# The International Student's Guide to Securing Off-Campus Housing in Canada

## Introduction: Your Canadian Home Awaits!

The search for accommodation is one of the most significant first steps in an international student's journey to Canada. This process is more than a logistical task; it is about finding a safe, comfortable, and supportive environment that will serve as the foundation for academic success and personal growth.1 Navigating a new country's rental market can seem complex, but with proactive preparation and the right knowledge, it transforms from a challenge into an exciting part of the Canadian adventure. This guide is designed to be a trusted companion, providing a systematic approach to finding and securing off-campus housing. It will equip students with the tools to evaluate properties, understand their legal rights, and confidently make informed decisions, turning potential stress into a successful house-hunting mission.

## Part 1: The Smart Start: Preparing for Your Search

Thorough preparation is the most effective strategy for standing out in a competitive rental market and protecting oneself from potential pitfalls. Before browsing the first listing, assembling the necessary knowledge, budget, and documentation will streamline the search and position a student as a responsible and desirable tenant.

### 1.1 Decoding Canadian Housing: Know Your Options

Understanding the types of rental units and their associated terminology is the first step in narrowing the search. Each option presents a different balance of cost, independence, and convenience, and students should first consider which of these factors is their highest priority to guide their decision.

* **Apartments and Condominiums:** These are self-contained units within a larger building, ideal for students seeking privacy and independence.2 They can range from a "bachelor" or "studio" apartment (a single large room serving as living, sleeping, and kitchen space with a separate bathroom) to multi-bedroom units.4 Terminology to know includes "den" (a small, extra room, often without a window), "duplex" (a building with two separate living units), and "ensuite" (a bathroom connected directly to a bedroom).5 While offering the most freedom, this is often the most expensive option, particularly for a single student.2
* **Shared Houses and Townhouses:** This is a highly popular and budget-friendly choice where several students rent individual rooms in a larger house and share common areas like the kitchen and living room.1 Alternatively, a group of friends can rent an entire house together. This option significantly reduces costs but requires communication and cooperation with roommates.1
* **Basement Suites:** Common in Canadian residential areas, these are apartments located in the lower level of a house.3 They are often more affordable than main-floor apartments but may have less natural light, lower ceilings, and potential for noise from the residents living upstairs.
* **Homestays:** This option involves living with a Canadian host family in their home.7 It provides a "soft landing" for new students, offering a safe environment, cultural immersion, and often includes meals and utilities in the fee.7 While it offers the least independence, it can be an excellent way to adapt to Canadian life.8

### 1.2 Your Housing Budget: More Than Just Rent

Creating a realistic budget requires looking beyond the monthly rent figure. Many first-time renters are surprised by additional costs that can significantly impact their finances. A comprehensive budget should account for all potential expenses.

* **Monthly Rent:** Rental costs vary dramatically across Canada. Major cities like Toronto and Vancouver have the highest rents, where a one-bedroom apartment can cost between $2,300 and $2,900 per month, while shared rooms may range from $900 to $1,600.8 Cities like Montreal or Calgary are more affordable, with one-bedroom apartments ranging from $1,100 to $1,800.8
* **Utilities:** In many rental agreements, utilities are not included in the rent.1 Students must budget separately for hydro (electricity), heat, and water, which can collectively cost between $50 and $150 per month.8
* **One-Time Costs:** Securing a rental requires significant upfront funds. This includes a rent deposit (typically the last month's rent in provinces like Ontario) and potential setup deposits for utility accounts, which can be $200 or more per utility.10 Furthermore, most off-campus housing is unfurnished, requiring a budget for essential furniture and household goods.5
* **Recurring Extras:** Other monthly costs include internet and phone plans (estimated at $50-$100), tenant insurance (which is highly recommended and sometimes required by landlords), and laundry costs if facilities are not included in the unit.8

International students often face a "credibility gap" with landlords, as they arrive without a Canadian credit history or a local guarantor, which are standard requirements for tenant screening.3 This can lead to pressure to pay several months' rent in advance to secure a property.12 While this may seem like a solution, it is extremely risky, as it involves transferring a large sum of money to an unverified individual, a classic setup for a rental scam.8 A safer and more strategic approach is to build financial credibility upon arrival. This involves opening a Canadian bank account, obtaining a letter from the bank confirming available funds, and using official documents like a Guaranteed Investment Certificate (GIC) confirmation or scholarship letters as proof of financial stability.3

### 1.3 Assembling Your "Tenant Application Toolkit"

Canada's rental markets, especially in university towns, can be very competitive. Being prepared to apply for a desirable property immediately is a significant advantage.1 Students should prepare a digital and physical folder containing the following documents:

* **Government-Issued ID:** A copy of the student's passport.3
* **Proof of Student Status:** The official Letter of Acceptance from the university and a copy of the Study Permit.7
* **Proof of Funds:** Recent bank statements, a letter from the bank confirming funds, scholarship award letters, or GIC documentation to demonstrate the ability to pay rent.3
* **References:** A list of references with contact information. These can include previous landlords, employers, or professors who can serve as character references.3

### 1.4 Where to Look: Trusted Search Platforms

Knowing where to search is as important as knowing what to search for. Prioritizing trusted platforms can help minimize exposure to fraudulent listings.

* **University Resources:** The safest starting point is the university’s own off-campus housing office or website. These offices often vet listings or provide lists of trusted landlords.2
* **Student-Specific Websites:** Platforms like Places4Students are frequently recommended by Canadian universities and cater specifically to the student rental market.1
* **General Classifieds:** Websites such as Kijiji, Rentals.ca, Padmapper, and Facebook Marketplace offer a vast number of listings.1 However, students must exercise extreme caution, as these platforms are also the primary channels for rental scams.7

## Part 2: The Inspection Mission: Your Guide to Viewing Properties

A thorough inspection of a potential rental unit is non-negotiable. It is the only way to verify that the property matches the advertisement and to identify any pre-existing issues that could affect a student's safety, comfort, or security deposit.

### 2.1 The Virtual Tour: Your Eyes Across the Ocean

For students beginning their search from India, a virtual tour is essential. To make it as effective as an in-person visit, certain steps must be taken.

* **Insist on a Live Video Call:** Do not accept pre-recorded videos, which can be outdated or misleading. A live tour via a platform like WhatsApp or Zoom allows the student to direct the viewing and ask questions in real-time.8
* **Direct the Inspection:** Ask the person conducting the tour to perform specific actions: open kitchen cabinets and closets to check for signs of pests or dampness; turn on taps and the shower to test water pressure and temperature; flush the toilet to ensure it works correctly; and test light switches and electrical outlets.17
* **Assess the Surroundings:** Request to see the view from every window, the condition of the hallway outside the unit, the building's main entrance, and any common areas like laundry or garbage rooms. This provides a more complete picture of the living environment.17
* **Record the Tour:** Ask for permission to record the video call. This serves as a personal record of the property's condition at the time of viewing.

### 2.2 The In-Person Walkthrough: A Room-by-Room Checklist

For those able to view a property in person, a systematic checklist ensures no detail is overlooked.

* **General Condition:** Inspect walls, floors, and ceilings for significant cracks, water stains, peeling paint, or signs of mold and mildew.17
* **Kitchen:** Test all included appliances—refrigerator, stove, oven, and dishwasher—to confirm they are in working order. Evaluate if there is adequate storage and counter space for your needs.10
* **Bathroom:** Confirm strong water pressure and readily available hot water in the sink and shower. Check for slow drains, a properly flushing toilet, and a working exhaust fan to prevent mold.17
* **Systems and Safety:**
  + **Plumbing and Electrical:** Test several electrical outlets to ensure they are functional. Ask to see the location of the electrical panel or fuse box.17
  + **Heating and Cooling:** Inquire about the type of heating system and whether the unit has air conditioning. Critically, ask if the tenant has control over their own thermostat.4
  + **Safety Equipment:** Locate smoke and carbon monoxide detectors and verify they are functional. This is a critical, non-negotiable safety requirement.17 Check that all windows and doors have secure, working locks.1
* **Connectivity:** Use your smartphone to check for cellular reception in every room. A "dead zone" inside the apartment can be a significant inconvenience.17

### 2.3 Document Everything: Your Security Deposit's Best Friend

The move-in inspection report is a crucial legal document that protects a tenant's security deposit.4 This process should not be overlooked or rushed.

* **The Joint Inspection Process:** The inspection should be conducted as a walkthrough with the landlord or property manager present.4 Both parties should meticulously document any pre-existing damage—scratches on the floor, stains on the carpet, cracks in a window—on an official inspection form. Both the tenant and landlord must sign and keep a copy of this report.4 In some provinces, such as British Columbia, this joint inspection is required by law.22
* **Create Photo and Video Evidence:** Supplement the written report with extensive photos and videos of every noted issue. On move-in day, email these files to the landlord. This creates an indisputable, time-stamped record that protects the tenant from being unfairly charged for damages that were present before they moved in.17

The move-in inspection serves a dual purpose. Beyond documenting the unit's condition, it acts as a valuable test of the landlord's professionalism. A responsible landlord will understand and welcome this process, as it protects both parties. A landlord who is dismissive, rushes the inspection, or refuses to sign a report should be considered a major red flag. This resistance may indicate disorganization or, more concerningly, an intention to unjustly withhold the security deposit upon move-out. A difficult attitude at this stage often predicts a difficult landlord-tenant relationship regarding future repairs and responsibilities.

## Part 3: Mastering the Landlord Conversation: Key Questions to Ask

The conversation with a potential landlord is an opportunity to clarify all financial, legal, and lifestyle expectations before committing to a lease. Asking detailed questions demonstrates diligence and prevents future misunderstandings.

### 3.1 Financials and Payments

* What is the exact monthly rent amount, and on which day of the month is it due? 4
* Which utilities, if any, are included in the rent (e.g., heat, hydro, water)? 1
* What is the preferred method for rent payment (e.g., e-transfer, post-dated cheques)? Will a receipt be provided for every payment? 4
* How much is the required deposit (e.g., last month's rent deposit in Ontario, security deposit in BC)? 2
* Are there any additional fees, such as for parking, keys, or laundry facilities? 16

### 3.2 The Lease Agreement

* What is the duration of the lease? Is it a fixed term (e.g., one year) or a month-to-month agreement? 4
* What is the policy and what are the potential financial penalties for breaking the lease early? 4
* Is subletting the unit or assigning the lease to another person permitted? What is the official process for doing so? 10
* Will the official standard lease form for this province be used for the agreement? (This is mandatory in Ontario and Quebec).1

### 3.3 Property Rules and Lifestyle

* What are the rules regarding guests and overnight visitors? 1
* Is the building or unit pet-friendly? 3
* Are there established quiet hours or specific rules about noise? 4
* Are tenants permitted to make cosmetic changes, such as painting walls or using nails to hang pictures? 4
* If sharing common spaces with the landlord: What are the expectations for cleanliness and use of shared areas like the kitchen or laundry? 4

### 3.4 Maintenance and Repairs

* Who is responsible for outdoor maintenance tasks like shoveling snow or mowing the lawn? Is the necessary equipment provided? 4
* What is the process for reporting a maintenance issue? Who should be contacted, and what is the typical response time for repairs? 4
* Who is responsible for the repair or replacement of appliances (e.g., stove, refrigerator) that are included with the unit? 3
* Has the unit been recently inspected or treated for pests like bed bugs or cockroaches?

## Part 4: Your Shield Against Scams: A Red Flag Manual

International students are often prime targets for sophisticated rental scams due to their unfamiliarity with local laws and the urgency of finding housing from abroad.15 Recognizing the patterns and red flags of fraudulent activity is an essential defense.

### 4.1 The Anatomy of a Scam: Common Scenarios

Scammers often use a few common narratives to trick unsuspecting tenants.

* **Phantom Rentals:** A scammer posts an advertisement for a property that either does not exist or is not actually for rent. They use attractive photos and low prices to lure victims into paying a deposit, after which the scammer and the ad disappear.16
* **Hijacked Ads:** A scammer copies a legitimate rental listing—including photos and description—but replaces the real landlord's contact information with their own. They then pose as the property owner to collect deposits from multiple applicants.16
* **The "Landlord Abroad" Story:** This is a classic and highly prevalent scam. The supposed landlord claims to be out of the country for work or a personal matter and is therefore unable to show the property in person. They will insist that the keys will be mailed after the student wires a deposit and the first month's rent.13
* **Bait-and-Switch:** The advertisement and viewing showcase a clean, desirable unit. However, after a lease is signed and money is paid, the student is given a different, inferior unit on move-in day.15

### 4.2 Critical Red Flags: Trust Your Instincts

If any of the following warning signs appear during the rental process, students should immediately become suspicious and proceed with extreme caution.

* **High-Pressure Tactics:** The landlord creates a false sense of urgency, pressuring for an immediate decision or deposit by claiming that many other people are interested in the property.15
* **Untraceable Payment Demands:** The landlord requests payment in a form that is difficult or impossible to trace, such as a wire transfer (e.g., Western Union, MoneyGram), cryptocurrency, or cash. Legitimate transactions are typically done via cheque or Interac e-transfer, which create a record.8
* **Refusal to Meet or Show the Property:** The landlord consistently provides excuses for why they cannot meet in person or conduct a live video tour. A legitimate landlord has a vested interest in meeting potential tenants.13
* **"Too Good to Be True" Price:** The advertised rent is significantly below the average market rate for comparable units in that neighbourhood. This is a common tactic used to attract a large number of potential victims quickly.13
* **Lack of a Screening Process:** A legitimate landlord will perform due diligence by asking for references, proof of income, or other application details. A scammer who shows no interest in a tenant's background is only interested in their money.15
* **Vague or Unprofessional Ads:** The listing contains numerous grammatical errors, uses only exterior photos of the property, or a reverse image search reveals the photos have been stolen from other real estate listings.13

### 4.3 Proactive Protection Strategies

A few simple, proactive steps can dramatically reduce the risk of falling victim to a scam.

* **NEVER Rent Sight-Unseen:** This is the most crucial rule. A property must be viewed before any money is exchanged or any agreement is signed. If a student cannot be there in person, they should arrange for a trusted friend, relative, or a professional verification service to visit on their behalf.10
* **NEVER Pay a Deposit Before Signing a Lease:** Money should only be transferred *at the time of signing* the official lease agreement. Any request for a fee to "hold" an apartment is a major red flag and is often illegal.16
* **Verify Information Independently:** Use Google to search the property address, the landlord's name, email address, and phone number. This can reveal if the listing is duplicated with different contact details or if there are online complaints associated with the landlord.13
* **Request Proof of Ownership:** It is a reasonable request to ask the landlord for some form of verification that they are the legal owner of the property or are authorized to rent it.

## Part 5: Know Your Rights: A Tenant's Primer for Canada

Understanding one's legal rights as a tenant is the ultimate form of protection. Canadian tenancy law is designed to be fair to both tenants and landlords, but these laws are governed at the provincial level, meaning the rules can differ significantly from one province to another.

### 5.1 Your Fundamental Rights (Across Canada)

While specific regulations vary, several core rights are protected for tenants across the country.

* **Right to a Habitable Home:** The landlord has a legal responsibility to maintain the property in a good state of repair and ensure it complies with all health and safety standards. This includes providing essential services like heat, hot water, and electricity.4
* **Right to Privacy and Quiet Enjoyment:** A landlord cannot enter a tenant's unit whenever they wish. They must provide proper notice—typically 24 hours in writing—before entering, except in cases of emergency (e.g., fire or flood).4
* **Protection from Discrimination:** Under the provincial Human Rights Code, a landlord cannot refuse to rent to someone based on protected grounds such as race, ethnic background, citizenship, religion, sex, family status, or disability.6

### 5.2 Provincial Deep Dive: Ontario vs. British Columbia vs. Quebec

The differences in tenancy law between provinces have significant financial and legal implications. For Indian students, who are most likely to study in Ontario, British Columbia, or Quebec, understanding these key distinctions is critical to avoiding illegal fees and contractual misunderstandings. A student heading to Montreal, for example, could be tricked into paying a security deposit that is illegal in Quebec but standard in British Columbia. Similarly, a student in Toronto must know to demand the official government lease form to be legally protected.

| Feature | Ontario (ON) | British Columbia (BC) | Quebec (QC) |
| --- | --- | --- | --- |
| **Standard Lease Form** | **Mandatory.** Landlord *must* use the official Ontario Standard Lease form. 1 | Not mandatory, but a written agreement is required. The BC government provides a standard template. 29 | **Mandatory.** Landlord *must* use the official TAL lease form. Can be requested in English. 11 |
| **Security/Damage Deposit** | **Illegal.** Landlords can only collect a "rent deposit" for the last month's rent. No separate damage deposit is allowed. 12 | **Legal.** Maximum of half of one month's rent. 24 | **Illegal.** Landlords cannot ask for any deposit other than the first month's rent. 11 |
| **Lease Renewal** | **Automatic.** After a fixed term, the lease automatically converts to month-to-month unless proper notice is given. 30 | **Automatic.** Fixed-term leases automatically convert to month-to-month unless otherwise specified in the agreement. 24 | **Automatic.** Leases are renewed automatically. Tenant must give 3-6 months' notice if they wish to leave. 11 |
| **Landlord's Notice to Enter** | 24 hours written notice. 12 | 24 hours written notice. 24 | 24 hours notice (can be verbal). 11 |
| **Key Resources** | Landlord and Tenant Board (LTB) 30 | Residential Tenancy Branch (RTB), Tenant Resource & Advisory Centre (TRAC) 29 | Tribunal administratif du logement (TAL) 11 |

## Conclusion: Welcome to Your New Home!

The journey to finding off-campus housing in Canada is a significant milestone. Armed with the knowledge in this guide, international students are no longer just prospective tenants; they are informed consumers capable of navigating the rental market with confidence. By preparing diligently, inspecting properties systematically, asking targeted questions, recognizing the signs of scams, and understanding their fundamental rights, students can protect themselves from potential risks. This checklist and the information behind it are tools for empowerment, designed to help build a safe, happy, and secure foundation for a successful and memorable study abroad experience.

## Appendix: The International Student's One-Page Accommodation Checklist

### **The Ultimate Off-Campus Housing Checklist for Indian Students in Canada**

Use this checklist to evaluate properties, interview landlords, and protect yourself. Never sign a lease or send money without completing these steps.

#### **Section 1: The Viewing Mission (Virtual or In-Person)**

**General Condition & Safety**

* [ ] Check for signs of water damage (stains, peeling paint) on walls and ceilings.
* [ ] Look for evidence of mold (especially in bathrooms/kitchens) or pests.
* [ ] Test all smoke and carbon monoxide detectors to ensure they work.
* [ ] Confirm all doors and windows have secure, working locks.
* [ ] Check for good cell phone reception in all rooms.

**Functionality**

* [ ] **Kitchen:** Test all appliances (stove, fridge, oven).
* [ ] **Bathroom:** Check for strong water pressure and hot water in the shower/sink. Flush the toilet.
* [ ] **Systems:** Test multiple electrical outlets. Ask where the breaker box is.
* [ ] **Heating/AC:** Ask if you control your own thermostat and if there is air conditioning.
* [ ] **Laundry:** Is there a washer/dryer in the unit or building? Is there a cost per use?

**Documentation**

* [ ] Take photos/videos of any pre-existing damage (scratches, stains, cracks).
* [ ] Complete a formal move-in inspection report *with* the landlord and both sign it.

#### **Section 2: Critical Questions for the Landlord**

**Financials**

* [ ] What is the exact monthly rent and what does it include (heat, water, electricity)?
* [ ] How much is the deposit? (See Provincial Rights Quick-Check below).
* [ ] Are there any other fees (parking, keys, laundry)?
* [ ] What is the preferred payment method? (Get a receipt for every payment).

**Lease & Rules**

* [ ] What is the lease duration (1-year fixed or month-to-month)?
* [ ] What is the process and penalty for breaking the lease early?
* [ ] Is subletting allowed?
* [ ] Will the official provincial standard lease form be used? (Mandatory in ON/QC).
* [ ] What are the rules for guests, pets, and noise?

**Maintenance**

* [ ] Who is responsible for snow shoveling and lawn care?
* [ ] How do I report a repair issue, and what is the expected response time?

#### **Section 3: Scam Alert! Red Flags - WALK AWAY IF YOU SEE THESE**

* [ ] **Pressure to Act Fast:** Landlord rushes you to send money or sign immediately.
* [ ] **"Landlord is Abroad":** They have a story about being out of the country and unable to meet or show the unit.
* [ ] **Untraceable Payment Request:** They demand payment via wire transfer (Western Union), cryptocurrency, or cash only.
* [ ] **Rent is "Too Good to Be True":** The price is significantly lower than other similar places in the area.
* [ ] **No Screening:** The landlord doesn't ask for references or proof of funds. They don't seem to care who you are.
* [ ] **No In-Person or LIVE Video Tour:** They refuse to show you the property live and will only send photos or a pre-recorded video.
* [ ] **Deposit Before Lease:** They ask for any money *before* you have reviewed and signed an official lease agreement.

#### **Section 4: Provincial Rights Quick-Check: Know the Law on Deposits!**

* **Ontario (ON):** **NO** security/damage deposit is allowed. Landlords can only ask for a *rent deposit* equal to the last month's rent.
* **British Columbia (BC):** A security deposit is **LEGAL**, but it **CANNOT** be more than half (50%) of one month's rent.
* **Quebec (QC):** **NO** security/damage deposit is allowed. Landlords cannot ask for any deposit other than the first month's rent.

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