials for Ontario practitioners to help learners improve their literacy skills while learning about legal rights.

The kits were developed by CLEO, adapting content created by the Community Law School (Sarnia-Lambton). They relate to three areas: Workplace Rights, Tenant Rights and Consumer Rights. Each kit includes learning activities and tasks that can be used to facilitate learning, and to demonstrate, track and document learners' progress towards completion of their goal path.

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Legal Rights Literacy Kits for LBS

KIT: The Steps to Justice Website

Employment Rights

KIT: Understanding Workplace Posters

KIT: Wages

KIT: Injuries at Work

Consumer Rights

KIT: Payday Loans

KIT: Collection Agencies

Tenant Rights

KIT: Paying Rent

This KIT!

KIT: Maintenance and Repair, Part 1

KIT: Maintenance and Repair, Part 2

Introduction to the Kit

This kit includes learning activities and a task set related to the rights and responsibilities of paying rent in Ontario.



Task Set

This kit includes one task set, that allows learners to demonstrate skills related to locating and identifying information about paying rent on the Steps to Justice website.

Steps to Justice gives clear reliable information on common legal problems for people in Ontario. It is used in many of the LBS kits, and is featured in the kit titled “The Steps to Justice Website.”

Access it at: <https://stepstojustice.ca>

You may choose to use the task set to demonstrate, track and document learner progress towards completion of their goal path. Success criteria is indicated on the task set answer sheet.

OALCF Cover Sheet and Task Performance

These learning materials are aligned to the Ontario Adult Literacy Curriculum Framework (OALCF). If you choose to use the task set in this kit to demonstrate learner progress towards goal completion, then complete the cover sheet and scoring rubric on the final pages of this kit. Include them in the learner file, along with other assessment items, such as Initial Assessment results, Milestones and Culminating Tasks.

The task set in this kit is offered as an example; feel free to modify the task questions, OALCF cover page and rubric to suit learner needs. Please note that if you adapt the task questions, they may not comply with the level and complexity of the original scoring rubric.

Ongoing Assessment: If you choose to use the task set for ongoing assessment purposes, learners should attempt the task set independently.

Learning Activities

This kit also includes sample learning activities related to accessing Steps to Justice, and paying rent.

It’s a good idea to facilitate learning activities prior to having learners attempt the task set, so that learners can improve their literacy skills. This can involve providing background information on related laws and legal problems, and providing practise with reading comprehension strategies. Ideas for learning activities are provided on the pages that follow.

Introduction to the Kit, *continued*



Background Information on Legal Rights Related to Rent

It is a good idea to introduce learners to the key concepts related to paying rent and rent receipts.

On Steps to Justice, the following questions and others related to paying rent and the importance of getting a receipt are addressed, in the Housing Law topic on [Paying Rent](#):

- How much rent can a landlord charge?
- What is included in my rent?
- Do I have to pay a deposit when I rent a new place?
- How do I pay the rent?

Additional Resources

Resources for Tenants

- **Government of Ontario, information for tenants** <https://www.ontario.ca/page/renting-ontario-your-rights>
A webpage with information about tenant rights in Ontario. Topics include: Eviction rules, leases, who is protected by rental rules, rent increase limits, and where to get help
- **Canadian Centre for Housing Rights (CCHR)** <https://housingrightscanada.com/>
CCHR provides services to those facing discrimination in housing across Ontario. Many people they assist are homeless or at risk of homelessness. Supports include:
 - Negotiating with landlords to inform of obligations under the Human Rights Code
 - Encouraging landlords to agree to rent to disadvantaged households
 - Mediating with landlords about rental arrears or trying other problems
- **Brochures on the Tribunals Ontario Website** <https://tribunalsontario.ca/ltb/brochures-videos/> Brochures include: Information for New Tenants; A Guide to the Residential Tenancies Act; Rent Increase Guideline; Maintenance and Repairs
- **The Ontario Energy and Property Tax Credit** www.canada.ca/en/revenue-agency/services/child-family-benefits/provincial-territorial-programs/ontario-energy-property-tax-credit-questions-answers.html#q1
A Government of Canada webpage with information about the Ontario Energy and Property Tax Credit, such as eligibility, credit amount, and application details.



Literacy Skills

It's a good idea to provide practice with the literacy skills and strategies related to the OALCF Competencies and related task groups addressed in this kit.

Skills/Strategies related to OALCF Competency A: Find and Use Information

- **Skimming for gist:** Direct learners to glance at the table of contents, the headings, and the parts of the document. Inform them that this helps them determine what the document is about, and whether it applies to them. Encourage learners to predict what information the document contains, and when they may need it.
- **Questioning:** Engage learners in posing questions that they want answered by the text. This helps them read for a purpose.
- **Scanning for specific information:** When searching for details, guide learners in first determining where to search, by locating the relevant section in the table of contents, or heading within the text, then looking over the information for key words.
- **Identifying the source of information:** Guide learners in locating the source of information and the date it was written. This will help them determine whether the information is trustworthy.
- **Retelling or summarizing:** Encourage learners to retell the information in their own words.
- **Vocabulary Development:** Encourage learners to identify words or phrases they are unfamiliar with. Guide them in predicting what they may mean based on the surrounding text. Learners can look up words in an online dictionary to confirm their predictions.



Digital Technology Skills

Skill and strategies related to OALCF Competency D: Use Digital Technology:

- **Searching on a web browser:** Encourage learners to use key words and the town/province name (e.g., Ontario). Direct them to look closely at the search results, and identify the source of information (e.g., an advertisement, a government website).
- **Searching within a website:** Guide learners in distinguishing between a site search box and a browser search box and using a site search box to search for information within a website.
- **Navigating between webpages:** Teach navigation strategies, such as using a breadcrumb trail to navigate between webpages within a website, using window tabs, using the back button on a web browser.
- **Following hyperlinks:** Teach strategies for recognizing hyperlinks, determining when to follow hyperlinks, and getting back to the original webpage after following a hyperlink.

Learning Activities: Practitioner Notes

- **Pre-Reading Discussion (p. 5)**

Prior to reading information about paying rent, engage learners in a discussion to activate their existing knowledge, and spark interest in the topic. They can brainstorm questions they have related to paying rent and rent receipts, share personal experiences, or set learning goals.

- **Introducing the Steps for Justice website (p. 6)**

This activity provides an opportunity for learners to explore the [Steps to Justice](#) website prior to completing the Task Set. Using a topic related to tenant rights (but different from the topic of the Task Set), learners will be introduced to the layout and organization of Steps to Justice; namely, that information on legal topics is organized around typical questions and answers related to different legal topics. This will help them locate specific information.

If learners need more support with navigating Steps to Justice, or if they lack sufficient digital technology skills to locate information on it, use the legal rights kit titled “The Steps to Justice Website”. It provides a more thorough introduction to the Steps to Justice website.

- **Vocabulary (p. 7)**

Ensure learners understand basic terms and concepts related to paying rent. This activity introduces a few basic terms.

- **Paying Rent by Cheque (p. 8)**

This activity provides practice with writing a cheque. There are two cheques, so learners can correct any mistakes on the second cheque.

- **Paying Rent by Money Order (p. 9)**

This activity provides practice with paying rent by money order. There are two money orders, so learners can correct any mistakes on the second one. If learners need practice with reading and writing dates in numeric form, you can teach date formats, and create an exercise like the one below.

Write today's date:

DD/MM/YYYY _____

MM/DD/YYYY _____

YYYY/DD/MM _____

- **Reading a Rent Receipt (pp. 10-11)**

This activity familiarizes learners with items on two rent receipts. A receipt for one month's rent, and a receipt for income tax purposes for the total rent paid for a year. Prior to the activity, discuss the reasons why getting a rent receipt is important:

- a) To provide proof that you paid your rent
- b) To apply for the Ontario Property Tax Credit, if you are eligible for it

Learning Activity: Pre-Reading Discussion

You will read about the rules related to paying rent.

Work in groups. Discuss what you know about how you can pay rent and how to get a rent receipt.

You can talk about your own experience, or about someone you know. These questions can guide your discussion:



Paying Rent

- How can you pay rent? What are the different payment options?
- How do you usually pay your rent? (if you rent)
- Do you think a landlord can require that a tenant pay rent in a particular way, such as post-dated cheques?

Rent Receipt

- What is a rent receipt?
- Why do you think it is a good idea to get a rent receipt?
- Do landlords *have to* give a receipt when renters pay rent?
- In your experience, do landlords *automatically* give rent receipts?
- Have you (or someone you know) used a rent receipt to get a tax credit when completing your income tax return?
- Do you have any questions about how to pay rent or about rent receipts? List them below.

Learning Activity: The Steps for Justice website

Visit this link to watch a video on how to use the **Steps to Justice** website.

<https://vimeo.com/448907424/4645a8a934>

After you watch the video, go to the **Steps to Justice** website. Answer the questions.



1. Look at the homepage. What are the two ways you can find information about a legal topic?

2. Select **Housing Law** from the list of legal topics. Then select **Renting a new place to live** then **Leases and agreements**. How many questions are there? Copy two of the questions.

3. Select the question: **What should be in my rental agreement?** This *question has an answer and 3 steps*. List the steps. The first step is listed for you.

1. Learn about rental agreements

2. _____

3. _____

4. Select Step 3. “Get a copy of the agreement” Read the information. If your landlord won’t give you a copy of your rental agreement within 21 days, you can refuse to pay your rent until you receive it. Circle the correct answer.

a) True

b) False

5. Locate and select the **Find Services** button. Copy two services that can help if you have a legal problem with housing.

Learning Activity: Vocabulary

You will read about rights related to paying rent. Before you read, think about what the words below mean. Match the terms and their meanings by writing the correct letter beside each term.

1. ____ Interac e-transfer
 2. ____ Tenant
 3. ____ Money order
 4. ____ Post-dated cheques
 5. ____ Pre-authorized bank withdrawal
 6. ____ Rent receipt
 7. ____ Landlord
 8. ____ Tax credit
- A. A document used to pay for something, such as a bill, rent or a debt. You don't need to have a bank account to purchase one.
 - B. You give permission to your bank to automatically pay a person or business out of your account on a certain date.
 - C. A fast and secure way to send money to anyone in Canada using online banking and an email address.
 - D. Written proof that you have paid rent.
 - E. You give your landlord a series of cheques that are dated for when you're expected to pay your rent. The landlord cashes the cheques on that date.
 - F. A person who pays, usually monthly, to occupy an apartment or building.
 - G. A person who owns land, a building or an apartment, and rents it out to someone else.
 - H. An amount that can reduce the tax you pay on your income. A tax credit can mean that you receive money from the government.



Answers: 1. C, 2. F, 3. A, 4. E, 5. B, 6. D, 7. G, 8. H

Learning Activity: Paying Rent by Cheque

Read the situation below.



Evie Watson lives in a two-bedroom apartment at 90 Eber St. in Sarnia. She pays her rent by cheque on the first of every month. Her rent is \$950 a month. Her landlord's name is Margaret Blair. This is her cheque for September.

Fill in the missing information on the cheque for Evie.

TL Bank

EVIE WATSON

90 Eber St. Sarnia, ON

DATE **2** **0** - -
Y Y Y Y - M M - D D

023

Pay to the
Order of

\$

/100 DOLLARS

TL BANK
8580 QUEEN ST. SARNIA, ONTARIO

MEMO

TL Bank

EVIE WATSON

90 Eber St. Sarnia, ON

DATE **2** **0** - -
Y Y Y Y - M M - D D

023

Pay to the
Order of

\$

/100 DOLLARS

TL BANK
8580 QUEEN ST. SARNIA, ONTARIO

MEMO


Learning Activity: Paying Rent by Money Order


Read the situation below.



Ken Chambers lives in an apartment in Toronto, at 1200 Bayview Ave. He lives in apartment 705. His rent is \$1200 a month. Ken's rent is due on the first day of the month. He pays his rent by money order because he doesn't have a bank account. His landlord is Saada Hamil.

Complete the money order for Ken.

CANADA		Postal Money Order		
POST		Security Code	729 033 987	
			Date	_____
				YYYY / MM / DD
Pay to:	Name:	_____	Amount: \$	_____
Sender:	Name:	_____		
	Address:	_____		

CANADA		Postal Money Order		
POST		Security Code	729 033 987	
			Date	_____
				YYYY / MM / DD
Pay to:	Name:	_____	Amount: \$	_____
Sender:	Name:	_____		
	Address:	_____		

Learning Activity: Reading a Rent Receipt

Look at the rent receipts on the next page. Fill in the items below.

Rent Receipt 1

Date:	_____
Received from tenant:	_____
Location of the rental unit:	_____
Sum of:	_____
Start of rent period:	_____
End of rent period:	_____
Method of payment:	_____
Received by:	_____

Rent Receipt 2

Date:	_____
Received from tenant:	_____
Location of the rental unit:	_____
Sum of:	_____
Start of rent period:	_____
End of rent period:	_____
Received by:	_____

Rent Receipt 1

RENT RECEIPT		Date: <u>July 1, 2022</u>
Received from: <u>Tom Cooper</u>	Amount received: \$ <u>1,400</u>	
For rent at: <u>80 Broadview Ave., Apt. 5 Toronto</u>	Paid by: <input type="checkbox"/> Cheque <input type="checkbox"/> Cash <input checked="" type="checkbox"/> e-transfer <input type="checkbox"/> Other	
For the period: <u>July 1, 2022</u> to <u>July 31, 2022</u>		
Received by: <u>Amana Juma</u>		
Thank you		

Rent Receipt 2

Rent Receipt for Income Tax Purposes	
Date: <u>Jan 4, 2022</u>	
This is to certify that I/We received from <u>Saul Roger</u> (tenant) the sum* of \$16,800 , which is the total rent paid during the tax year <u>2021</u> for the residence located at the following address:	
<u>98 Baker St., Unit 502, Waterloo, Ontario, N0B 1K0</u>	
Number and Street Name, City, Province & Postal Code	
This rent was paid for the period of <u>Jan 1, 2021</u> to <u>Dec 31, 2021</u> .	
Month/Day/Year	Month/Day/year
*The sum paid for the year does not include the unused last month's rent deposit!	
Information about the person or company issuing this receipt:	
Name	<u>Maryanne Ripply</u>
Address:	<u>75 Marshall St. Waterloo, ON, N0B 1N0</u>
Telephone Number:	<u>555-876-9789</u>
Signature	<u>Maryanne Ripply</u>



Task Set

TITLE: Locate information on **Steps to Justice** to identify information related to paying rent (www.stepstojustice.ca).

Read the situation. Go to the Steps to Justice website. Select the legal topic **Housing Law**, then select **Paying Rent**. From there, select **Rent Deposits** and choose the question **How do I pay the rent?** Complete the six tasks.



Joe is new to Canada and recently rented an apartment. He is not sure what rent payment methods are acceptable in Ontario and has asked for your advice.

Task 1. What would you tell Joe? (Include at least 3 different ways he can pay rent.)

Task 2. Joe's landlord told him he must pay his rent by using pre-authorized bank withdrawals. Joe feels uncomfortable paying this way. What would you say to Joe?

Task 3. Joe decides to pay his rent for July by cheque. His rent is \$1,150 a month. His landlord's name is Mary Wells. He asked for your help. Help him by filling in the missing information on his cheque. He already signed the cheque.

TL Bank

JOE MINNIS

105-98 Elm St. Sarnia, ON

DATE

2

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D

052

Pay to the

Order of

\$

/100 DOLLARS

TL BANK

8580 QUEEN ST. SARNIA, ONTARIO

MEMO

Joe Minnis

Task Set, *continued*

Task 4. Joe's landlord told him if wants rent receipts, he will charge Joe \$2 for every receipt. Is Joe's landlord allowed to do this? Circle the correct answer.

- a) Yes
- b) No



Last year, Yasmine rented an apartment in Sudbury and lived there for three months. She left that apartment eight months ago and moved to Toronto.

A friend told Yasmine that she could get money back from her tax return for paying rent, but she needs to have rent receipts. Yasmine doesn't have rent receipts. She called her old landlord in Sudbury and asked for a receipt for the 3 months she lived there.

Task 5. Does the landlord **have to** give Yasmine rent receipts? Circle the correct response.

- a) No, because after a tenant moves out, the landlord doesn't have to give rent receipts.
- b) Yes, because a landlord must give receipts if a tenant asks within 12 months of moving out.
- c) No, because Yasmine moved out more than 7 months ago.

Task 6. Yasmine wants to make sure that her rent receipt is acceptable for income tax purposes. List at least five items the receipt must have on it.

Task Set: Answers

TITLE: Locate information on **Steps to Justice** to identify information related to paying rent.

Task 1. What would you tell Joe? **(3 points)**

Learners do not need to answer in complete sentences, but must include 3 of the following:

- cheque or money order
- cash
- debit or credit card
- pre-authorized bank withdrawals
- post-dated cheques
- Interac e-transfer

Task 2. Joe's landlord told him he must pay his rent by using pre-authorized bank withdrawals. Joe feels uncomfortable paying this way. What would you say to Joe? **(1 point)**

Complete sentences are not needed, but the response must include 1 of the following points:

- The landlord **cannot make** you pay with post-dated cheques or any other kind of pre-authorized payment, even if the tenancy agreement or lease says you must.
- Your landlord cannot make you pay by any method other than cash but you can agree to pay another way if it is convenient for you.

Task 3. Joe decides to pay his rent for July by cheque. His rent is \$1,150 a month. His landlord's name is Mary Wells. He asked for your help. Help him by filling in the missing information on his cheque. He already signed the cheque. **(4 points)**

Give one point for each of: Date in correct form, landlord's name, rent amount (in number form), rent amount (in word form)

Task 4. Joe's landlord told him if wants rent receipts, he will charge him \$2 for every receipt he gives him. Is Joe's landlord allowed to do this? Circle the correct answer. **(1 point)**

a) No

Task 5. Does the landlord have to give Yasmine rent receipts? Circle the correct response. **(1 point)**

b) yes, a former landlord must give you receipts if you ask within 12 months of moving

Task 6. Yasmine wants to make sure that her rent receipt is acceptable for income tax purposes. List at least five items the receipt must have on it. **(5 points)**

Note: This information is on Steps to Justice. It is located within the question "How do I pay the rent?" in Step two (Get a receipt). Provide full points if learners list at least five of the following:

- date
- amount paid
- name of tenant
- address of tenant (and unit number)
- name of landlord
- what payment was for
- signature of landlord

Success: at least 11 out of 15

OALCF Task Cover Sheet

TITLE: Locate information on Steps to Justice to identify information related to paying rent.		
Learner Name: _____		
Date started: _____ Date completed: _____		
Successful Completion: <input type="checkbox"/> YES <input type="checkbox"/> NO		
Goal Path: <input type="checkbox"/> Employment <input type="checkbox"/> Apprenticeship <input type="checkbox"/> Secondary School <input type="checkbox"/> Post Secondary <input type="checkbox"/> Independence		
Competency	Task Group	Level Indicator
A: Find and Use Information	A1: Read Continuous Text	A1.2 Read texts to locate and connect ideas and information
B: Communicate Ideas & Information	B3: Complete and create documents	B3.2 Use layout to determine where to make entries in simple documents
D. Use Digital Technology	N/A	D.2 Perform well-defined, multi-step digital tasks
For Performance Descriptors for each Level Indicator, see Task Performance form, on next page		
Materials Required: <input type="checkbox"/> Pen and task sheets <input type="checkbox"/> Digital device and Internet connectivity		

Task Performance Form

TITLE: Locate information on Steps to Justice to identify information related to paying rent.			
Performance indicators:	Needs Work	Completes task with support from practitioner	Completes task independently
A1.2 • Makes connections between sentences and between paragraphs in a single text	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Scans text to locate information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Uses layout to locate information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B3.2 • Uses layout to determine where to make entries	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Begins to make some inferences to decide what information is needed, where and how to enter the information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D.2 • Selects and follows appropriate steps to complete tasks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

This task: ☐ was successfully completed ☐ needs to be tried again

Learner Comments:

Instructor (print)

Learner signature