

Hamilton Rent to Own Homes

A Complete Guide to Rent-to-Own

Hamilton • Ancaster • Dundas • Waterdown
Stoney Creek • Grimsby • Binbrook • Brantford
St. Catharines • Niagara Falls • Welland



Ontario, Canada

www.HamiltonRentToOwn.ca

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Important!

Please note that this guide serves as a general information source only and can not be used as a guarantee of the certain application approval rules or rent-to-own program conditions. Any of the provisions in this guide can change without notice. The actual conditions of your rent-to-own program will be fully defined by legal documents that you will sign before moving into your new home.

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Revision 1.2

Home sweet home

Owning a home has always been a big part of North American Dream for a reason. Your own home comes with a long list of benefits such as independence, increasing your family wealth through equity accumulation, ability to create your home and garden environment the way you want it, and a sense of continuity and stability for your children.

If you are reading this guide, chances are you've decided that it's time for your family to settle down in the beautiful Hamilton Area. This is definitely a very smart decision. Hamilton is one of the most desirable places to live in the Golden Horseshoe area. At the same time Hamilton is still relatively affordable though this might not last long.

With Hamilton house prices constantly going up you don't want to delay buying a home. The dangers of being priced out of the housing market are very real. You probably don't want to wait for other reasons too, especially if you have children who need space to play and the stability of their own home.

But what if you do have to wait? What if you can't qualify for a mortgage right now and have to wait for two, three, or even more years before you can buy your own house?

An incomplete list of challenges and obstacles that might be currently preventing you from becoming a home owner includes:

- not having enough money for a down payment
- being newly or self employed
- a compromised credit history
- being new to the country
- various family circumstances

Though all of the situations above are resolvable, it usually takes several years. That usually means several years of renting and postponing the day when you can become a happy homeowner. To make the situation worse for those who have to postpone buying a home, real estate prices go up much faster than wages can keep up. This makes it extremely difficult to save for a down payment, since the amount you need to save always goes up. Needless to say, the amount of money you need to borrow from a bank to afford your house goes up as well making it harder and harder for you to qualify for a mortgage with each year.

Luckily, there is a solution.

Rent-to-own is a clear and reliable home ownership strategy

Our rent-to-own programs are designed to help families who can afford monthly expenses that come with home ownership but for various reasons cannot immediately qualify for home purchase financing.

The rent-to-own approach allows you to move into your dream home immediately and enjoy all the benefits of owning a home while preparing for purchasing it.

If you can afford monthly expenses associated with owning a house in Hamilton or the Hamilton Area but for various reasons you have to postpone buying a home for several years, a rent-to-own program is likely to be the best arrangement for your family.

With Rent-to-Own you can:

- Move into your new home right away
- Enjoy all the benefits of living in your own home
- Lock the price of your home to protect yourself from market upswings
- Accumulate money towards your home purchase with rent-to-own credits
- Prepare to qualify for the best mortgage rates with our free credit counselling
- Take over your home ownership when you are ready

You'll be able to move into your new home immediately!

The main benefit of a rent-to-own program is that you get to live in your home today instead of waiting for several years.

You will have the time you need to accumulate down payment, repair any credit issues you may have, stabilize your job situation or address any other issues that prevent you from obtaining conventional financing now. Our rent-to-own program also makes it easier for you to save money for a down payment.

Rent-to-own answers to life challenges

At Hamilton Rent-to-Own Homes we help families into home ownership by providing custom rent-to-own programs that are tailored to each family's specific situation and needs. Below we will describe the most frequent situations and explain how the rent-to-own approach can help.

Not enough down payment for a conventional mortgage?

[Rent-to-own credits will help you accumulate the required amount.](#)

Not having enough money saved for a down payment is a situation when you would want to seriously consider a rent-to-own approach.

For most families, especially families with children, it is very hard to put money aside each month to save for a down payment. Housing prices are constantly growing and so does the amount of the required down payment. This makes saving a moving target and brings a feeling of frustration and uncertainty.

When you take a rent-to-own path we plan your buyout and monthly payments so that by the time you have to buy out your home you will accumulate the amount equal or close to the required down payment in monthly credits. Monthly credits is the amount of money credited toward your house purchase each month.

From day one of your program you will know how long you will need to accumulate enough credits for the down payment and what your buyout price will be at the time. This alleviates a lot of stress and makes your financial planning much easier.

Credit issues?

Free credit counselling included with your program will help to repair your credit.

Bruised credit is another situation when a rent-to-own program can help.

When you work with Hamilton Rent-to-Own Homes we do not leave you alone to figure out how to repair your ability to qualify for a mortgage. You will have access to our exclusive credit & mortgage counselling program. While not required, this program is available free of charge for all our rent-to-own tenants-buyers.

Your personal credit & mortgage advisor will guide you through rebuilding your credit and help you prepare to qualify for a mortgage with a good interest rate and a minimum down payment.

Self-employed?

Free credit counselling will help you to come up with the optimal plan

If you are currently self-employed and decide to buy a house, you will be required to provide your income tax documents as a part of your mortgage application. To be approved your application has to show proof of at least two years of being self-employed with a net income that supports the requested mortgage amount.

Being self-employed for less than two years, not reporting enough taxable income, or writing off too many business related expenses – each of these factors can result in your mortgage application being rejected. If you find yourself in this situation then a rent-to-own program might be the best solution. Your family will be able to live in your new home while you accumulate necessary self-employment history and, guided by our mortgage advisor, prepare your income taxes in a way that will ensure that you qualify for a mortgage by the time of your buyout.

New to the country?

You will have time to build your credit while living like a home owner

Even though you might have enough funds for a minimum down payment and an excellent employment or business history abroad, Canadian lending institutions will require Canadian credit history and a history of Canadian employment or business before they agree to give you a mortgage. Entering a rent-to-own program allows you to live in your own home while working on establishing yourself in a new country.

One of the parents is off work looking after the children?

Your children will grow in your family home while you plan its purchase at the ideal time

Though saving for a down payment is hard for most of the families with children, it become especially challenging for families where one of the parents, usually the mother, decides to quit her job and look after the children. In addition, even for those families who happened to have a down payment, a drop in family income may prevent them from qualifying for a mortgage.

If you are raising young children and your family has downsized to one income, taking a rent-to-own path to the home ownership will allow you to plan the buyout for the time when your children will get a bit older and both parents will be working again. In the meantime, accumulating rent-to-own credits will help to ensure that you have a down payment in place by the time of your buyout.

Recent divorce?

A rent-to-own program will give you time to reorganize your finances

Going through a divorce may leave your finances in a mess. Sometimes it may involve selling your home that you owned together with your ex-spouse. Sorting out your new financial situation and getting ready to buy a house can take a couple of years, sometimes longer. If you have children, then having a comfortable home for them is especially important during this time. If you alone have enough income to afford monthly expenses associated with owning a house, then a rent-to-own program might be a good solution that will help you to secure a stable home.

How rent-to-own works

A rent-to-own program with Hamilton Rent-to-Own Homes allows you to move into your dream home immediately and, practically speaking, “own” it long before you are able to qualify for a mortgage.

How it works is that we buy your house for you and you move in as a “tenant-buyer”. You have a guaranteed option to buy the house within a certain period of time for a predefined price that is calculated based on the standard rent-to-own appreciation rates. For each month you pay your rent on time we give you a certain amount of money back in credits towards your future purchase of the house. We usually offer you three different payment programs to choose from.

During your rent-to-own period you pay your monthly rent and utilities. Mortgage, property taxes, and property insurance for your home are paid by your rent-to-own program provider.

During your rent-to-own period you are welcome to take advantage of our free credit & mortgage counselling services that are included with your program.

When you are ready to buy out the property we transfer the ownership to you through a private sale that is arranged by our respective lawyers. If you do not have a lawyer we can recommend a lawyer that is familiar with the rent-to-own process and can represent you in the purchase.

Frequently asked questions

In this section we answer most frequently asked questions we receive from families who are considering a rent-to-own program in the Hamilton Area. If you have a question that is not answered below, please send it to us at applications@hamiltonrenttoown.ca.

What kind of properties are available for rent-to-own?

We work with quality family homes that are located in sought after neighborhoods in Hamilton and surrounding areas. These properties usually have 3 or more bedrooms, at least 1.5 bathrooms, a fenced yard and are in a very good condition. You can find some examples of our past projects at www.hamiltonrenttoown.ca/rent-to-own-hamilton-past-projects .

Do you offer pre-purchased properties for rent-to-own?

From time to time we offer rent-to-own programs for properties that we’ve purchased earlier. You can check if such a property is currently available by visiting the following page on our website: www.hamiltonrenttoown.ca/current-property/.

The majority of our rent-to-own programs though start with a custom home search together with our tenant-buyers as active participants.

What are the areas where your rent-to-own programs are available?

We offer rent-to-own programs in the following cities: Hamilton, Ancaster, Dundas, Waterdown, Stoney Creek, Grimsby, Binbrook, Brantford, St. Catherines, Niagara Falls, and Welland. Some of these areas are more expensive than others which can limit your choice depending on your family income.

We've also partnered with rent-to-own providers in Durham Region, Kitchener-Cambridge-Waterloo, and Barrie area so we are able to accommodate rent-to-own requests in these areas as well.

Please note that we are not able to provide rent-to-own programs for properties in rural areas.

How long will my rent-to-own program be?

The length of a rent-to-own program is determined individually for each family and depends on their unique situation and needs. Most families need three years to prepare for the buyout. Some families need four or five years so we design their rent-to-own program accordingly. When we process your application, we assess your situation including your current credit and provide you with an estimation of how long you would need to prepare for taking on your own mortgage and take over the ownership of your home.

We do not offer rent-to-own programs shorter than two years for the reason that such programs are not likely to benefit our tenant-buyers. We would advise you against entering a rent-to-own program if you only need to wait a year or so before you can buy a house on your own. It would be in your best interests to just rent for the time you need to wait and then buy your home independently.

Can I buy out the property in less than two years?

In a situation when a family enters a rent-to-own program with the expectation that they will need two to three years or more to get ready for the buyout and then their financial situation changes unexpectedly (for example they win a lottery or receive financial support from the extended family) they will be able to buy out the property earlier. The price of the buyout will still be equal to the minimum buyout price specified in the contract.

Are there any income requirements to enter a rent-to-own program?

At the current time the entry criteria for our rent-to-own programs is the minimum of \$84,000 in verifiable gross annual family income (\$7,000 before tax per month). This is the sum of the incomes of all family members who will contribute to the household expenses and who will have their names on the purchase agreement at the time of the buyout. Please note that this is gross income, i.e. income before tax, not your "take home" paycheck. The gross income for every adult in the family can be found on line 150 of their annual tax return.

Please note that having a family income above \$84,000 does not guarantee your acceptance to a rent to own program. Acceptance decisions are made on case by case basis and are based on multiple aspects of your financial and credit situation.

Can I qualify for a rent-to-own program if my annual family income is below 84K?

Unfortunately, due to the current housing market conditions in Hamilton and surrounding areas we are not able to offer rent-to-own programs to families with annual gross (before tax) household income below \$84,000.

Exceptions to this rule can be made for families that may be under \$84,000 (but not less than \$72,000) in gross annual income at the time of entering their rent to own program, but there is strong evidence that the minimum of \$84,000 will be reached by the time of the buyout. One situation of this type is if one of the parents is staying at home with children but planning to start working before the buyout. Another example is if one of the family members is expecting a salary increase.

Why do I need a down payment to enter a rent-to-own program?

The upfront payment required at the beginning of the rent-to-own program is more correctly called a buyout option fee. It becomes part of your down payment at the time you buy out your home. Your upfront payment helps to ensure that you have enough money to buy out the property. The upfront option fee secures the property for you for the time of your rent-to-own program and guarantees the buyout prices outlined in your contract. Your upfront payment is also a sign of your serious commitment to your rent-to-own program.

How big of an upfront payment do I need

We do not have a fixed number for the upfront payment. The required amount is established after we assess your application. In some cases we are able to work with an upfront payment as low as \$5,000. In other cases, because of some risk factors identified in your application, we may require a higher upfront payment. Over the years we have arranged rent-to-own programs with an upfront option fee ranging from \$5,000 to \$45,000. Most families have an upfront payment in the range from \$10,000 to \$20,000.

I do not have an upfront payment. Can I be accepted into a rent-to-own program?

We require a certain level of financial stability from families that enter our rent-to-own programs. The inability to gather any upfront payment usually means that the family's monthly budget is too tight and any unexpected expenses can destabilize this family's financial situation and jeopardize the completion of their rent-to-own program. For this reasons we do not accept applicants with no upfront payment.

How much will I pay monthly?

We usually offer you three monthly payment options that may look as follows.

1. Program 1 (Base rent, no credits):

For this program we are often able to offer you a monthly rent amount that is close to a regular rent for a comparable property in the same area. For a 3+ bedroom/ 1.5-2 bathroom home in a good neighbourhood in Hamilton and surrounding areas rents currently vary approximately from \$1,700 to \$2,300. The base rent program, though being the lowest one, does not offer you any financial advantages over regular renting.

2. Program 2 (Rent-to-own program, moderate credits)

You will pay \$100 more than Program 1 each month and get \$200 in credits each month. In three years you will accumulate \$7,200 in credits towards your home purchase.

3. Program 3 (Rent-to-own program, maximum credits)

You will pay \$200 more than Program 1 each month and get \$400 in credits each month. In three years you will accumulate \$14,400 in credits towards your home purchase. In four years your credits will grow up to \$19,200 which, together with your upfront payment, is likely to cover most or all of your down payment.

As you can see, if the market rent for your home is \$1,800 and you choose Program #3 with a \$2,000 monthly payment and \$400 in credits then only \$1,600 per month will actually go towards rent which will be \$200 lower than the actual market rent for your home.

For the higher priced properties Program 1 may be higher than the market rent. You will receive a table showing available payment programs for each house purchase price before we start shopping for your house.

[What if I can only afford less than 1700 in monthly payments? Are there any options for me?](#)

Unfortunately, due to the current housing market conditions in Hamilton area, at this time we are not able to offer rent-to-own programs with monthly payments lower than \$1700 per month. Please note though that, if you choose a program with credits, then after you subtract the money that goes towards your house purchase every month the remaining rent amount is always lower than the market rent for your home. For example, if market value rent for your home is \$1700 and you choose a program with \$1900 monthly rent and \$400 in credits your actual renting expenses will be only \$1500.

[How is the buyout price calculated?](#)

The buyout prices are calculated before you sign your contract. They are fixed and do not change over the term of the contract. Your buyout price will depend on the time when you buy out your home. You will have, for example, a predefined buyout price for the first two years and another predefined price for the third year. If necessary, your contract will also include the prices for the fourth year. These prices are calculated based on the initial property acquisition costs. Each year of your rent-to-own program the property price goes up as defined by the annual rent-to-own appreciation rate.

[What is the rent-to-own appreciation rate?](#)

The current annual appreciation rate offered by different rent-to-own providers in Hamilton area is 5%-7%. At Hamilton Rent-to-Own Homes we still offer the lowest rate of 5% at the time of writing this document, but we are considering a transition to 6% soon. For comparison, over the past several years, each year property prices have grown by 7%-30% in the Hamilton area.

[How are initial acquisition costs calculated?](#)

When we purchase your future home we pay the amount equal to the property purchase price negotiated with property sellers plus additional acquisition expenses. The additional acquisition expenses include a land transfer tax, legal fees, property title insurance, home inspection, and various consulting fees. These expenses are calculated at \$1,000 per each \$50,000 of the property price. As an example, a property purchased for \$300,000 will have additional acquisition expenses of \$6,000.

[Could you give an example of the buyout price calculation?](#)

For the simplicity of this example let's see how calculation would work for a property with a purchase price of \$100,000. The same formula would apply to the properties with a purchase price up to \$500,000.

For properties with the initial purchase price of more than \$500,000 buyout price is calculated on case by case basis.

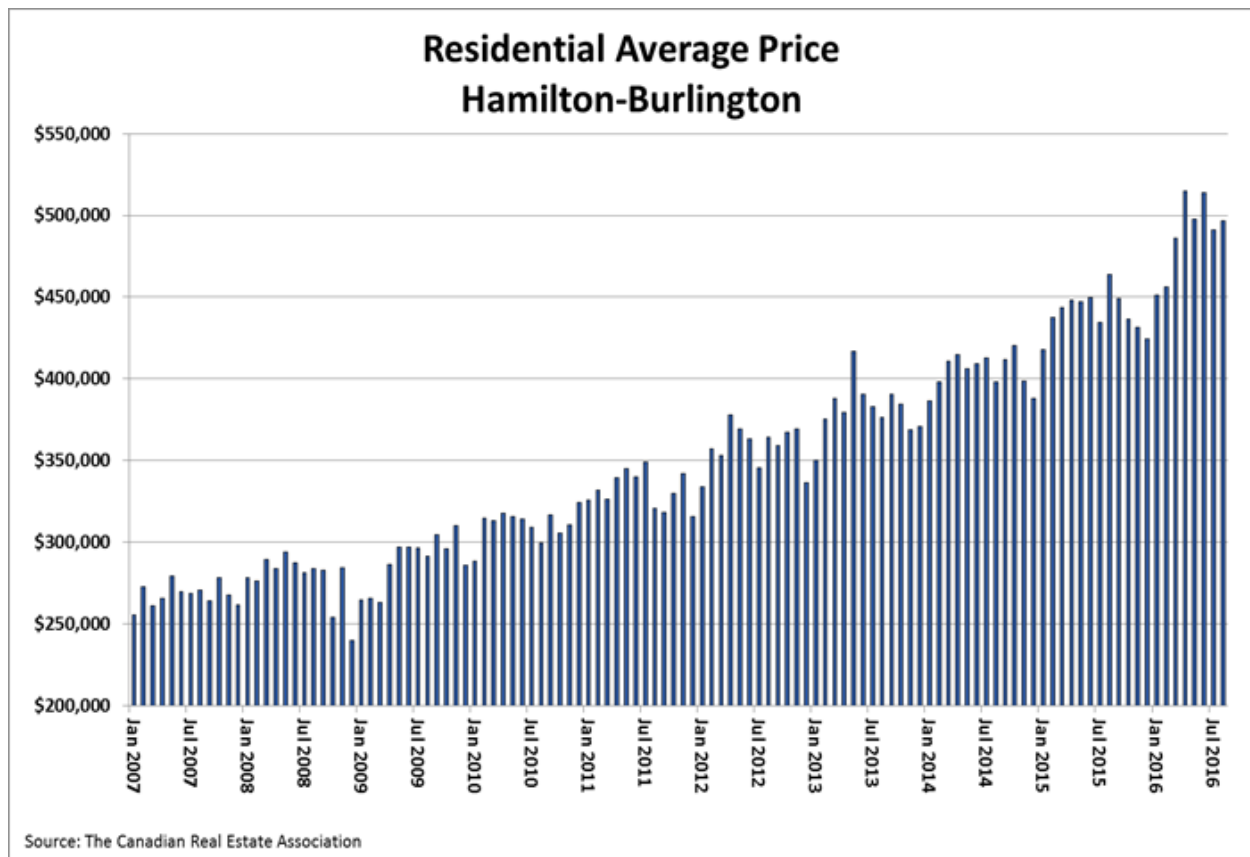
Full acquisition price for a property with a purchase price of \$100,000 includes \$100,000 plus additional acquisition expenses. Based on the formula given above we add \$2,000 for these expenses (\$1,000 for each 50K in of the purchase price). That means that the initial acquisition price of this property will be estimated as \$102,000.

This initial acquisition price then undergoes 5% annual appreciation for each year of a rent-to-own program. During the first two years of a rent-to-own program the buyout price will be \$112,455. During the third year the buyout price will be \$118,077.

In some cases the standard buyout calculations can slightly change depending on the specifics of a particular property or area. You will always know your buyout prices before you sign any rent-to-own agreement with us.

How will my buyout price compare to the future market value of my home?

As you can see from the chart below available from the Canadian Real Estate Association house prices in Hamilton and surrounding areas have been growing steadily over the last decade. Annual growth rates were above 7% in 2007-2014, approaching 13-16% in 2015-2016. In 2017 the prices spiked up 25-30%.



Though nobody can 100% predict the market, it is reasonable to assume that the prices will keep going up since Hamilton stays as one of the best places to buy a house not only for Hamiltonians but also for

families that are now outpriced of Toronto. That means that, even though we can't guarantee it, you are very likely to buy out your rent-to-own home at a very attractive price that is below market value.

What if the market goes up and my buyout price is below the house market value?

If the housing market will keep going up you may end up with a good amount of equity in your property after you buy it out. Our rent-to-own tenants who started their programs in the last 3 years are now thrilled to see that their buyout prices are significantly below the market value.

What if the market goes down and my buyout price is above the house market value?

In the unlikely situation that house prices drop significantly your buyout prices will stay as they were defined in your contract. You may choose to take advantage of the accumulated rent-to-own credits and buy out your home anyway. You may also decide to quit your rent-to-own program and take advantage of the lower house prices that will be available at the time.

My credit is bad. Can I be accepted into a rent-to-own program?

Yes, in most cases a rent-to-own program is a great solution for repairing a bad credit. We will connect you to a credit adviser who will work with you on improving your credit standing in the eyes of mortgage lenders. You will learn how to strategically develop your credit history in a way that will allow you to qualify for home financing sooner. Please note that it usually requires from 2.5 to 3 years to repair bad credit given that you follow the advice of your credit counsellor. However, in some rare situations, we will not take on a tenant-buyer with certain credit issues if we feel they cannot be resolved in our program.

I am currently in a bankruptcy or in a consumer proposal. Can I be accepted into a rent-to-own program?

Yes, we do accept applications that show a bankruptcy or consumer proposal. As with all other applications, they are subject for approval by our credit advisor. If your application is approved you can expect that it will take you at least 2.5 to 3 year to repair your credit after you are discharged from a bankruptcy or a consumer proposal given that you follow the advice of your credit counsellor. That means that your rent-to-own program length will have to be equal or longer than your remaining time before the discharge plus at least 2.5 - 3 years on top of it. When we assess your application our credit advisor would be able to give you a better estimation.

Does participating in a rent-to-own program guarantee that I will qualify for a mortgage at the end of my program?

Unfortunately, no one has any control over the mortgage rules imposed by the lenders. These rules, as well as the interest rates, can change without warning as has happened in the past. We approve your application based on the mortgage rules and interest rates existing at the time when you enter your program. Your credit consultant will advise you as you work on getting the best possible credit rating. Your rent-to-own credits will help you to accumulate more money towards the down payment than you otherwise would be able to do. This will give you the best possible chance at getting the mortgage but it is not a 100% guarantee.

What if I decide not to buy out the house at the end of my rent-to-own program?

Your rent-to-own program guarantees you the right to buy out your home but does not make it an obligation. If your circumstances change and you decide not to follow through with the buyout you can quit your rent-to-own program and forfeit your upfront payment and monthly credits.

What will happen with my upfront payment and credits if I decide to quit my program?

If you buy a property on your own and then decide to sell it the next year it is most likely that you will lose a significant amount of money in lawyers' fees, real estate agent fees, land transfer tax, etc. Rent-to-own works in a similar way. Though you are free to walk away from the property, if you quit your rent-to-own program your upfront payment and monthly credits will NOT be refunded.

It is important to understand that entering a rent-to-own program should be treated with the same level of commitment as buying a property. If you are not 100% sure that you want to be a homeowner we would advise you against applying for a rent-to-own program.

What if at the end of my program I need some extra time before I can buy out?

Life sometimes does not go exactly as we plan and you might realize that you need more time to complete your rent-to-own program than you initially anticipated. If you need some extra time at the end of your program and you were following your rent agreement without any issues, we will usually discuss a buyout agreement extension that will take into account the changes in your buyout timeline. Your extension agreement buyout prices will be based on the state of the housing market and on our rent-to-own rates at the time when your original buyout agreement ends.

Can I show my rent-to-own agreements to my lawyer?

Yes, we recommend that you get independent legal advice before we proceed with securing a property for you. After your application is approved we will send you agreement templates so you could show them to a lawyer of your choice.

Please note that our agreements are not open for negotiation. They have been prepared by experienced real estate lawyers and successfully used for hundreds of rent-to-own programs. Minor adjustments can be done to reflect specifics of the property. For example, if your rent-to-own property has a pool then a clause about pool care responsibilities will be added.

How should I proceed with my rent-to-own application?

If you finished reading this guide and came to the conclusion that a rent-to-own program might potentially be a good homeownership solution in your situation, please proceed as explained in the "Next steps" section below. In the initial stages of the application process we will ask you for more information so we can better assess your situation. We will discuss the specifics of your situation with you over the phone and will help you to decide if following a rent-to-own path is indeed in your family's best interests.

Next steps

You've now completed **Step 1** – you've read this Guide to Rent-to-Own. We hope it helped you to better understand how the rent-to-own approach works and what benefits it can provide to your family.

If the information you found in this guide meets your expectations and requirements and you would like to speak with our Program Coordinator, please proceed to Step 2.

Step 2

Download Hamilton Rent-to-Own Initial Assessment form. You can find it at the link below.

[Download Rent-to-Own Initial Assessment Form](#)

Print and fill out the form making sure that you answer all included questions. If you wish to provide any additional information or explanations you can add them on a separate page.

Please note that submitting the Initial Assessment Form does not constitute any commitments on your part. It serves only as a request for individual assessment of your situation. The information you provide will help our Program Coordinator to give you the best advice about the preferred path to home ownership for your specific situation.

Step 3

Return the filled form to Hamilton Rent-to-Own Homes.

You can scan and e-mail the form to applications@hamiltonrenttoown.ca or fax it to our fax number 1-877-337-8537.

What will happen next

Make sure that you have received an e-mail response from Hamilton Rent-to-Own Homes acknowledging the receipt of your Initial Assessment Form. Please note that if you do not hear from us within 24 hours after you sent us the form that means we did not receive it. In this case please resubmit the form or email us at applications@hamiltonrenttoown.ca.

Within 1-3 business days from receiving your Initial Assessment Form one of our Program Coordinators will contact you by phone or e-mail to discuss your application, to answer any questions you might still have, and to plan the next steps.

We are looking forward to working with you!

We look forward to giving you the keys for your new beautiful home! Please proceed with filling the Initial Assessment form and we will talk soon.

If you have any questions, please contact us at applications@hamiltonrenttoown.ca.