



Greater Toronto Area Rental Guide

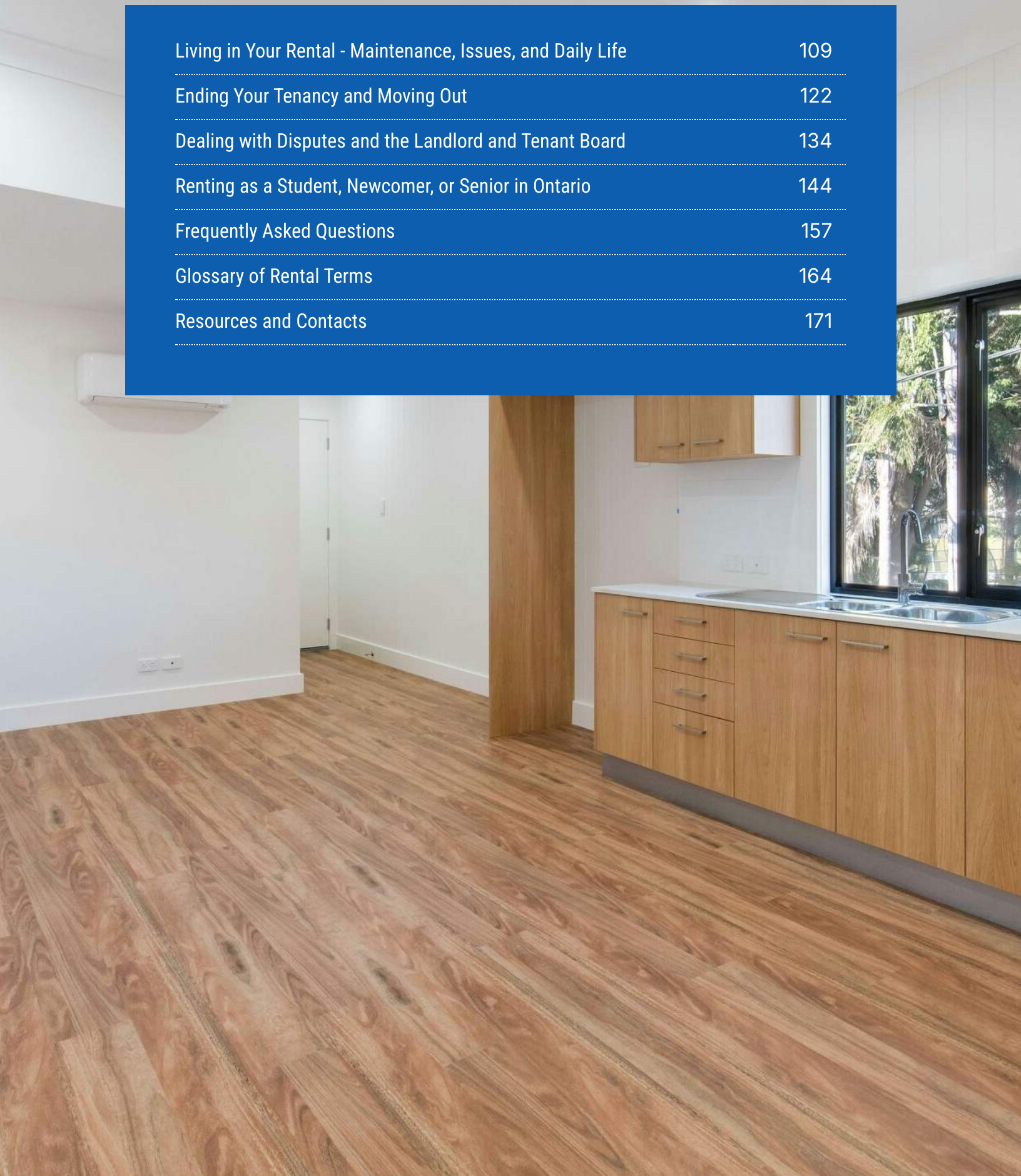
Everything you need to know before and after you rent in the GTA

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REPRESENTATIVE
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01

Introduction to Renting in the GTA



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*"Love Where You Live,
Live What You Love"*

Chapter 1: Introduction to Irina Marchenkova and the Book

1.1 About Irina Marchenkova

Welcome to the Greater Toronto Area Rental Guide! I'm Irina Marchenkova, and I'm delighted to have you join me on this journey through the world of renting in the GTA. As a real estate representative who's helped many individuals and families find their perfect homes across Toronto, I know how exciting and sometimes overwhelming the search for the right rental can be. That's exactly why I decided to write this guide: to share what I've learned and to help make your rental experience as smooth and stress-free as possible. Think of this introduction as a friendly hello from someone who truly cares about helping you find a place where you can feel at home. Let me start by sharing a bit about myself and how I came to be here with you. My story begins far from Toronto – my roots trace back to Moscow, Russia rankmyagent.com , where I first learned to appreciate the deep meaning of home. In 2010, I made the big move to Canada, settling in the beautiful city of Victoria, BC fitatfortyplus.com . As I was building a new life on the west coast, I discovered something surprising: I couldn't find the colorful, luxurious soaps I had loved back home fitatfortyplus.com ! Seeing this gap in the market sparked my entrepreneurial spirit. I soon founded CHIC Luxury Soaps, a boutique shop in downtown Victoria where I crafted and sold handmade, high-quality bath products fitatfortyplus.com . That venture thrived and at one point we offered over 200 unique varieties of all-natural soaps and skincare treats fitatfortyplus.com, and it taught me so much about hard work, customer service, and the joy of helping people feel special.



1.5 What This Guide Will Cover

After several rewarding years as a business owner, my journey brought me to Ontario – to the dynamic, diverse Greater Toronto Area that I now proudly call home medium.com . Eager to keep making a difference in people's lives, I decided to take on a new challenge and transitioned into the world of real estate. I earned my license and pursued additional specialized training so I could serve my clients with a truly comprehensive skill set rankmyagent.com .

Today, as a real estate representative with Remax in Toronto, I work with clients at all stages – whether they're renting their very first apartment or buying their forever home. No matter who I'm helping, I make it a point to put understanding first and really get to know each person's needs and dreams loveurlife.ca . It's not just about a transaction for me; it's about building a relationship that lasts. I've also had the pleasure of assisting a wide range of clients, from newcomers navigating their first rental to seniors looking to downsize, and I give each one the same dedication and care rankmyagent.com . Through all these experiences, one thing has always stayed at the heart of my work: the belief that a home is so much more than just four walls and a roof. I often say that a home is the backdrop to our life's stories – the place where we create memories, nurture our dreams, and celebrate milestones loveurlife.ca . Having moved across continents and provinces myself rankmyagent.com medium.com , I remember the uncertainty and challenges of finding that sense of belonging in a new place. I understand how intimidating a housing market can seem when you're not familiar with it, and how important it is to have someone friendly and knowledgeable to guide you.



That's exactly why I'm passionate about helping renters like you. My goal isn't just to find you a rental, but to help you discover a place you can truly call home – a place where you can love your life. This guide is my way of extending a helping hand to even more people. Inside these pages, you'll find practical tips and insights I've gathered from years in the GTA's bustling rental market – a friendly roadmap through what can sometimes feel like a maze. We'll cover everything from deciphering lease agreements and understanding your tenant rights, to budgeting smartly and making your rental feel like home, all in a warm, down-to-earth tone. By the end, I hope you'll feel confident, informed, and excited about finding your next home. Thank you for picking up this book and trusting me to be your guide. Whether you're new to the GTA or a long-time local looking for a fresh start, I'm here to help you navigate the rental process with knowledge and a smile. So get comfortable, and let's dive into the world of GTA rentals together – I'm truly glad you're here, and I can't wait to help you find the perfect place to call your own!

The Greater Toronto Area (GTA) is one of Canada's most dynamic and sought-after regions. Spanning the City of Toronto and the surrounding regions of Peel, York, Durham, and Halton, the GTA is home to nearly 7 million residents and represents a hub of cultural diversity, economic opportunity, and urban-suburban living.

Renting in the GTA provides an ideal solution for people in transition, newcomers to Canada, students, seniors, and professionals seeking flexibility or affordability. With a wide variety of housing options available—ranging from modern high-rise condos and townhouses to basement apartments and suburban homes—renters can tailor their housing choices to fit their lifestyle and budget.

Whether you're relocating for work, pursuing education, downsizing from homeownership, or simply looking for a fresh start, this guidebook was created to help you navigate the rental landscape in the GTA with confidence and clarity.

1.2 Understanding the Rental Landscape

Rental availability and pricing in the GTA vary significantly by location. A one-bedroom condo in downtown Toronto may cost over \$2,500/month, while a comparable unit in Oshawa, Milton, or parts of Durham may rent for as low as \$1,700/month. Differences in transit access, school zones, walkability, and proximity to job centres play a major role in determining local rent prices.

Each part of the GTA offers its own distinct character:

- Toronto (416 area code): Urban, dense, and transit-rich; home to high-rise condos, walk-up apartments, and legal basement suites.
- Peel Region (Mississauga, Brampton, Caledon): Offers spacious units and family-oriented rentals; more suburban but increasingly transit-connected.
- York Region (Vaughan, Markham, Richmond Hill): Suburban, affluent, and home to luxury rentals, new developments, and tech-sector hubs.
- Durham Region (Pickering, Ajax, Whitby, Oshawa): More affordable, with strong GO Train links to Toronto and a rising student population.
- Halton Region (Oakville, Burlington, Milton): Known for lifestyle appeal, family communities, and excellent schools—but rents can be high.

1.2.2 Rental Demand and Vacancy Rates

With a vacancy rate typically between 1% and 3%, depending on the city and time of year, the GTA remains one of the tightest rental markets in the country. Demand is high, particularly for affordable units near transit and in high-demand school districts.

Pro Tip: Start your rental search at least 60 to 90 days before your intended move-in date. Be prepared to provide documentation promptly and view several units before securing one.

1.3 Renting vs. Buying in the GTA

While homeownership is often seen as the end goal, renting in the GTA continues to be a strategic choice for many:



Benefits of Renting

Affordability

With average home prices exceeding \$1 million, renting provides access to desirable neighbourhoods without the burden of a mortgage or property taxes.

Flexibility

Renting is ideal for those who may need to relocate for work, education, or personal reasons.

Less Responsibility

Most repairs and maintenance are handled by landlords, reducing the time and cost of upkeep.

Lower Upfront Costs

Renting typically requires only a last month's rent deposit, making it more financially accessible than buying.

Access to Amenities

Many rental properties offer amenities like fitness centers, pools, and security systems that would be costly to install and maintain as a homeowner.

Many renters use this time to build credit, save for a down payment, or explore neighbourhoods before committing to homeownership.

Let's debunk some popular myths that often mislead tenants:

Common Rental Myths in Ontario

1 Myth: "Landlords can raise the rent whenever they want."

Fact: Most Ontario rentals built before November 15, 2018 are covered by rent control. Rent can only increase once every 12 months with 90 days' written notice, and only by the government-set guideline.

2 Myth: "Verbal agreements don't count."

Fact: Verbal agreements are legally binding in Ontario—but a written lease provides clarity and protection for both parties.

3 Myth: "A damage deposit is required."

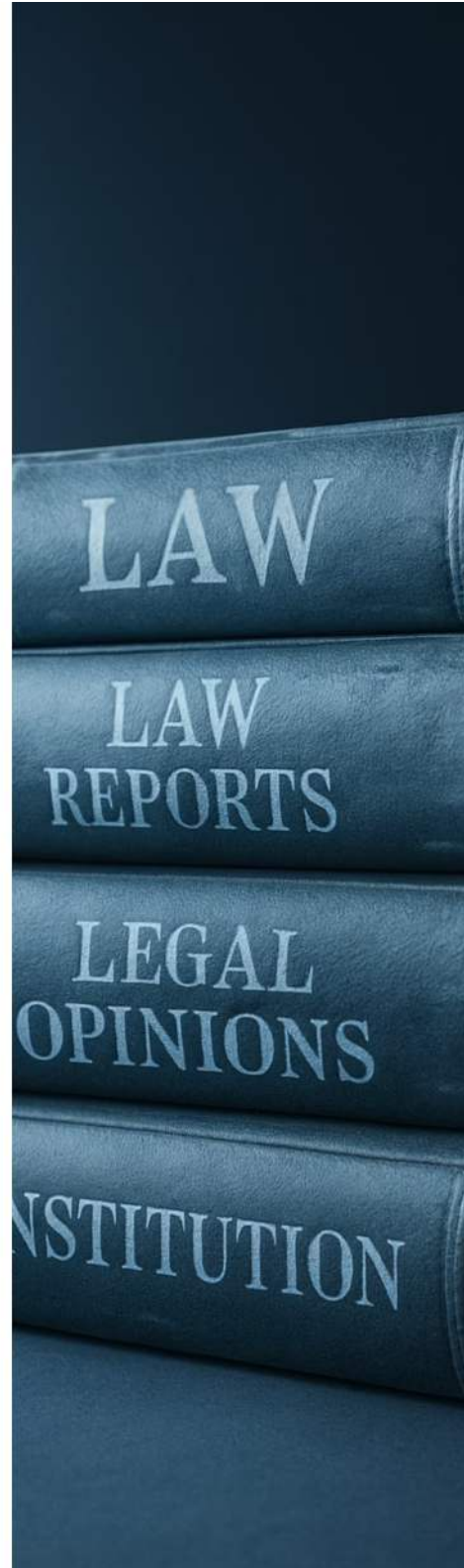
Fact: Ontario landlords are only permitted to request a last month's rent deposit. Damage or cleaning deposits are not legal.

4 Myth: "You'll be evicted for one late rent payment."

Fact: Eviction is a formal legal process. Typically, a landlord will serve an N4 notice allowing the tenant 14 days to pay before further action.

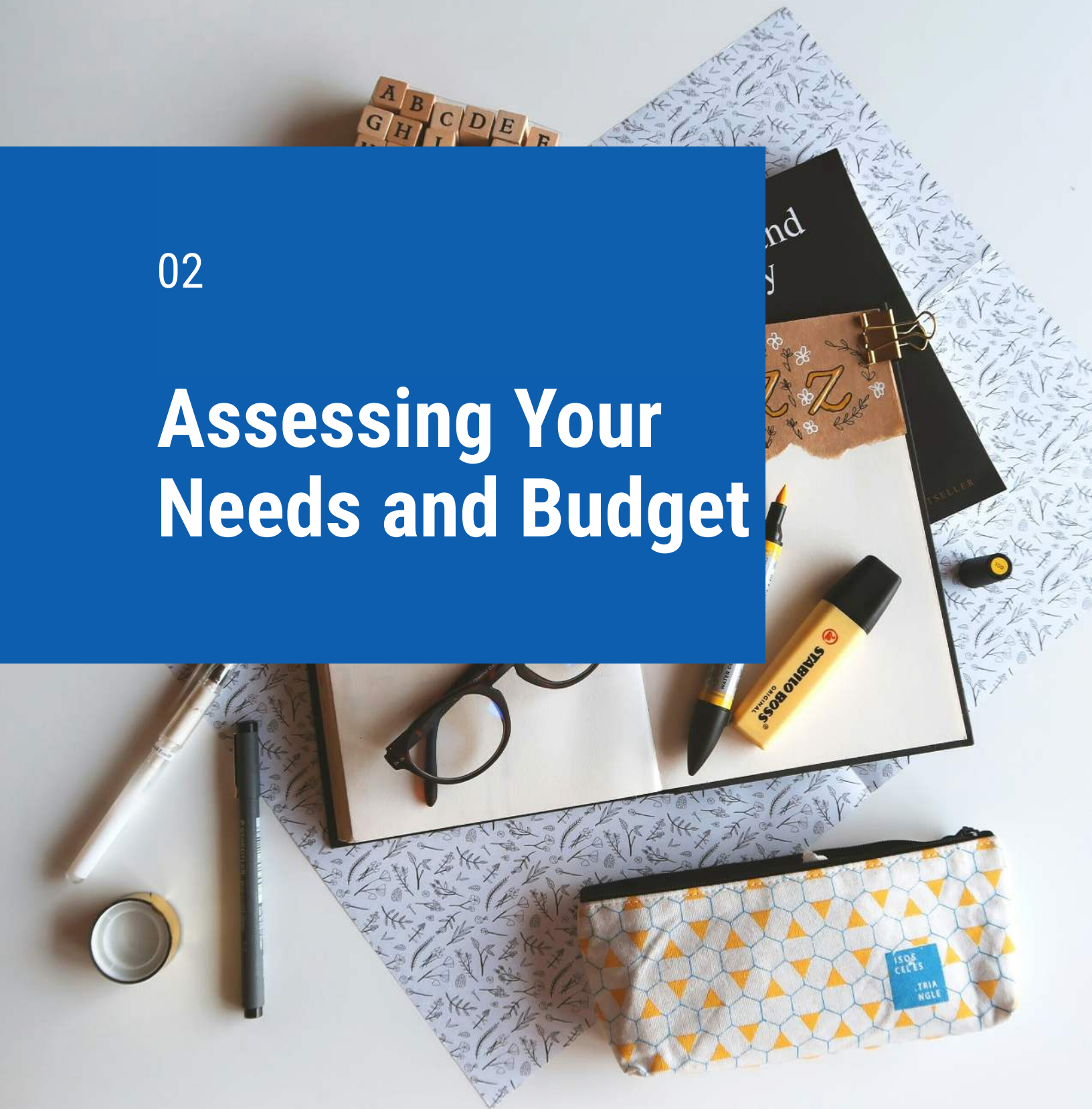
5 Myth: "Student or newcomer status can disqualify you."

Fact: Discrimination based on age, income source, race, or immigration status is illegal under the Ontario Human Rights Code.



02

Assessing Your Needs and Budget



Chapter 2: Assessing Your Needs and Budget



Before diving into the rental market, it's essential to assess your lifestyle, financial capacity, and long-term goals. The Greater Toronto Area offers a wide range of rental options, but without clear criteria, it's easy to become overwhelmed or make decisions that lead to dissatisfaction or financial strain. This chapter will help you approach your search methodically, starting with a self-assessment and leading to practical budgeting tips.

2.1 Identifying Your Priorities

Choosing the right rental begins with knowing what matters most to you. The GTA is vast and varied, with each neighbourhood offering different living experiences. From high-rise condos in downtown Toronto to quiet suburban homes in York Region, renters have countless choices—but not all will suit your needs.

Start by asking yourself the following questions:

- What is my ideal location? Proximity to work, school, or public transit is often a top consideration. Think about your daily routine and how far you're willing to commute.
- How many bedrooms and bathrooms do I need? Consider not only your current situation but also potential changes such as roommates, growing families, or guests.
- Do I have pets or accessibility needs? Pet-friendly and barrier-free units are available but may limit your options, especially in older buildings.
- What kind of lifestyle do I want? Are you seeking peace and quiet, or a vibrant, social community? Do you value amenities like gyms, pools, or concierge services?

Pro Tip

This prioritization will help you avoid wasting time on units that don't meet your essential criteria and give you clarity when evaluating trade-offs.

2.2 Choosing the Right Type of Housing

Different property types come with different expectations, rules, and price points. Understanding the nuances can help you refine your search and avoid future challenges.

Apartments in Purpose-Built Rental Buildings

These are designed exclusively for long-term tenants and are typically managed by professional property management firms.

Advantages include:

- Reliable maintenance and repairs
- On-site superintendents or concierge services
- Clear lease structures and fewer surprises

However, they may lack modern finishes or amenities compared to condos and often have more stringent application processes.

Condominium Rentals

These are individually owned units within larger buildings, often featuring:

- Newer construction with upgraded finishes
- Amenities like pools, gyms, lounges, and party rooms
- Central locations, often near transit hubs

Tenants must follow condo board rules, which can include restrictions on pets, noise, or decorating. Maintenance responsiveness can also vary depending on the landlord's attentiveness.

Basement Apartments

Typically more affordable and common in suburban or residential areas, basement units are best for budget-conscious renters. Consider the following:

- Ensure the unit is legally registered and meets fire and safety codes
- Noise from upstairs may be a factor
- Natural light and ceiling height may be limited

These units can be ideal for students, small families, or newcomers seeking affordable housing.

Houses and Townhomes

Great for those needing more space, such as families or groups of roommates. These units usually offer:

- Private entrances, backyards, and multiple levels
- More square footage and flexible living arrangements

Be prepared for additional responsibilities such as lawn care, snow removal, and managing garbage pickup. Lease terms may be more variable depending on the landlord.

Pro Tip: Always verify who is responsible for utility payments, landscaping, and repairs in freehold rentals like houses and townhomes.

2.3 Setting a Realistic Budget

Toronto and its surrounding regions are some of the most expensive rental markets in Canada. Setting a realistic budget is essential for long-term housing stability and peace of mind.

The 30–40% Rule

It's commonly recommended to keep your monthly rent within 30 to 40 percent of your gross income. For example:

- Gross monthly income: \$5,000
- Ideal rent budget (30–35%): \$1,500–\$1,750
- Maximum stretch (40%): \$2,000

If your income is variable or commission-based, budget more conservatively to avoid stress during lean months.

Other Costs to Consider

Rent is only one piece of your monthly housing expense. Be sure to budget for:

Always ask landlords which utilities are included in the rent. A \$2,300/month unit that includes hydro and water may be a better deal than a \$2,000 unit where you must cover all utilities.

Pro Tip: Contact the utility company or the current tenant to get an estimate of typical monthly bills.



2.4 Planning f



or the Future

Beyond immediate affordability, your budget should align with your long-term goals and lifestyle stability. Ask yourself:

- Are you saving for a home purchase?
- Do you anticipate needing more space in the next year or two?
- Are you planning a job change that might affect your location?

Balancing present-day comfort with future flexibility will help you avoid breaking a lease or relocating prematurely.

As you move forward to explore GTA neighbourhoods in more detail, keep your list of must-haves and budget guidelines close. These tools will serve as your compass, helping you make decisions rooted in clarity and peace of mind.

2.5 Final Thoughts on Needs and Budgeting

Understanding your housing needs and financial limits is the foundation of a smart rental experience. It allows you to focus your search, act decisively, and protect your financial well-

Apartment Hunting Checklist: Greater Toronto Area

Finding the perfect apartment in the GTA means balancing your essential needs with desirable amenities. Use this checklist to help you make informed decisions during your apartment search without compromising on what matters most.

- Must-Have: Two Bedrooms**
Ensure adequate space for your living needs.
- Must-Have: Pet-Friendly Building**
Confirm pet policies before signing a lease.
- Must-Have: Close to GO Transit**
Check proximity to public transportation options.
- Must-Have: Parking Included**
Verify parking availability and any additional costs.
- Nice-to-Have: Balcony or Patio**
Consider outdoor space for added comfort.
- Nice-to-Have: In-Suite Laundry**
Check laundry facilities and their location.
- Nice-to-Have: Gym or Rooftop Amenities**
Explore available building amenities that enhance lifestyle.



2.7 Considering Transportation and Commute

Transportation plays a critical role in shaping your daily routine, lifestyle flexibility, and housing satisfaction. The Greater Toronto Area is a sprawling region, and commute times can vary significantly depending on where you live. As such, evaluating your transportation needs should be a top priority before selecting a rental.

Public Transit Access

If you rely on public transportation, ensure your rental is located near reliable transit lines.

Toronto's TTC network includes subways, streetcars, and buses, offering frequent service throughout the city.

Proximity to a subway or streetcar line can drastically reduce your commute and increase your quality of life.

For those living in suburban regions such as Durham,

York, Peel, or Halton, GO Transit offers commuter rail and bus services that connect you to downtown Toronto. Living near a GO Station—like those in Vaughan, Oshawa, Milton, or Oakville—can provide the benefits of suburban living without losing access to the city core.



GTA Apartment Hunting Checklist

Use this comprehensive checklist during apartment viewings to ensure you gather all the information needed to make an informed decision.



Building Information

- Year built and any recent renovations
- Security features (concierge, cameras, entry system)
- Elevator reliability and maintenance schedule
- Noise levels between units and from street
- Building rules and restrictions



Unit Features

- Square footage and layout efficiency
- Storage space (closets, pantry, storage locker)
- Window quality and natural light exposure
- Kitchen appliances (age, condition, included items)
- Bathroom fixtures and ventilation



Financial Considerations

- Monthly rent and payment methods accepted
- Utilities included vs. tenant responsibility
- Average utility costs (ask current tenants if possible)
- Security deposit and first/last month requirements
- Lease terms and renewal conditions



Neighborhood Assessment

- Walk Score and proximity to daily necessities
- Nearby grocery stores, pharmacies, and restaurants
- Distance to GO Transit and TTC connections
- Safety of area (day/night observations)
- Local parks and recreational spaces

[Create something else](#)

Take photos during your viewing and don't hesitate to ask the landlord or property manager detailed questions. A thorough inspection now can prevent surprises later.

Choosing the right home is not solely about considerations like size and cost; it also significantly encompasses the surrounding environment, convenience of location, and the overall comfort experienced in everyday life. A place may appear to be ideal in theory, but it can quickly become inadequate if it fails to meet your specific physical requirements or align with your lifestyle priorities and preferences. Therefore, it's essential to evaluate all these aspects thoroughly to ensure you find a home that truly fits your needs.

Community Fit

Ask yourself what kind of environment you thrive in. Would you prefer:

- A quiet, residential area ideal for families and early risers?
- A lively, urban setting near nightlife, cafes, and coworking spaces?
- A transitional neighbourhood experiencing growth and investment?
- A multicultural community that reflects your language, culture, or religious practices?

Consider nearby amenities that support your lifestyle, such as:

- Parks, trails, and green spaces
- Grocery stores, pharmacies, and retail hubs
- Childcare, schools, and libraries
- Healthcare providers, gyms, and community centres

Pro Tip: Visit the neighbourhood at different times of day and week to get a feel for noise levels, safety, and traffic.

Accessibility Features

Accessibility isn't just for seniors or people with disabilities—it can benefit anyone dealing with temporary injuries, young children, or aging parents.

Features to look for include:

- Step-free building entry and elevators
- Wide doorways and hallways
- Handrails in bathrooms
- Lever-style door handles
- Proximity to accessible public transit stations

If accessibility is important to you, don't assume newer buildings automatically meet your needs—request a walk-through to confirm.

Safety and Security

Safety is a cornerstone of comfort. Do your research:

- Check neighbourhood crime statistics online or through local police divisions
- Look for working exterior lights, security cameras, and building access controls
- Talk to neighbours or nearby business owners to gauge the area's reputation

A secure, welcoming environment will make your rental feel like a true home—not just a temporary stop.

03

Renting in Toronto – Neighbourhood by Neighbourhood



Chapter 3: Renting in Toronto – Neighbourhood by Neighbourhood



Toronto is one of the most vibrant, multicultural, and livable cities in the world—and also one of the most expensive rental markets in Canada. The city is known for its walkable communities, green spaces, thriving economy, and diverse cultural scene. From the downtown core’s high-rise skyline to the tree-lined suburban pockets of the outer boroughs, Toronto offers housing options for every stage of life. However, choosing the right neighbourhood involves more than just looking at rental prices. Factors such as commute time, transit access, school quality, safety, access to nature, and even the availability of certain types of cuisine or community services can drastically affect your experience as a renter. In this chapter, we break Toronto into six main rental zones, each with its own character, market trends, and renter demographics.

In this chapter, we break Toronto into six main rental zones, each with its own character, market trends, and renter demographics.

3.1 Downtown Toronto: Urban Pulse and Convenience

Downtown Toronto is the beating heart of the city, home to its financial district, major universities, cultural institutions, and nightlife. This area includes neighbourhoods such as:

- The Annex – Academic and artsy, near the University of Toronto, ideal for students and intellectuals.
- Queen West – Creative and eclectic, filled with artists, boutiques, and independent cafes.
- Liberty Village – Modern and youthful, popular among professionals working in media and tech.

Downtown rentals include condos in glass towers, vintage walk-ups, loft conversions, and newly built micro-units. Expect sleek interiors, excellent transit connectivity, but limited space and high demand. Rental prices for one-bedrooms average between \$2,400 and \$2,800, though luxury units can far exceed this.

Advantages:

- Excellent access to TTC (subways, streetcars, buses)
- High walkability (Walk Scores often 95+)
- Close to jobs, entertainment, and education

Challenges:

- Small square footage
- High cost of living
- Occasional noise or congestion

Pro Tip: Renters in condo buildings should review condo board rules—some restrict pets, renovations, or Airbnb sublets.



3.2 Midtown Toronto: Lifestyle Balance and Transit Growth

Midtown provides a middle ground between the fast-paced downtown and quieter suburbs. Key neighbourhoods include:

- Yonge & Eglinton – Known as “Yonge & Eligible,” it’s popular among professionals.
- Davisville Village – Great for renters who value a residential feel with quick subway access.
- Forest Hill South – Upscale, green, and known for excellent schools and safety.

Midtown is undergoing rapid development thanks to the Eglinton Crosstown LRT, promising improved east-west transit and increasing rental supply in areas previously underserved. A one-bedroom unit here typically ranges from \$2,200 to \$2,500, with some older apartments offering better value than new condos.

Advantages:

- Balanced lifestyle: nightlife and quiet coexist
- Family-friendly with green spaces like the Beltline Trail
- Expanding transit infrastructure

Challenges:

- Construction disruptions (due to LRT development)
- Limited rental stock in some established pockets

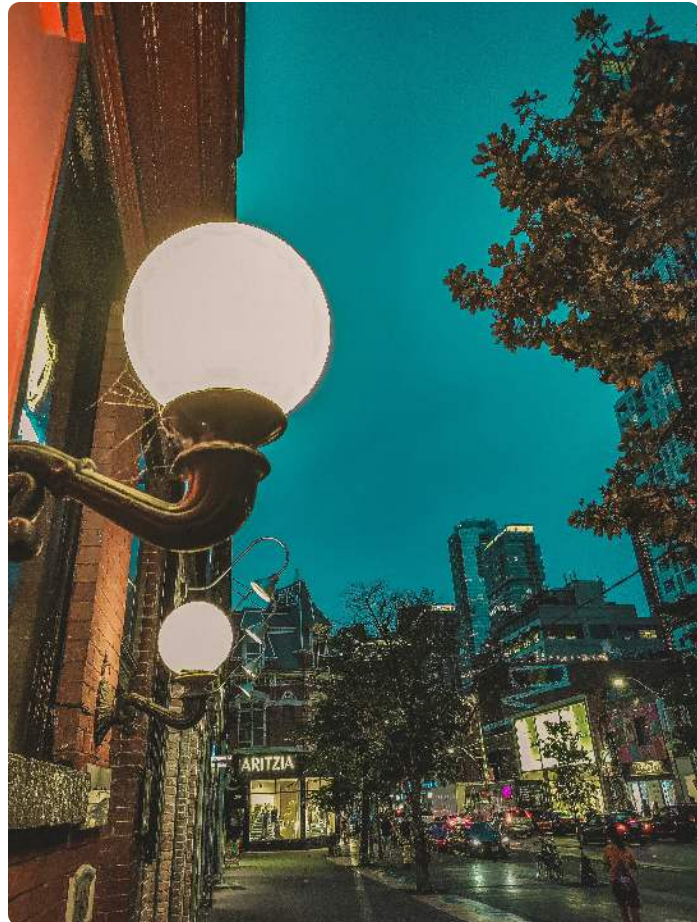
Pro Tip: Look for rent-controlled units in older low-rise buildings—they often offer more space and lower annual rent increases.

3.3 East Toronto: Laid-Back Living and Community Charm

The East End offers a mix of urban life and village feel. It is increasingly popular with families, creatives, and professionals seeking walkable, transit-friendly neighbourhoods without downtown prices. Key areas include:

- Leslieville – Hip and family-oriented with brunch spots and yoga studios.
- The Beaches – Lakefront living with a small-town feel, ideal for nature lovers.
- Danforth-Greektown – Excellent subway access and vibrant street life.

Renters will find mid-rise buildings, basement apartments in homes, and occasional purpose-built rental complexes. Rents for a one-bedroom range from \$2,000 to \$2,400, depending on proximity to transit and waterfront.



Advantages:

- Strong sense of community
- Good TTC subway and streetcar service
- Beaches, parks, and trails

Challenges:

- Limited condo availability
- Street parking can be competitive in summer months

Pro Tip: Many East Toronto rentals are in older homes—always check for updated electrical, fire exits, and legal rental status.

3.4 West End Toronto: Green Space and Neighbourhood Spirit

Toronto's West End is beloved for its lush parks, community markets, and blend of historic charm and urban living. Notable neighbourhoods include:

- High Park – Offers serene tree-lined streets and access to Toronto's largest park.
- Roncesvalles (Roncy) – Trendy yet tight-knit, with independent shops and a strong Polish heritage.
- Bloor West Village – Small-town vibe with family appeal and boutique retail.

West End rentals span character homes, walk-ups, and apartments above storefronts. A one-bedroom typically rents between \$2,100 and \$2,500, and many units offer larger layouts than downtown counterparts.

Advantages:

- Abundant green space and dog-friendly zones
- Strong community culture and safety
- Easy Bloor-Danforth subway access

Challenges:

- Limited new development; supply can be tight
- Prices rising quickly due to demand

Pro Tip: West End neighbourhood associations are very active—check for tenant events, safety alerts, or local discounts.

North Toronto, especially North York, has seen significant development in the past decade. Major rental areas include:

3.5 North Toronto: Vertical Growth and Suburban Comfort

- North York Centre – A secondary urban hub with high-rise condos and shopping.
- Willowdale – Family-focused, close to good schools and cultural centres.
- Bayview Village – Affluent and transit-accessible, with well-managed rental buildings.

Rents in North Toronto average \$2,000 to \$2,300 for a one-bedroom condo, though prices can vary depending on amenities. Many buildings offer fitness centres, pools, and 24/7 security.

Advantages:

- Excellent Line 1 subway connectivity
- Modern buildings and infrastructure
- Family-friendly schools and libraries

Challenges:

- Less walkable further from Yonge Street
- Fewer heritage or low-rise options

Pro Tip: Many North York condos cater to newcomers and international students—expect multilingual signage and culturally diverse neighbours.

3.6 Outer Boroughs: Etobicoke and Scarborough – Space and Affordability

For those seeking more space, budget-conscious living, or direct GO train access, Toronto's outer boroughs offer compelling rental options:

- Etobicoke – Waterfront condos in Mimico or townhomes in Islington, often near parks and trails.
- Scarborough – Extremely diverse, home to Guildwood, Wexford, and a number of student-friendly areas.

Rentals here vary from high-rise apartments to full-home leases. A one-bedroom rents for \$1,700 to \$2,200, often with more square footage than central locations.

Advantages:

- More affordable housing options
- Proximity to colleges (Centennial, UofT Scarborough)
- GO Transit access to downtown

Challenges:

- More car-dependent in many neighbourhoods
- Basement units may be unregistered—verify fire code compliance

Legal Note: In Ontario, landlords can only request a last month's rent deposit. If additional deposits are asked (damage or cleaning), request clarification or report the issue.

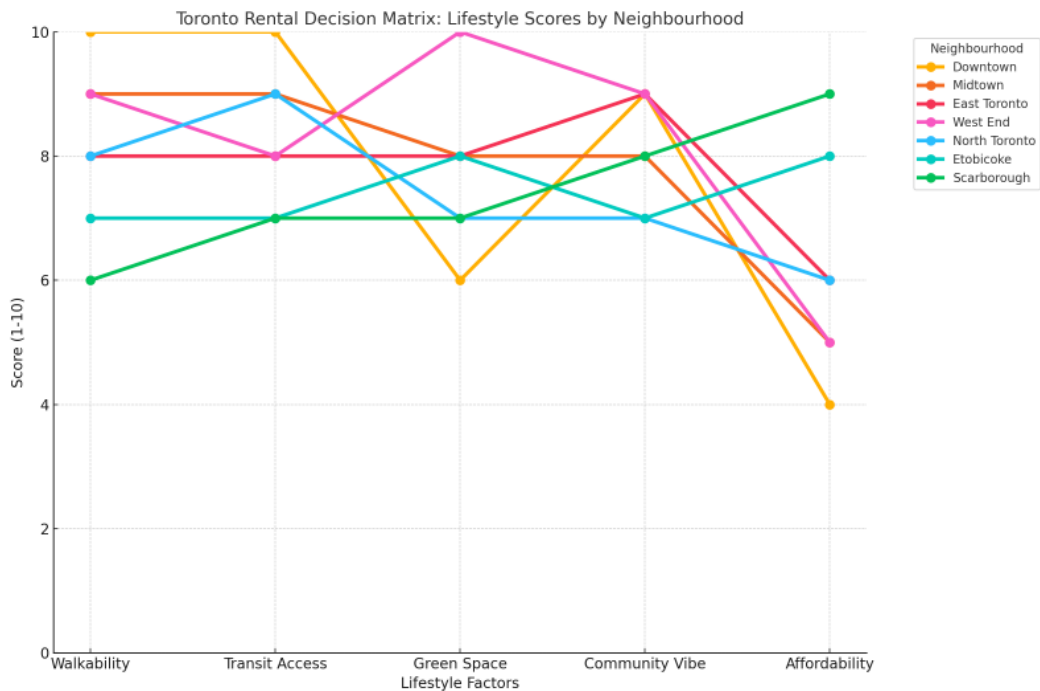
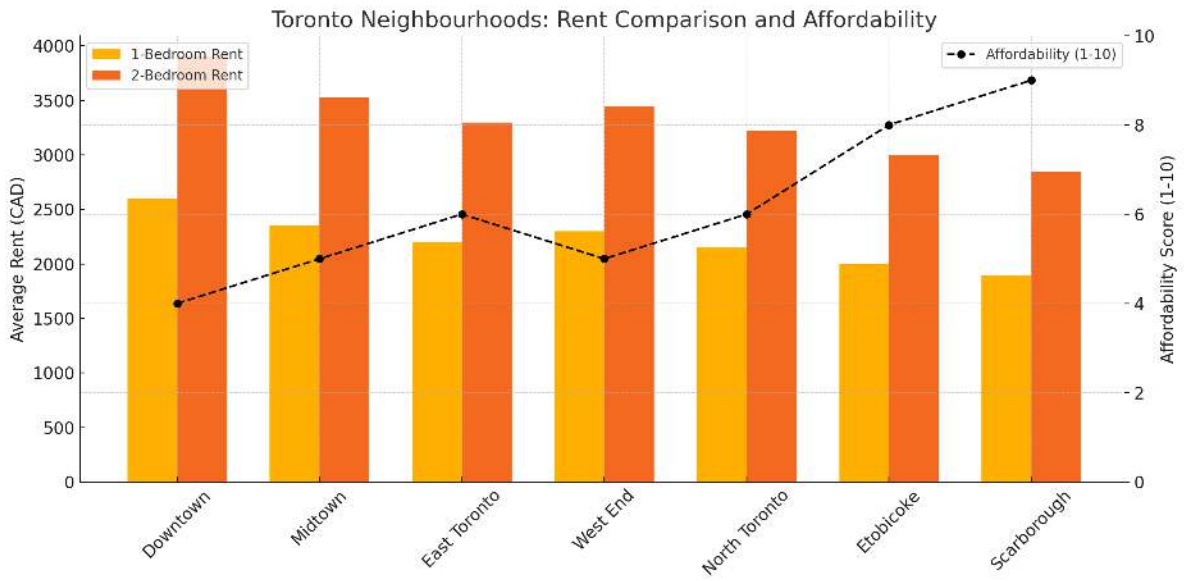
3.7 Summary: Choosing the Right Toronto Neighbourhood

Toronto's rental landscape is broad, competitive, and highly segmented by geography and lifestyle. When choosing where to live:

- Start by evaluating your top priorities: affordability, commute, schools, green space, or nightlife.
- Tour several neighbourhoods before signing—each has its own pace and personality.
- Think long-term: is this a transitional space, or a home for several years?

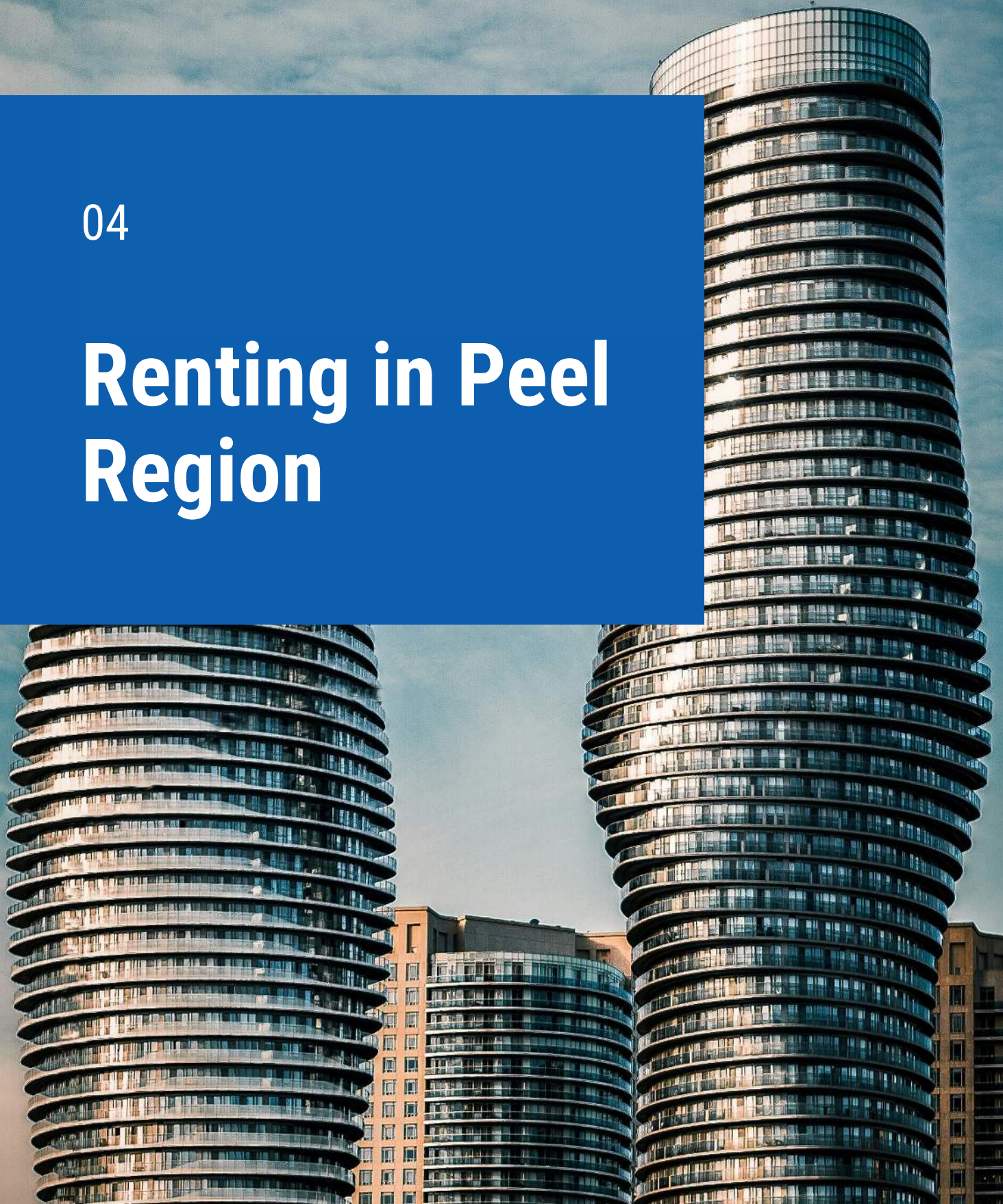
This chapter has offered a comprehensive snapshot of your Toronto options. In the next chapter, we'll explore the surrounding regions of Peel, York, Durham, and Halton—ideal for those seeking suburban calm, affordability, or room to grow.

This section provides visual tools to help renters compare neighbourhoods across Toronto. The decision matrix below scores each area based on walkability, transit access, green space, community vibe, and affordability. The interactive map highlights neighbourhood locations and average rental prices for a one-bedroom unit.



04

Renting in Peel Region



Chapter 4: Renting in Peel Region

Peel Region is located immediately west of Toronto and includes the municipalities of Mississauga, Brampton, and Caledon. It has evolved from a quiet suburban corridor into a highly urbanized, multicultural hub with a growing rental market that appeals to families, students, professionals, and newcomers alike.

With a population of over 1.5 million, Peel Region blends urban convenience with suburban space, offering more generous rental units at often lower prices than Toronto. Its rising skyline, vibrant cultural centres, and proximity to Toronto make it a strategic location for tenants seeking affordability without sacrificing connectivity.

Renters in Peel will find a wide variety of housing options, including:

- High-rise and mid-rise condos near transit corridors
- Legal basement apartments in suburban homes
- Townhouses and duplexes with private entrances
- Luxury executive homes in quieter communities

Whether you're commuting daily to Toronto, raising a family, or working remotely, Peel's diverse neighbourhoods offer options to suit a variety of rental needs.

4.1 Mississauga: Growing City with Urban Convenience

Mississauga is Peel's largest city and Canada's seventh-largest overall. With its own downtown core, international airport, and numerous employment hubs, Mississauga functions as both a standalone city and a commuter's gateway to Toronto.

Key Rental Areas:

- City Centre (Square One): Skyscraper condos, walkability, urban amenities
- Cooksville and Port Credit: Access to GO Transit, blend of old and new housing stock
- Erin Mills and Meadowvale: Family-oriented, townhouses, and basement suites
- Hurontario Corridor: Undergoing rapid transformation with the new LRT development

Rental Market Overview:

- One-bedroom units: \$2,000–\$2,300
- Two-bedroom condos: \$2,400–\$2,800
- Basement apartments: \$1,600–\$1,900

Lifestyle Fit:

Mississauga is diverse and family-friendly, with strong public schools, community centres, and shopping destinations. Walkability is high in the City Centre and Port Credit, while other areas remain car-oriented. MiWay buses and GO Train service offer transit options to downtown Toronto. The under-construction Hurontario LRT is expected to dramatically improve north-south transit flow by 2025.

Pro Tips:

- Ask if utilities are included—many condo rentals exclude hydro or internet.
- Check if parking is included; some high-rises charge \$100–\$150 extra.
- Avoid cash-only rental offers and request written receipts for all payments.

4.2 Brampton: Affordable, Family-Oriented Living

Brampton is one of Canada's fastest-growing cities and a magnet for young families and multigenerational households. Known for its ethnic diversity and cultural vibrancy, Brampton has a high demand for rentals, particularly homes with multiple bedrooms.

Key Rental Areas:

- Downtown Brampton: Near GO Station, walkable, older housing stock
- Mount Pleasant Village: Transit-oriented, newer townhomes and condos
- Springdale and Fletcher's Meadow: Family neighbourhoods, large homes with basement suites

Rental Market Overview:

- One-bedroom units: \$1,800–\$2,100
- Two- and three-bedroom units: \$2,200–\$2,800
- Basement apartments (legal): \$1,400–\$1,800

Lifestyle Fit:

Brampton offers excellent recreational facilities, parks, and community programming, but transit remains limited outside of GO Train and main bus routes. Areas farther from the core are car-dependent, with lower walkability and longer commute times. Safety varies by neighbourhood—some areas report higher property crime or youth violence, so renters should research block-by-block.

Legal Note:

Many Brampton basement apartments are illegal or non-conforming. Always verify:

- Fire code compliance (separate entrance, smoke alarms, egress windows)
- City registration (Brampton requires basement unit registration)
- Whether the unit is permitted under zoning bylaws

Pro Tip: Ask to see the rental license or registration certificate before signing.

4.3 Caledon: Rural Rentals and Executive Living

Caledon offers a unique rental environment compared to its neighbours—defined by natural beauty, rural landscapes, and low-density housing. It's home to horse farms, estate properties, and rolling hills, making it ideal for renters seeking peace and privacy rather than urban energy.

Key Rental Areas:

- Bolton: Largest urban centre, limited townhome and apartment rentals
- Caledon East and Inglewood: Upscale executive homes, in-law suites
- Rural outskirts: Converted barns, guest houses, and basement units

Rental Market Overview:

- One-bedroom units: Rare, often in-law suites or basement apartments (\$1,800–\$2,200)
- Full-home rentals: \$2,500–\$3,500+, often include large yards, garages, and acreage

Lifestyle Fit:

Caledon appeals to remote professionals, retirees, and high-income renters who value space, safety, and tranquility. It is not transit-friendly—almost all residents rely on private vehicles. Rental inventory is limited and turnover is low, so finding a suitable unit requires patience and persistence.

Pro Tip: Because of the rural location, clarify:

- Snow removal responsibilities
- Internet access options (some rural areas have limited broadband)
- Garbage and recycling schedules (which may differ from urban norms)

4.4 Final Thoughts on Peel Region

Regional Rental Characteristics in the GTA

Mississauga

Best For: Professionals, newcomers, families

Challenges: Rising condo prices, limited low-cost units

Brampton

Best For: Large households, budget renters

Challenges: Legal unit verification, transit gaps

Caledon

Best For: Privacy-seekers, rural lifestyle

Challenges: Car dependency, scarce inventory

Understanding each area's strengths and challenges can help you make an informed rental decision based on your specific needs and lifestyle preferences.



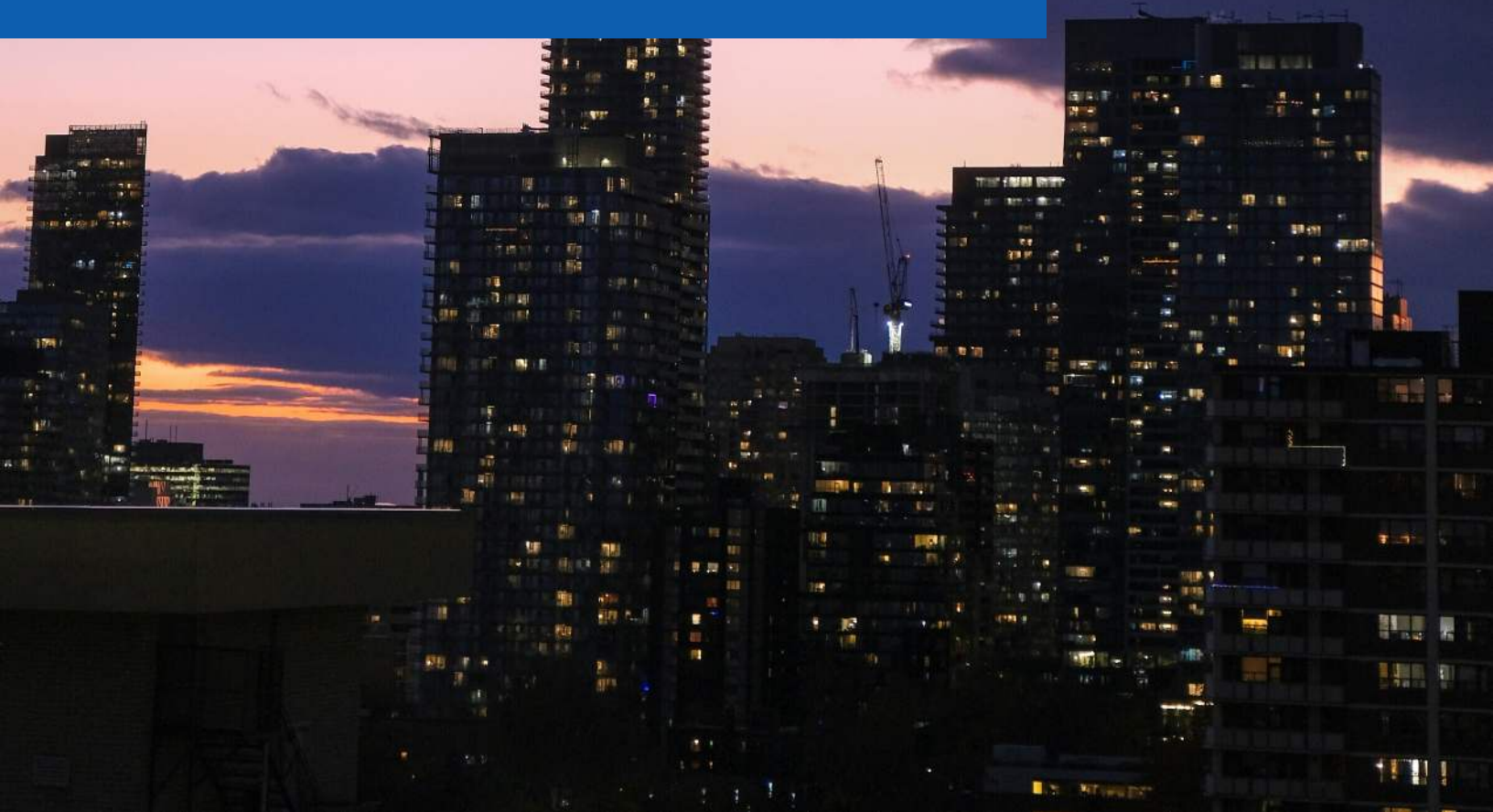
Regardless of where you choose, it's essential to:

- 1 **Review the lease carefully**
- 2 **Ask about what's included (utilities, parking, snow removal)**
- 3 **Confirm the legal status of the unit**
- 4 **Visit the neighbourhood at different times of day**

Peel Region is rapidly growing, with significant infrastructure and housing investment. With the right planning, it can offer renters a high quality of life at a price point often more attainable than central Toronto.

05

Renting in the York Region



Chapter 5 Renting in the York Region

York Region lies to the north of Toronto and includes a mosaic of rapidly urbanizing cities and scenic rural towns. As a regional municipality, it encompasses nine municipalities: Vaughan, Richmond Hill, Markham, Aurora, Newmarket, King, East Gwillimbury, Whitchurch-Stouffville, and Georgina. These areas offer a compelling mix of urban convenience, suburban space, and small-town charm.

With a population of over 1.2 million and growing, York Region is one of the most sought-after areas for families, professionals, and newcomers looking for safety, community, and access to green space without sacrificing proximity to Toronto. Southern York (Vaughan, Richmond Hill, and Markham) is increasingly urban, with condo towers, tech campuses, and dense retail hubs. In contrast, northern York offers serene landscapes, heritage homes, and lower-density living.

Rental Stock in York Region

Types of Rentals

- Newly constructed high-rise condos
- Townhomes and stacked townhouses
- Legal basement apartments and accessory suites
- Detached homes in residential subdivisions
- Rural homes and estate rentals in northern towns

Transportation

While not as transit-rich as Toronto, York Region is rapidly expanding infrastructure, including VIVA rapid bus routes, GO Transit access, and the Toronto subway Line 1 extension.

5.1 Vaughan: Urban Expansion and Commuter Convenience

Vaughan is York Region’s fastest-growing urban hub, often described as the “downtown of the north.” It’s home to major developments like the Vaughan Metropolitan Centre (VMC), a dense, master-planned urban core with direct access to the Toronto subway (Line 1).

Key Rental Areas:

- Vaughan Metropolitan Centre: High-rise condos with direct subway access
- Maple and Concord: Family-friendly suburban areas with townhomes and detached homes
- Woodbridge: Culturally rich area with Italian heritage and large homes with in-law suites



Rental Market Overview



One-bedroom condos

\$2,100–\$2,400



Two-bedroom units

\$2,400–\$2,800



Basement apartments

\$1,600–\$1,900

Lifestyle Fit:

Vaughan is ideal for young professionals and small families seeking access to Toronto without living in the city. With attractions like Vaughan Mills Mall, Canada’s Wonderland, and a growing food scene, the city balances urban excitement with suburban space. Most neighbourhoods beyond VMC require a vehicle, but the area is served by York Region Transit (YRT), VIVA buses, and TTC subway.

Pro Tip:

Avoid renting in buildings still under “interim occupancy” status. These units may lack full condo registration or final safety certifications, limiting your rights as a tenant.

5.2 Richmond Hill: Family-Centred and Community-Oriented

Richmond Hill offers an established, quiet, and highly family-focused living environment. It's known for excellent public schools, a strong East Asian community, and well-maintained suburban streets. It's less dense than Vaughan or Markham but benefits from steady development and infrastructure upgrades.

Key Rental Areas:

- Yonge & Major Mackenzie: Townhomes, low-rise apartments, and new mid-rises
- Bayview Hill: Executive homes and in-law suites
- Jefferson and Oak Ridges: Scenic and family-friendly with newer builds

Rental Market Overview:

- One-bedroom apartments: \$1,900–\$2,200
- Two-bedroom rentals: \$2,200–\$2,600
- Basement apartments: \$1,500–\$1,800

Lifestyle Fit:

Richmond Hill is best suited for families and professionals seeking a calm atmosphere, parks, and safety. Transit is improving, with VIVA Blue Line buses running along Yonge Street and frequent GO Train service from Richmond Hill GO Station. However, local bus service is still limited in interior neighbourhoods, making car ownership common.

Pro Tip: Be wary of informal rental arrangements in single-family homes. Many suites are not legally registered, so confirm fire separation, independent entrances, and landlord registration where required.

5.3 Markham: Technology Hub with Diverse Rental Options

Markham is York Region's economic powerhouse, home to thousands of businesses, multinational tech firms, and innovation centres. It also has one of the highest proportions of visible minorities in Canada, contributing to a diverse, vibrant cultural landscape with Asian shopping plazas, restaurants, and festivals.

Key Rental Areas:

- Unionville and Downtown Markham: Mixed-use neighbourhoods with shops, condos, and parks
- Cornell and Box Grove: Newer communities with townhouses and stacked units
- Milliken and Markham Village: Older areas with basement apartments and semi-detached homes

Rental Market Overview:

- One-bedroom units: \$2,000–\$2,300
- Two-bedroom condos: \$2,300–\$2,700
- Basement suites: \$1,400–\$1,700

Lifestyle Fit:

Markham is well-suited to tech workers, international students, and families looking for modern amenities and cultural familiarity. Though it lacks subway access, GO Train and VIVA bus services are reliable. New developments like the York University Markham campus are further expanding demand for rentals.

Pro Tip: Newer condos in Downtown Markham often include parking and modern finishes but may have strict rules on pets, decorating, or subletting. Always read the condo bylaws attached to your lease.

5.4 Northern York Region: Spacious Living and Rural Charm

The northern municipalities—Aurora, Newmarket, King, East Gwillimbury, Whitchurch-Stouffville, and Georgina—offer lower-density living, scenic surroundings, and more space. These areas are ideal for renters looking for peace, privacy, and a slower pace.

Key Rental Areas:

- Aurora and Newmarket: Town centres near GO stations, condo developments, basement rentals
- King City and Whitchurch-Stouffville: Estate homes and in-law suites
- Georgina and East Gwillimbury: Lakeside cottages, rural homes, and converted guesthouses

Rental Market Overview:

- One-bedroom rentals: \$1,700–\$2,000
- Two-bedroom townhomes: \$2,000–\$2,400
- Detached homes or upper levels: \$2,500–\$3,200+
- Basement units: \$1,300–\$1,700

Lifestyle Fit:

These areas cater to retirees, remote professionals, and families who value quiet surroundings. Most towns have GO Train service to Toronto, especially Aurora and Newmarket, but daily errands often require a vehicle. Northern York is known for its nature trails, historic villages, and lake access.

Pro Tip: Confirm which party is responsible for snow removal, lawn care, and waste disposal—especially in rural leases.

5.5 Final Thoughts on Renting in York Region

York Region offers a multifaceted rental landscape, with urban options in the south and tranquil living in the north. Whether you're a newcomer seeking a multicultural city, a professional looking to be near tech corridors, or a family in search of space and schools, York provides appealing choices—if you know where to look.



York Region Rental Guide: Find Your Perfect Home

York Region offers a multifaceted rental landscape, with urban options in the south and tranquil living in the north. Whether you're a newcomer seeking a multicultural city, a professional looking to be near tech corridors, or a family in search of space and schools, York provides appealing choices, if you know where to look.



Vaughan

Professionals, young families

Subways, new condos, urban lifestyle

TTC Line 1, YRT



Richmond Hill

Families, seniors

Good schools, calm vibe, strong community

VIVA, GO



Markham

Tech workers, students, immigrants

Diverse, innovative, modern housing stock

GO, VIVA, YRT



Northern Municipalities

Retirees, space-seekers, nature lovers

Rural charm, large homes, lakes and parks

GO (limited), car required

Key Considerations Before Leasing in York Region



Unit Legality

Verify the legal status of the unit (especially basement apartments)



Transit & Commute Times

Ask about transit options and commuting times



Maintenance Responsibilities

Clarify responsibilities for maintenance, snow, and garbage



Lease Terms Review

Review lease terms carefully, especially in privately managed homes

York Region is poised for continued growth with major transit expansions, new community hubs, and economic investments. For renters seeking an alternative to Toronto's intensity, it remains one of the most strategic and livable regions in the GTA.

06

Renting in the Durham Region



Chapter 6: Renting in Durham Region

Durham Region stretches along the eastern edge of the Greater Toronto Area and encompasses eight municipalities: Pickering, Ajax, Whitby, Oshawa, Clarington, Uxbridge, Scugog, and Brock. It is known for its affordability, expanding communities, and proximity to nature, offering an excellent balance for renters looking to escape the high cost of Toronto without disconnecting from urban convenience.

Over the past decade, Durham has experienced significant population growth and ongoing investment in infrastructure, healthcare, education, and public transit. This has led to a steady increase in rental housing options—from mid-rise condos and stacked townhouses to legal basement apartments and single-family home rentals.

Durham Region: Key Characteristics & Population Niches

Commuters

Working in Toronto, with GO Train access.

Families

Seeking spacious, safe, and community-focused neighbourhoods.

Students & Young Professionals

Especially near Ontario Tech University and Durham College.

Retirees & Remote Workers

Drawn to quieter rural settings in the northern communities.

Despite growing urbanization, Durham is less walkable and transit-rich compared to central Toronto. Most households still rely on private vehicles. However, GO Transit expansion, Metrolinx planning, and local bus improvements continue to enhance connectivity.

6.1 Pickering: Urban-Suburban Balance with Transit Access

Pickering is the gateway to Durham Region and directly borders Scarborough. It is evolving into a modern urban-suburban hybrid, with large master-planned communities, lakeside living, and a bustling city centre under development.

Key Rental Areas:

- Pickering City Centre: High-rise condos, townhomes near the mall and GO Station
- Bay Ridges: Lakeside apartments and townhomes near Frenchman's Bay
- Liverpool and Brock Ridge: Suburban homes with basement rental units



Rental Market Overview

1	One-bedroom condos/apartments \$1,900–\$2,200	2	Basement units \$1,600–\$1,850	3	Townhomes (2–3 beds) \$2,400–\$2,800
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Lifestyle Fit:

Pickering is ideal for commuters who want fast access to downtown Toronto via Pickering GO Station (40 mins to Union). The Durham Live entertainment district is expected to become a major employment and recreational hub, boosting future rental demand. Southern Pickering is relatively walkable, while northern areas require a vehicle.

Pro Tip: Rental demand near the GO Station and waterfront is increasing rapidly—apply quickly when good units appear.

6.2 Ajax: Family-Friendly and Commuter-Oriented

Ajax is one of Durham’s fastest-growing cities and is especially popular with young families, thanks to its parks, waterfront trails, and reputable schools. The town offers a good mix of modern condos, detached homes, and basement units in safe, tree-lined neighbourhoods.

Key Rental Areas:

- Downtown Ajax and Harwood Ave. Corridor: Apartments and stacked townhomes
- Duffin Heights and Lakeside: Newer subdivisions with basement rentals
- Westney Heights: Established family area near schools and green space



Rental Market Overview



One-bedroom units

\$1,800–\$2,100



Two-bedroom townhomes

\$2,200–\$2,600



Basement suites

\$1,400–\$1,700

Lifestyle Fit:

Ajax is served by Durham Region Transit (DRT) and the Ajax GO Station, making it commuter-friendly. The Lake Ontario Waterfront Trail and Rotary Park offer excellent recreational amenities. While most neighbourhoods are suburban, efforts to improve walkability and add bike paths are underway.

Pro Tip: Confirm if utilities are included. Many basement units in Ajax operate on shared meters.

6.3 Whitby: Historic Charm and Suburban Living

Whitby combines heritage character, new development, and strong community values. The town features an appealing mix of historic homes, new subdivisions, and modern rentals, making it attractive for a wide range of renters.

Key Rental Areas:

- Downtown Whitby: Low-rise buildings, heritage homes split into units
- Brooklin and Pringle Creek: Detached homes and garden suites
- Whitby Shores: Lakeside homes, townhouses, and parks

Rental Market Overview:

- One-bedroom units: \$1,800–\$2,100
- Full home rentals: \$2,600–\$3,200+
- Legal basement suites: \$1,500–\$1,800

Lifestyle Fit:

Whitby offers a family-oriented environment, excellent schools, and a historic main street with cafes, boutiques, and a farmer's market. The Whitby GO Station provides commuter access to Toronto. Local DRT buses supplement regional travel, but car ownership is still necessary in most areas.

Legal Tip: Always ask for proof of zoning compliance when renting a unit in a detached home.

6.4 Oshawa: Student Housing and Urban Revitalization

Oshawa is the largest and most urban municipality in Durham Region. Once a manufacturing centre, the city is reinventing itself with education, healthcare, and tech investment. It is home to Durham College, Ontario Tech University, and Lakeridge Health, creating strong demand for affordable rentals.

Key Rental Areas:

- Downtown Oshawa: Mid-rise apartments and student rentals
- North Oshawa (Simcoe St. Corridor): Near campus, student housing and new condos
- Lakeview and Eastdale: Quiet neighbourhoods with single-family rentals



Rental Market Overview

One-bedroom apartments

\$1,600–\$1,900

Student suites/shared housing

\$600–\$900/room

Full homes (3+ beds)

\$2,400–\$2,800

Lifestyle Fit:

Oshawa is ideal for students, young professionals, and budget-conscious renters. The city's downtown core has seen new investment in arts, culture, and business incubators. The GO Train from Oshawa Station connects to Toronto in about 60–70 minutes. Public safety and property condition vary by neighbourhood, so research is essential.

Legal Tip: Student leases must comply with Ontario law—avoid clauses that restrict visitors, impose curfews, or charge illegal “damage fees.”

6.5 Clarington and Rural Durham: Space, Solitude, and Nature

Clarington (which includes Bowmanville, Courtice, and Newcastle) offers a slower pace of life and is ideal for families, remote workers, or retirees seeking affordable space and access to nature. Further north, Uxbridge, Scugog, and Brock offer tranquil, rural settings with limited rental supply.

Rental Market Snapshot

Key Areas

- Bowmanville and Courtice: Suburban homes, legal basement units
- Newcastle and Orono: Smaller towns with family homes and in-law suites
- Uxbridge and Port Perry (Scugog): Rural rentals, lakeside cottages

Lifestyle Considerations

These areas are best suited for renters with vehicles, as public transit is limited. Clarington has growing retail centres, trails, and future GO Transit expansion, making it more viable for Toronto commuters in the near future. North Durham offers peace and privacy, often with larger lots and proximity to lakes, forests, and farms.

Pricing Overview

- One-bedroom units: \$1,500–\$1,800
- Two-bedroom homes: \$2,000–\$2,400
- Basement units and rural suites: \$1,200–\$1,600

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Durham Region: Snapshot



Pickering & Ajax

Ideal For: Commuters, families

Rent: \$1,800–\$2,200

Transit: GO Train, DRT

Highlights: Lakeside parks, trails, schools



Whitby & Oshawa

Ideal For: Families, students, professionals

Rent: \$1,600–\$2,100

Transit: GO Train, DRT

Highlights: Heritage charm, university access



Clarington & Rural

Ideal For: Retirees, remote workers

Rent: \$1,500–\$1,800

Transit: Limited (future GO plans)

Highlights: Quiet, space, car-dependent

Before Renting in Durham

1. Research

the legal status of basement or accessory units

2. Visit

the area at different times to evaluate noise, commute, and safety

3. Verify

utility and maintenance responsibilities, especially in rural leases

4. Plan

realistic commutes using GO Transit maps and DRT schedules

As infrastructure grows and housing demand spills outward from Toronto, Durham will continue to evolve—and remain a smart option for both short-term flexibility and long-term living.

07

Renting in the Halton Region



Chapter 7: Renting in Halton Region

Halton Region lies west of Toronto and is comprised of four municipalities: Oakville, Burlington, Milton, and Halton Hills. Known for its scenic landscapes, strong community infrastructure, and high quality of life, Halton has become one of the most desirable regions for renters in the Greater Toronto Area (GTA).

Halton combines urban sophistication with small-town charm, offering a diverse rental landscape that includes modern condo developments, family-friendly subdivisions, and rural homes with large lots. It consistently ranks among the safest and healthiest communities in Canada, with low crime rates, excellent healthcare access, and abundant recreational space.

- Families appreciate its top-tier public schools, sports programs, and green space
- Young professionals enjoy the access to major highways and GO Transit to Toronto
- Retirees and remote workers value the tranquility, community atmosphere, and nature access
- First-time renters and those priced out of Toronto seek Halton for more square footage and quieter surroundings

Renters are drawn to Halton for a variety of reasons:

While rental prices in Halton are generally higher than in regions like Durham or parts of Peel, renters benefit from clean, well-maintained communities, newer housing stock, and vibrant town centres.



Why Rent in Halton Region?

- 1 Families**
Appreciate its top-tier public schools, sports programs, and green space
- 2 Young Professionals**
Enjoy the access to major highways and GO Transit to Toronto
- 3 Retirees and Remote Workers**
Value the tranquility, community atmosphere, and nature access
- 4 First-Time Renters**
Seek Halton for more square footage and quieter surroundings

While rental prices in Halton are generally higher than in regions like Durham or parts of Peel, renters benefit from clean, well-maintained communities, newer housing stock, and vibrant town centres.

7.1 Oakville: Affluent Living and Strong Community Vibes

Oakville is one of Ontario's most affluent communities and among the most coveted rental markets in the GTA. It blends historic charm, lakefront elegance, and upscale amenities, making it ideal for executives, professionals, and growing families.

Key Rental Areas:

- Downtown Oakville: Lakeside condos, boutique apartments, walkable shops and cafes
- Bronte Village: Residential communities near the harbour, parks, and trails
- Uptown Core and Glen Abbey: Newer condos, townhomes, and family homes

Rental Market Overview:

- One-bedroom apartments: \$2,200–\$2,600
- Two-bedroom condos or townhomes: \$2,600–\$3,200
- Detached homes and executive rentals: \$3,500+

Oakville offers a highly walkable and transit-connected downtown core, with direct GO Train service to Toronto and quick access to the QEW, 403, and 407 highways. The town's amenities include prestigious private and public schools, waterfront parks, golf courses, and cultural venues such as the Oakville Centre for the Performing Arts.

Lifestyle Fit:

Oakville is best suited for renters who value refined living, access to nature, and a close-knit yet cosmopolitan environment. Its high cost is balanced by its safety, cleanliness, and family-focused services.

Legal Note: Oakville has a growing number of condo rental units governed by strict bylaws. Always review pet policies, renovation restrictions, and common area rules before signing.

7.2 Burlington: Lakeside Living with Urban Convenience

Burlington offers a relaxed yet sophisticated lifestyle that appeals to a wide demographic—from retirees and downsizers to young professionals and families. With a vibrant waterfront, growing arts scene, and proximity to both Hamilton and Toronto, Burlington has become one of Canada's most livable cities.

Key Rental Areas:

- Downtown Burlington: Luxury condos, walkable shops and restaurants, lake views
- Aldershot and Maple: Mix of older apartments and townhouses near the GO station
- Millcroft and Orchard: Family-oriented neighbourhoods with detached home rentals

Rental Market Overview:

- One-bedroom apartments: \$2,000–\$2,300
- Two-bedroom units: \$2,400–\$2,800+
- Basement units and townhomes: \$1,700–\$2,200

Burlington is served by GO Transit and Burlington Transit, making it easy to commute to Toronto (Union Station in 45–55 minutes) or Hamilton. The walkability of the downtown core is excellent, especially near Spencer Smith Park and the Waterfront Trail.

Lifestyle Fit:

Burlington is an excellent option for renters looking for a balance of affordability, safety, and quality amenities. It boasts low crime rates, a strong sense of community, and easy access to both city life and natural beauty like the Niagara Escarpment.

Pro Tip: Downtown rentals can be in high demand—apply early, and consider units further from the lake for more space at lower prices.

7.3 Milton: Rapid Growth and Relative Affordability

Milton is one of Canada's fastest-growing municipalities, with a population boom fueled by young families, first-time renters, and immigrants seeking suburban affordability. Though still suburban, Milton is evolving quickly into a modern urban centre, with new developments, schools, and transit projects in progress.

Key Rental Areas:

- Downtown Milton: Low-rise apartments and heritage conversions
- Beaty, Dempsey, and Clarke: Modern subdivisions with basement suites and family homes
- Harrison and Willmott: Newer neighbourhoods with stacked townhomes and semi-detached rentals

Rental Market Overview:

- One-bedroom apartments: \$1,800–\$2,100
- Two-bedroom units: \$2,100–\$2,500
- Detached homes or full units: \$2,500–\$3,200
- Basement apartments: \$1,400–\$1,700

Milton is connected to Toronto by the Milton GO Train, with a commute time of 50–60 minutes to Union Station. However, local public transit is still limited, and car ownership is often necessary.

Lifestyle Fit:

Milton is ideal for growing families, remote workers, and those priced out of Oakville and Burlington. It offers new schools, sports facilities, and quick access to the Niagara Escarpment, making it a draw for outdoorsy renters.

Pro Tip: When renting in a newly built subdivision, verify which utilities are included, whether parking is separate, and ask for confirmation of separate unit metering.

7.4 Halton Hills: Rural Charm and Affordable Rentals

Halton Hills, including Georgetown and Acton, is the most rural and spacious municipality in Halton. It appeals to renters looking for peace, space, and a slower pace of life, without being too far removed from the city.

Key Rental Areas:

- Downtown Georgetown: Apartments above shops, small low-rises
- Acton: More affordable rentals with a small-town atmosphere
- Rural Halton Hills: Farmhouses, basement apartments, and estate home rentals

Rental Market Overview:

- One-bedroom apartments: \$1,600–\$1,800
- Two-bedroom homes or units: \$1,900–\$2,300
- Basement units or in-law suites: \$1,300–\$1,600
- Larger homes or rural rentals: \$2,400–\$3,000+

Transit options include GO Train service from Georgetown to Toronto (approx. 1 hour), and limited local bus routes. Halton Hills is largely car-dependent, but offers safe, welcoming communities and abundant nature access.

Lifestyle Fit:

Ideal for retirees, remote workers, and families seeking value, space, and privacy. There are also pockets of creative professionals and artisans who enjoy the town's historic character and open spaces.

Pro Tip: Rental stock in Halton Hills is often privately managed, so ensure you get a written lease that includes snow removal, waste management, and utility terms, especially in rural homes.

7.5 Final Thoughts on Renting in Halton Region

Halton Region Rental Options

1 Oakville

Demographics: Professionals, families |
Price: \$2,200–\$2,600 | Features: Affluent,
safe, waterfront | Transit: GO Train, QEW

2 Burlington

Demographics: Retirees, couples | Price:
\$2,000–\$2,300 | Features: Scenic, clean |
Transit: GO Train, Hwy 403

3 Milton

Demographics: First-time renters, families |
Price: \$1,800–\$2,100 | Features: Affordable,
growing | Transit: GO Train, Hwy 401

4 Halton Hills

Demographics: Remote workers | Price:
\$1,600–\$1,800 | Features: Space, nature |
Transit: GO Train (Georgetown)

Consider when choosing: **Affordability vs. convenience** (Oakville/Burlington cost more but offer walkability; Milton/Halton Hills offer value but require driving); **Unit type; Commute time** (proximity to GO stations); **Lifestyle fit** (energy or serenity).

Halton Region delivers value, high livability, and community-focused living for families, retirees, and professionals alike.

08

Legal Rights and Responsibilities



Chapter 8: Legal Rights and Responsibilities of Renters in Ontario

Renting a home in Ontario creates a legal relationship between two parties: the tenant and the landlord. This relationship is not governed solely by personal agreements or private contracts—it is regulated by one of the most important housing laws in the province: the Residential Tenancies Act, 2006 (RTA).



Whether you are living in a high-rise condo, basement apartment, single-family home, or student suite, the RTA provides a legal framework for your rights and responsibilities. These rules ensure safe, fair, and dignified rental conditions, while protecting landlords from non-payment or property damage.

Understanding the legal landscape is the most important step toward preventing problems and responding effectively if things go wrong. This chapter breaks down everything Ontario tenants need to know about the law, leases, rent increases, evictions, maintenance, inspections, discrimination, and dispute resolution.

8.1 The Lease Agreement: Foundation of the Legal Relationship

What Is the Standard Lease?

Since April 30, 2018, Ontario has required most landlords to use the provincial Standard Lease for residential tenancies. This form is mandatory for houses, condos, apartments, and most residential units, with some exceptions (e.g., long-term care homes or social housing with alternate agreements).

What Is the Standard Lease?

Since April 30, 2018, Ontario has required most landlords to use the provincial Standard Lease for residential tenancies. This form is mandatory for houses, condos, apartments, and most residential units, with some exceptions (e.g., long-term care homes or social housing with alternate agreements). The lease is written in plain language and outlines:

- 1 Legal names and contact information for tenant and landlord**
- 2 Monthly rent amount and when it's due**
- 3 Who pays which utilities (hydro, gas, internet, etc.)**
- 4 The duration of the lease (fixed-term or month-to-month)**
- 5 Whether pets, smoking, or subletting are allowed**
- 6 Parking arrangements, appliance usage, and additional rules**

If your landlord gives you a custom lease, you still have the right to ask for the Standard Form in writing. If they fail to provide it within 21 days, you may withhold one month's rent, and if they still do not provide it, you may choose to terminate the tenancy early.



Illegal Lease Clauses

No lease can override your rights under the RTA—even if you sign it. For example:

- A lease cannot ban overnight guests, impose curfews, or set quiet hours just for you
- A landlord cannot require you to pay for repairs unless you directly caused the damage
- A lease cannot assign all maintenance to the tenant unless clearly negotiated and lawful

Legal Tip: If you are uncertain about your lease, contact a community legal clinic before signing.

8.2 What Landlords Can and Cannot Legally Do

Permitted Landlord Behaviour Includes:



- Collect last month's rent deposit only (not damage deposits or "cleaning fees")
- Visit the property with 24 hours' written notice for inspections, repairs, or showings
- Increase rent annually (subject to rules)
- Enter without notice only in emergencies

Prohibited Landlord Behaviour:

- Charging illegal fees or deposits
- Entering the unit without proper notice
- Restricting your ability to have guests, roommates, or visitors
- Retaliating because you filed a complaint or enforced your rights
- Turning off utilities, removing doors, or interfering with services to force you out

Legal Note: Harassment, intimidation, or discrimination by a landlord may be a violation of both the RTA and the Ontario Human Rights Code.

8.3 Rent Control and Increases: Understanding the Rules

Ontario's rent control laws are based on when the unit was first occupied:

1. Units first occupied on or before Nov. 15, 2018:

- Governed by rent control
- Rent can be raised only once every 12 months
- Increase must follow the annual guideline set by the province
- Requires 90 days' written notice

2. Units first occupied after Nov. 15, 2018:

- Exempt from rent control
- Landlord can raise rent by any amount (once per year)
- Still requires 90 days' notice

3. All tenants are protected from:

- More than one increase per year
- Sudden increases without notice
- Increases during a lease term (except in specific cases like utility cost increases)

Disputing Rent Increases:

- If you suspect an illegal increase, file a T1 application with the LTB
- You may be entitled to a reduction, refund, or order preventing future increases

Example:

You live in a condo first occupied in 2016. The landlord raises your rent from \$2,100 to \$2,400 without notice. This is illegal. You can file a complaint and request a return to the legal guideline amount (e.g., 2.5%).

8.4 Evictions: Legal Grounds and Tenant Protections

A landlord cannot evict you without going through the Landlord and Tenant Board (LTB). They must serve the proper notice forms, file a claim, and receive an eviction order before a Court Enforcement Officer (Sheriff) can remove you.

Valid Legal Reasons for Eviction:

- Non-payment of rent (Form N4): 14 days to pay or vacate
- Landlord's own use (Form N12): Must intend to move in; tenant entitled to compensation
- Major renovations (Form N13): Landlord must offer right of return once work is done
- Persistent late payment or property damage

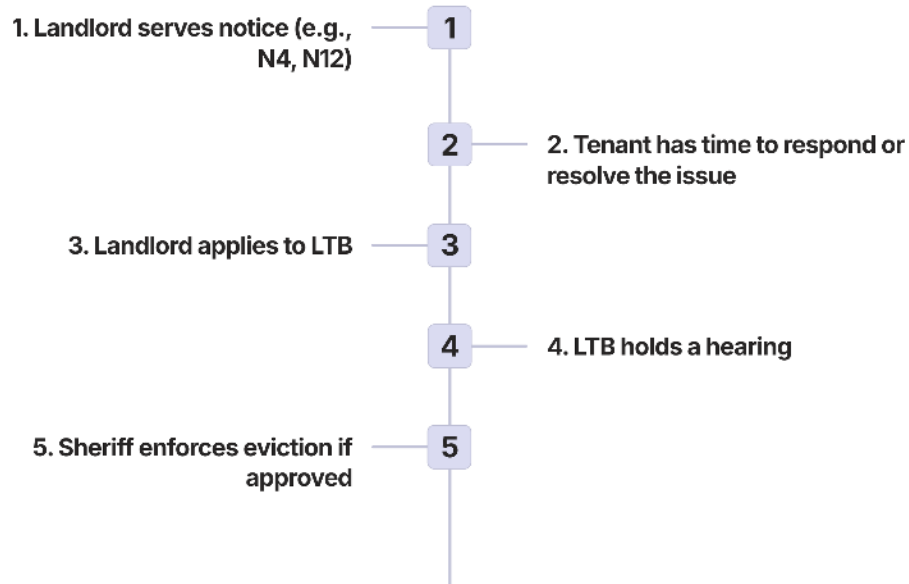
Not Valid:

- Asking questions about your rights
- Filing complaints or refusing an illegal rent increase
- Becoming pregnant, having guests, or having a service animal

Bad Faith Eviction:

If the landlord falsely claims they need the unit for personal use but then re-rents it within 12 months, you can file a T5 application and request compensation.

Eviction Process



Warning: Only the Sheriff can physically evict a tenant. Landlords cannot change locks, shut off utilities, or remove belongings without a court order.

8.5 Repairs, Maintenance, and Essential Services

Landlord Obligations:

- Ensure the unit is in good repair Maintain plumbing, heat, electricity, appliances
- Maintain plumbing, heat, electricity, appliances, flooring, and safety features Handle pest control, leaks, mold, and building code issues
- Keep common areas clean and hazard-free

Tenant Responsibilities:

- Keep the unit clean and sanitary
- Avoid causing damage beyond normal wear and tear
- Report issues promptly in writing

This is What to Do When Repairs Are Ignored:

Living in a rental unit that requires repairs can be frustrating, especially when your landlord fails to address the issue. In Ontario, landlords are legally responsible for ensuring that rental units are maintained in a good state of repair, regardless of whether the problem was caused by normal wear and tear or other factors. If your landlord ignores requests for necessary repairs, there are clear steps you can take to protect your rights and ensure your home remains safe and livable.

1. Notify Your Landlord in Writing

The first step is to formally notify your landlord of the problem in writing. Verbal requests are often forgotten or denied. A written notice provides proof that the landlord has been made aware of the issue. Be sure to include:

- A clear description of the repair needed
- The date you first noticed the problem
- Your contact information
- Reasonable time for the repair to be completed

Keep a copy of the letter, email, or text message for your records.

2. Document the Problem Take photographs or videos of the issue.

If possible, keep a written record of how the problem affects your living conditions. For example, note if there is water damage, electrical hazards, heating issues, or pests. Documentation is crucial if you need to escalate the matter later.

1. Send a written request
2. Take photos or video
3. Contact the city's bylaw, property standards, or fire department
4. File a T6 maintenance application with the LTB

3. Contact Municipal Property Standards

If the landlord does not respond to your written request within a reasonable time, you can contact your local Municipal Property Standards Office. Most municipalities in Ontario have by-laws that require landlords to maintain rental properties to health, safety, and structural standards. A property standards officer may: Inspect the unit Issue a work order to the landlord Impose fines if the landlord fails to comply.

4. File a Complaint with the Landlord and Tenant Board (LTB)

If the landlord still fails to address the problem, you can file an application with the Landlord and Tenant Board under Form T6 – Tenant Application About Maintenance. You may be entitled to:

- An order for the repairs to be completed
- A rent reduction
- Compensation for inconvenience or damage
- Termination of your lease (in extreme cases)

There is a fee to file the application, but fee waivers may be available for low-income tenants

5. Withholding Rent

Be Cautious Many tenants wonder if they can withhold rent to force the landlord to make repairs. In Ontario, this is not recommended and can lead to eviction proceedings. Always follow legal processes through the Landlord and Tenant Board instead.

6. Seek Legal Advice

If you are unsure how to proceed, organizations such as the Ontario Tenant Hotline, Community Legal Clinics, or Legal Aid Ontario can provide guidance and support.



Ontario Tenant Rights: Landlord Entry

Ontario law protects a tenant's right to privacy and peaceful enjoyment. Here's a summary:

When Landlords May Enter (with 24-hour written notice)

- Repairs or maintenance
- Routine inspections
- Showings to buyers or prospective tenants

When Landlords May Enter (without notice)

In emergencies, such as fire, flooding, or gas leaks

Landlords May NOT

- Enter without notice (except emergencies)
- Show up unannounced
- Use master keys for "spot checks"
- Install surveillance in private living areas

Example: Your landlord texts you that they're "stopping by today" to check the windows. This is illegal without 24-hour written notice.

Essential Services Include:

8.8 Dispute Resolution: Landlord and Tenant Board (LTB)

The LTB resolves legal issues between tenants and landlords.

Form	Purpose
T1	Illegal rent increases or deposits
T2	
T5	Harassment, discrimination, privacy violations
T6	
A2	Bad faith eviction
	Maintenance issues or essential services
	Disputing a termination notice or eviction

LTB hearings may be held virtually, by phone, or in-person, and you can represent yourself or use a paralegal or legal clinic.

Additional Help:

- Rental Housing Enforcement Unit: For illegal lockouts or utility cut-offs
- Legal Aid Ontario: Free assistance for low-income renters
- 211 Ontario: For housing help and tenant support programs



The Residential Tenancies Act: Your Rights as a Tenant

The Residential Tenancies Act exists to balance the power between landlords and tenants and create a legal standard of fairness and safety. Being a tenant does not mean you give up control. You have rights, choices, and tools to protect your home and your dignity. The best thing you can do is read your lease, keep records, communicate in writing, and use legal resources when needed.

- 1** **Before You Sign a Lease**
Read and understand the lease in full
- 2**
Confirm if the unit is rent-controlled
- 3**
Know which utilities and services are included
- 4**
Confirm unit legality (especially basement units)
- 5**
Get everything in writing—including promises
- 6**
Save copies of all communication





Understanding Tenant Rights

Protected Grounds:

- Race, ethnicity, or place of origin
- Gender identity or expression
- Age or family status
- Sexual orientation
- Disability or illness
- Marital status or source of income (e.g., ODSP or student loans)

Illegal Discrimination Examples:

- A landlord says "I don't rent to newcomers"
- You're denied a unit because of a service dog
- A student is told "No students or social assistance allowed"

You may file a complaint with the Ontario Human Rights Commission and seek legal assistance or support from a community clinic.

SAMPLE CASES

1. Eviction Without Notice

Amanda's Story

Amanda (Toronto)

Amanda returned home from work to find the locks on her apartment changed and her belongings inside. Her landlord claimed she was being evicted due to non-payment, but Amanda had never received a formal N4 Notice to End Tenancy, nor had she missed a full month's rent.

Amanda contacted the Rental Housing Enforcement Unit, who confirmed that only the Sheriff can legally carry out an eviction. Her landlord was ordered to restore her access within 48 hours, and Amanda was advised to file a T2 application for compensation related to the illegal lockout. She also received help from a legal clinic to have her rent records formally recognized by the LTB.



2. Illegal Rent Increase

Carlos (Mississauga)

Carlos received a handwritten letter from his landlord stating that his rent would increase from \$2,000 to \$2,240—a 12% jump—within 60 days. Carlos had been living in a rent-controlled unit, built in 2015.

After contacting the Landlord and Tenant Board, Carlos learned that the annual increase guideline was 2.5% for that year, and that the notice he received did not meet the legal standard of a Form N1.

Carlos filed a T1 application, and the LTB ruled in his favour, ordering the landlord to issue a corrected rent and refund the overpayment. The landlord was also warned against future non-compliance.

3. Maintenance Neglect

Sana (Brampton)

During a January cold snap, Sana's furnace broke down. She immediately notified her landlord, who promised to "look into it." Days passed with no action, and the indoor temperature dropped to dangerous levels.

Sana documented the situation with photos, temperature logs, and email threads, and filed a T6 application with the LTB. At the hearing, the landlord claimed he was "waiting for parts," but could not provide service records.

The LTB ruled that the landlord had failed to provide essential services and ordered an emergency repair within 24 hours. Sana also received a 30% rent reduction for the month, and a warning was issued to the landlord.

4. Discrimination During Application

Leo (Richmond Hill)

Leo, a permanent resident and newcomer to Canada, applied for an apartment. He had sufficient income and a Canadian job offer. The landlord denied his application, stating, "You need a Canadian co-signer because you're not from here."

Leo filed a complaint with the Ontario Human Rights Commission, arguing that he was discriminated against based on citizenship and ethnic origin. With support from a legal clinic, **Leo settled the case through mediation and was awarded financial compensation and a public apology from the landlord, who also agreed to attend anti-discrimination training.**

5. Landlord Harassment

Priya (Oshawa)

Priya's landlord began showing up at her door unannounced to check on the unit. He once entered while she was in the shower, citing "routine inspection." Despite multiple verbal warnings, the behaviour continued.

Priya filed a T2 application for violation of privacy. She submitted her written requests, text messages, and calendar of unannounced visits as evidence.

The LTB ruled in her favour, ordering the landlord to stop all unauthorized entry and pay \$1,000 in damages for harassment. A restraining condition was added to the ruling.

6. Bad Faith Eviction

Sam and Jason (Markham)

The couple received a Form N12, stating the landlord needed the unit for their cousin. They were offered one month's rent and asked to leave in 60 days. Six weeks after they moved out, the unit was relisted for \$600 more per month.

Sam and Jason tracked the listing and took screenshots, then filed a T5 application for bad faith eviction.

At the hearing, the landlord admitted the relative never moved in. The LTB awarded Sam and Jason four months' rent in compensation, plus moving expenses.

7. Illegal Deposit Demands

Fatima (Burlington)

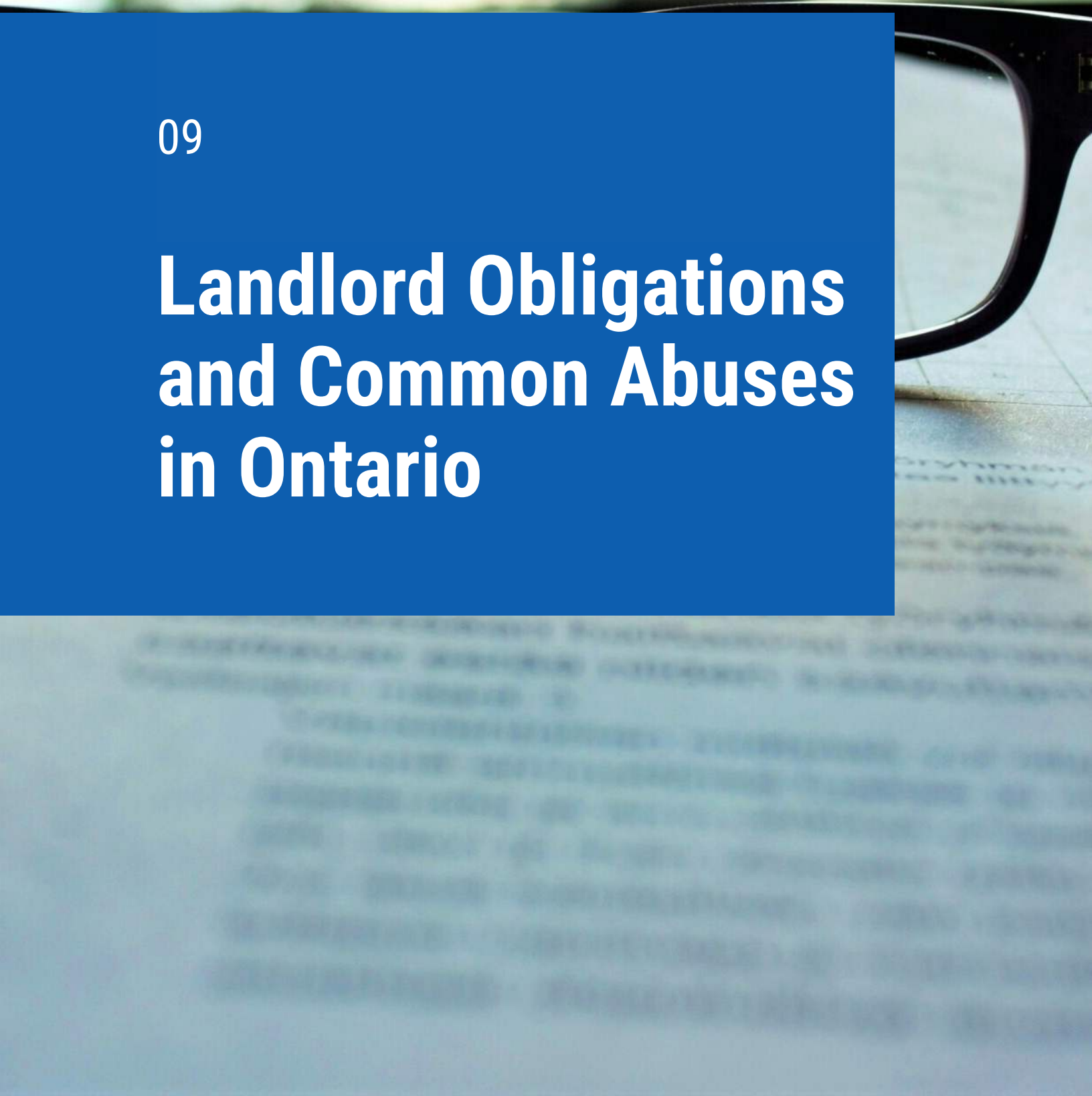
Fatima was asked to pay last month's rent plus a \$500 "security deposit" to cover cleaning and key replacements "just in case." She paid it, not realizing it was illegal.

After learning more about tenant rights from a newcomer support centre, Fatima contacted the LTB and filed a T1 claim.

The landlord was ordered to refund the \$500 deposit in full. The adjudicator noted that such fees are unlawful and not enforceable, even if mentioned in the lease.

09

Landlord Obligations and Common Abuses in Ontario



Chapter 9: Landlord Obligations and Common Abuses in Ontario

While tenants have important rights under Ontario's Residential Tenancies Act (RTA), landlords also have legal obligations that are often misunderstood or violated. Whether through negligence, ignorance, or intentional misconduct, landlords sometimes overstep boundaries, which can lead to unsafe housing, illegal fees, privacy invasions, or bad faith evictions.

This chapter explores a landlord's core responsibilities, outlines common violations, and provides guidance on how renters can respond when things go wrong.

9.1 Core Legal Obligations of a Landlord

Ontario landlords are legally responsible for the following:

1. Providing a Safe and Livable Space

- Units must meet health, fire, and building code standards
- Must include working plumbing, heat, electricity, smoke alarms
- Must be free from serious damage, mold, and pests

2. Honoring the Lease and the RTA

- Must use the Standard Lease Form (post-2018)
- Cannot impose additional rules not agreed upon or allowed by law
- Must comply with all lease terms and rent obligations

3. Maintaining the Unit

- Responsible for repairs and maintenance, even if not caused by the tenant
- Cannot make tenants pay for issues like broken plumbing, roof leaks, or pest control
- Must respond to service requests in a reasonable timeframe

4. Respecting Privacy

- Must provide 24 hours' written notice before entering a unit
- Entry must be for legal reasons (e.g., repairs, showings)
- May only enter between 8:00 a.m. and 8:00 p.m.
- Cannot enter simply to check up on the tenant

5. Handling Rent and Deposits Legally

- May only request a last month's rent deposit
- May not demand damage, key, cleaning, or other illegal deposits
- Must provide a receipt if the tenant requests one

6. Complying With Rent Rules

- Can raise rent only once every 12 months
- Must provide 90 days' notice
- Must follow rent control laws if the unit is eligible

9.2 Common Abuses by Landlords

Despite clear laws, abuses still happen across Ontario. The following are among the most common violations reported to legal clinics and tenant boards:

● Illegal Entry

- Showing up unannounced
- Entering without notice
- Entering for vague or non-essential reasons

● Harassment or Intimidation

- Threatening eviction for complaints or service requests
- Constantly "checking up" on tenants
- Using verbal abuse, retaliation, or manipulative behavior

● Lockouts and Self-Eviction

- Changing locks without a court order
- Removing tenant belongings
- Disconnecting heat or electricity to force move-out

● Withholding Repairs

- Ignoring repeated repair requests
- Telling tenants to “just fix it themselves”
- Blaming tenants for structural or system issues

● Rent-Related Violations

- Increasing rent without notice
- Charging for extra services without agreement
- Requesting illegal deposits or off-lease payments

● Discrimination

- Refusing to rent to newcomers, students, families, or people on social assistance
- Making rental offers contingent on appearance, religion, ethnicity, or personal background

9.3 Bad Faith Evictions: When Landlords Abuse the System

A growing issue in Ontario involves bad faith evictions—when a landlord pretends to need the unit for personal use or renovations, but really wants to re-rent it at a higher price.

Signs of a Bad Faith Eviction:

- Landlord says they need the unit but re-rents it quickly after
- No real renovation takes place or it's cosmetic
- “Personal use” is claimed but no one moves in

If this happens, the tenant can file a T5 application with the LTB and may be eligible for:

- Compensation (up to 12 months' rent)
- Reinstatement (in some cases)
- A formal penalty issued to the landlord

9.4 How Tenants Can Respond to Abuses

If a landlord violates your rights, take the following steps:

1. Document Everything

- Save emails, texts, letters
- Take photos/videos
- Log dates, times, and details of conversations or events

2. Communicate in Writing

- Keep interactions professional and written
- Request compliance before escalating

3. Contact Support Services

- Municipal bylaw enforcement for maintenance issues
- Rental Housing Enforcement Unit for illegal lockouts
- Ontario Human Rights Commission for discrimination
- Community legal clinics for legal advice and representation

4. File an LTB Application

- Use forms like T1 (illegal fees), T2 (harassment), T6 (repairs), or T5 (bad faith)
- Include supporting evidence and witness statements if possible

Ontario's rental system is not landlord-first—it is designed to protect the rights of both parties equally. Unfortunately, not all landlords follow the law, and tenants often feel afraid or powerless.

But remember:

- You cannot be forced out without legal notice and due process
- You are protected from discrimination and harassment
- You are entitled to safe, secure, and private housing
- You have access to legal recourse when your rights are violated

10

Viewing Units and Signing a Lease



Chapter 10: Viewing Units and Signing a Lease



Finding the right rental property is one of the most important steps in your housing journey. In Ontario, especially in high-demand areas like the Greater Toronto Area, rental units can be leased within hours of being listed. This makes preparation, awareness, and decisiveness essential.

This chapter will guide you through each stage of the process: preparing for viewings, asking the right questions, identifying red flags, completing rental applications, and signing a lease agreement legally and confidently. It also addresses nuanced topics like pet policies and the realities of offering more than one month's rent in a competitive rental market.

10.1 Preparing for a Rental Viewing

Before you begin contacting landlords or booking viewings, take time to determine your needs, financial limits, and non-negotiables. A clear plan will help you act quickly and avoid wasting time on unsuitable properties.

Create a Personal Checklist:

- What is your maximum monthly rent, including utilities?
- What kind of unit are you looking for? Apartment, basement, condo, or house?
- Do you require parking, laundry, air conditioning, or storage?
- How long are you planning to stay?
- Are you bringing pets or planning to get one?



Note on Pets:

Landlords in Ontario can legally ask whether you have a pet during the rental application process, and they can deny your application based on that information. However, if you acquire a pet after moving in, they cannot evict you or take action, unless the property has a legally enforceable condo bylaw or if the pet is dangerous or causes significant disturbance.

Prepare Before the Viewing:

- Gather documents such as a letter of employment, pay stubs, and references
- Obtain your credit report (free from Equifax or TransUnion)
- Schedule viewings during the day, if possible, to see the condition and surrounding area clearly
- Be punctual, polite, and prepared with questions

Bring a flashlight, your phone for photos, and a notepad to document each unit. Take the time to inspect details, especially in privately owned units where conditions can vary.

10.2 What to Look for During the Viewing

While a unit may appear appealing in photos, your physical visit is your chance to inspect for safety, cleanliness, and suitability.

Inside the Unit:

- Test faucets for water pressure and check drains for proper flow
- Turn on light switches, open cabinets and closets
- Check appliances for cleanliness and function
- Look for signs of mold, water damage, or pest activity
- Ensure all windows open, lock, and close properly

In the Building:

- Is the lobby clean and secure?
- Are common areas well maintained?
- Is there working lighting in stairwells and hallways?

Outside and in the Neighbourhood:

- Are the streets and sidewalks well lit and clean?
- Is there convenient access to public transit, groceries, and services?
- How does the area feel at night? Visit again after dark if possible

Tip: Take photos and videos during your visit. They can help you compare units later and may be useful if you choose to move forward.

10.3 Questions to Ask the Landlord

Asking clear and specific questions during the viewing helps you identify good landlords and avoid future surprises.

Suggested questions include:

- What utilities are included in the rent?
- Is the unit rent controlled? When was the building first occupied?
- How are maintenance issues reported and resolved?
- Who is responsible for garbage removal, lawn care, or snow clearing?
- Is tenant insurance required?
- What are the rules on pets, guests, and visitors?
- Are there condo bylaws, and if so, can I review them?
- Can I hang shelves, mount a TV, or paint?

Legal Note: A landlord must disclose the rent amount paid by the previous tenant if you ask. This helps you determine whether the unit is rent controlled and whether the increase is legal.

10.4 Red Flags to Watch Out For

Use your instincts. If something feels wrong, ask more questions or walk away. Common red flags include:

- The landlord refuses to show the unit in person
- You are asked to pay a deposit before viewing
- You are rushed to sign without time to review the lease
- The lease is vague, missing key terms, or handwritten
- The landlord makes discriminatory comments or jokes
- The unit appears neglected or unsafe

Tip: Avoid any situation where you're pressured to transfer money via e-transfer or wire before receiving a signed lease agreement.

10.5 Submitting a Rental Application

Once you find a unit that suits your needs, you will typically be asked to submit a rental application. In competitive markets like the Greater Toronto Area and surrounding regions, strong units are often leased within a day or two. Being prepared to apply quickly and thoroughly can significantly improve your chances of securing the rental you want.

What Landlords Can Legally Request

In Ontario, landlords are allowed to ask for certain information to assess your ability to pay rent and be a responsible tenant. This typically includes:

- A letter of employment, stating your position, salary, and status (full-time, part-time, contract)
- Recent pay stubs (usually 2 or 3)
- A credit report, which you can download for free from Equifax or TransUnion
- Photo identification (such as a driver's licence or passport)
- References, which may include:
 - A current or previous landlord
 - An employer or supervisor
 - A personal character reference (non-family member)

Note: While some landlords may request your Social Insurance Number (SIN), you are not legally obligated to provide it. Refusing to share your SIN cannot be used to deny your application.

How to Create a Strong Rental Application

In a competitive market, your application needs to be complete, professional, and reassuring to the landlord. The following steps can help you stand out from the crowd.

1. Prepare a Tenant Resume or Rental Profile

Include the following:

- Your full name and contact information
- Employment summary (position, salary, length of time at current job)
- Previous rental history (addresses, landlord names, length of tenancy)
- A list of references with contact information
- A short paragraph explaining why you are a strong, reliable tenant

This document can be formatted like a job resume. Keep it clear, concise, and polite.

2. Include a Cover Letter or Personal Introduction

A brief, one-page letter introducing yourself can help build rapport and personalize your application. Mention:

- Why you are moving
- What you like about the unit or neighbourhood
- Your rental history
- Your commitment to being a responsible tenant

Example:

“My name is Julia, and I am a healthcare worker relocating from Hamilton to be closer to work. I have been a quiet, responsible tenant in my current apartment for three years and always pay rent on time. I love the location of your unit and would be happy to provide any documentation or references needed.”

3. Provide Clean, Organized Documents

Create a single PDF file or printed folder that includes:

- Letter of employment
- Pay stubs
- Credit report
- References
- Tenant resume and cover letter

Label each page and organize everything professionally. If submitting by email, send a clearly named file such as “Rental Application – Julia Anderson.pdf.”

4. Address Weaknesses Upfront

If you have a lower credit score, limited rental history, or are a newcomer, address this proactively by:

- Offering a guarantor or co-signer
- Providing a larger deposit voluntarily
- Including strong references from non-rental sources (e.g., employer, mentor)

Note on Deposits and Upfront Rent

Under the Residential Tenancies Act, landlords in Ontario can only legally require one deposit, equal to one month’s rent, to be applied to your final month of tenancy.

- This deposit must not be used for damage, cleaning, or early termination
- You are entitled to receive a receipt for your deposit
- The landlord cannot request a security deposit, key deposit, or any additional fee unless it is refundable and clearly defined

In Practice:

In high-demand rental markets, landlords may still ask for more, or simply expect additional rent upfront from applicants with weaker files. This may include:

- Two or three months' rent in advance
- A voluntary offer of extra rent to improve your chances

This is not strictly legal, but it is common. Tenants who choose to offer extra rent should:

- Confirm that the payment is voluntary
- Get all terms in writing
- Request a written receipt specifying how each payment will be applied

Final Tips

- Be honest. Misrepresenting your income, credit history, or references can lead to eviction later.
- Be responsive. Reply to landlord emails or calls quickly.
- Be ready. Have your documents prepared before you begin viewings.

A complete, transparent, and respectful application shows that you are organized and responsible—a key factor that landlords look for in any tenant.

10.6 Reviewing the Lease

Your lease must include specific legal elements to be valid. Most private rentals in Ontario are required to use the Standard Lease Form introduced in 2018.

Check that your lease includes:

- Names of all parties and the full unit address
- Rent amount, due date, and accepted payment method
- Deposit information (only last month's rent is permitted)
- Utility responsibilities and other services (e.g., internet, cable)
- Parking, laundry, and storage details
- Lease start and end date

Be cautious of additional clauses such as:

- “No pets” clauses, which may be unenforceable after move-in
- “Tenant responsible for all repairs,” which violates the landlord’s obligations under the Residential Tenancies Act

Legal Tip: You have the right to request the Standard Lease Form. If your landlord refuses to provide it within 21 days of your written request, you may legally withhold one month’s rent.

10.7 Signing the Lease and Moving In

Once both you and the landlord have signed the lease:

- You must pay the last month’s rent deposit if not already paid
- You must receive a copy of the signed lease within 21 days
- The move-in date, key pickup, and condition of the unit should be confirmed in writing

Before You Move In:

- Walk through the unit with the landlord, if possible
- Use a move-in condition checklist
- Take photos or video of every room, appliance, and fixture
- Record existing damage and email the documentation to yourself and the landlord

This will protect you from being held responsible for damage that existed before you arrived.

10.8 Final Thoughts: Be Informed, Be Confident

Viewing and leasing a rental unit in Ontario requires a blend of preparation, awareness, and confidence. The process moves fast, and landlords may receive many applications for a single unit. But you are not powerless.

Know your rights:

- You are entitled to legal notice and proper documentation
- You cannot be charged illegal fees or deposits
- Your lease must be fair, clear, and lawful
- You may choose to offer extra rent, but it cannot be forced
- Once signed, your lease binds both parties equally

Most importantly: Take your time, ask the right questions, and make informed decisions. A thoughtful approach to viewing and leasing helps ensure that the space you choose becomes not just your rental, but your home.

Case Examples: Real-Life Rental Search and Leasing Scenarios

Case 1: The Too-Good-To-Be-True Listing

Location: Scarborough

Tenant: Ravi, international student

Ravi discovered a listing on Facebook Marketplace for a one-bedroom unit priced at \$1,200 per month. The listing featured attractive photos and promised all utilities included. The individual claiming to be the landlord stated that he was overseas and would mail Ravi the keys after receiving first and last month's rent by e-transfer. Ravi found this suspicious. He conducted an online search using the unit's address and uncovered another listing by a licensed brokerage offering the same unit for \$2,100 per month.

Realizing this was a scam, Ravi refused to send any money and reported the listing to the Rental Housing Enforcement Unit. He later found a verified unit through a reputable real estate agent.

Lesson: Never pay a deposit before viewing a unit in person. If the price seems too low for the area, take extra steps to verify legitimacy. Search the address, ask for ownership documentation, and proceed cautiously.

Case 2: Hidden Lease Charges

Location: Mississauga

Tenants: Jess and her partner

Jess and her partner viewed a condo that was advertised as “all-inclusive” at \$2,400 per month. When they received the lease, it included a \$300 “key deposit,” a \$150 “monthly maintenance fee,” and a clause prohibiting overnight guests beyond two consecutive nights. Concerned about these terms, Jess took the lease to a tenant legal clinic.

The clinic confirmed that only a last month’s rent deposit is legal in Ontario and that all other charges must be clearly included in the stated rent. The “guest clause” was also unenforceable under the Residential Tenancies Act.

Jess and her partner negotiated the removal of the illegal clauses and added a written clarification that no additional fees would be imposed during the tenancy.

Lesson: Read every lease carefully. Ask for clarification in writing, and do not sign if there are vague or questionable charges.

Case 3: A Different Unit Than Promised

Location: North York

Tenant: Saeed, working professional

Saeed scheduled a viewing and was shown a bright basement unit with new floors and a private entrance. He liked what he saw and agreed to rent the unit. When he returned on move-in day, the landlord presented a different unit with smaller rooms, older appliances, and no separate entrance. The landlord stated that the original unit was “under repair” and insisted that this replacement was “similar.”

Saeed refused the unit, photographed both the new space and the original viewing, and requested his deposit back. When the landlord refused, Saeed filed a T1 application with the Landlord and Tenant Board and contacted the Rental Housing Enforcement Unit.

Outcome: The deposit was refunded in full. The landlord was warned about misleading practices and advised to update future listings with accurate information.

Lesson: Always take photos during your viewing, and make sure the lease specifies the exact unit, including number, address, and condition.

Case 4: Lease Signing Pressure

Location: Downtown Toronto

Tenant: Alina, tech worker

Alina was offered a downtown condo and asked for 24 hours to review the lease. The landlord repeatedly called and texted, saying that several other people were interested and that she would lose the unit if she waited. Feeling rushed, she signed the lease that evening. Later, she discovered that utilities were not included, pets were prohibited, and there was no clause outlining her ability to terminate early.

She reached out to a tenant support organization. They informed her that the no-pet clause could not apply to her registered service animal and that the lease's lack of utility disclosure may constitute misrepresentation.

Outcome: With written support and documentation, she successfully negotiated an addendum to the lease that confirmed the legality of her service animal and clarified utility arrangements.

Lesson: Take your time before signing. A good landlord will allow you time to read and understand your lease. Never give in to high-pressure tactics.

Case 5: Move-In Documentation Prevents Future Dispute

Location: Etobicoke

Tenants: Damon and Ashley, newlyweds

Damon and Ashley were excited to move into their new townhouse. They signed the lease and paid the deposit but did not complete a move-in inspection or take photos. Two weeks later, the landlord accused them of causing scratches on the hardwood floors and damage to the fridge door. They denied responsibility, stating the damage was already there.

Without documentation, they faced difficulty proving their claim. Fortunately, their moving company confirmed in writing that the damage was visible before furniture was brought in.

Outcome: With this statement, the couple avoided financial penalties. The dispute was resolved informally.

Lesson: Always complete a move-in inspection. Take photos or video and email them to your landlord, with a timestamp and a list of any pre-existing damage. This protects you when it's time to move out.

11

Moving in and Getting Settled



Chapter 11: Moving In and Getting Settled



Moving into a new rental home is more than just unpacking boxes. It is a pivotal moment in your tenancy, where preparation, documentation, and communication can lay the foundation for a positive experience. Whether you are relocating across town or moving into your first independent residence, taking the right steps during the first few days and weeks can protect your rights, help you avoid future disputes, and ensure your new space truly feels like home.

This chapter will guide you through essential steps to take before and after move-in day, including how to prepare logistically, conduct a proper inspection, set up services, communicate with your landlord, and take ownership of your space with confidence.

11.1 Planning Ahead for Moving Day

Once your lease is signed and your last month's rent deposit is submitted, begin planning your move immediately. Every building has different procedures and access rules, so don't assume the process will be straightforward.

Confirm in writing with your landlord or property manager:

- Your confirmed move-in date and time
- When and how keys or fobs will be provided
- Whether the unit will be cleaned or painted before your arrival
- If elevators, loading docks, or parking spaces need to be booked
- Whether your name needs to be added to the buzzer system or mailbox

To prepare effectively:

- Book your moving truck or moving company well in advance
- Begin packing early and label boxes by room
- Keep your lease, ID, and utility documents accessible during the move
- Pack an overnight bag with essentials and first-day necessities

Tip: For condos and high-rises, reserve service elevators early. Some buildings charge damage deposits or require special forms for move-ins.

11.2 Conducting a Thorough Move-In Inspection

Before you unpack, inspect the unit carefully. This protects you from being blamed for damage that existed before your tenancy and establishes a clear record of the unit's initial condition.

What to inspect and document:

- Floors, walls, ceilings, and baseboards for scratches, stains, and holes
- Appliances for cleanliness and functionality
- Sinks, tubs, toilets, and faucets for leaks or poor drainage
- Smoke and carbon monoxide detectors for compliance and working condition
- Light fixtures, outlets, switches, and doors for proper function
- Windows for security and ventilation
- Signs of pests or mold, especially in kitchen and bathroom areas

How to document:

- Take photos and videos of each room, ideally with timestamps
- Fill out a move-in condition checklist (create your own or request one)
- Email a copy to your landlord and keep a digital backup
- Ask your landlord to acknowledge the report in writing

Legal Note: You are not responsible for normal wear and tear, such as faded paint or aging carpet. However, without documentation, it is difficult to dispute responsibility at move-out.

11.3 Setting Up Utilities and Essential Services

Most leases in Ontario will state whether utilities are included or if you are required to set them up. Do not wait until move-in day. Contact utility companies at least one week in advance to ensure services are active when you arrive.

Utilities and services to arrange may include:

- Electricity: Toronto Hydro, Hydro One, or your local utility
- Gas: Enbridge Gas for most Ontario addresses
- Water and Wastewater: Usually handled by the municipality
- Internet and Cable: Providers like Bell, Rogers, TekSavvy, or Fido
- Tenant Insurance: Mandatory in many leases and strongly recommended

Documents you may need:

- A copy of your lease
- Proof of address
- Identification and, in some cases, a deposit or credit check

Tip: Shop around for internet and phone services before committing. Some providers offer bundle deals or move-in specials that can reduce costs.

11.4 Getting Oriented in Your New Home

After moving in, familiarize yourself with the unit and the building. This will help you feel settled and empower you to respond quickly to issues.

Important things to locate and learn:

- Thermostat settings and HVAC controls
- Breaker panel and water shut-off valves
- Appliance manuals or how-to instructions
- Emergency exits, fire alarms, and extinguishers

Other orientation tasks:

- Label your mailbox and buzzer, if applicable
- Introduce yourself to neighbours, if appropriate
- Learn the schedule and procedures for garbage, recycling, and composting
- Ask where to pick up packages or courier deliveries

If you live in a condominium, request a copy of the building bylaws. These may include restrictions on noise, parking, pets, and access to shared spaces such as gyms, lounges, or patios.

11.5 Communicating with Your Landlord

Open, respectful communication with your landlord helps prevent issues and resolves problems quickly. Start building this relationship from day one.

Establish clear communication practices:

- Ask your landlord how they prefer to be contacted (email, text, tenant portal)
- Save their phone number and email in your contacts
- Keep copies of all communications regarding payments, repairs, or requests
- Always follow up phone calls with a written message for documentation

Report any issues or concerns early:

Whether it's a leaking faucet or a broken light fixture, notify your landlord in writing. Attach photos when appropriate and ask for confirmation of next steps and estimated timelines.

Tip: If your landlord uses a property management company or third-party portal, create your account early and save all submitted tickets or correspondence.

11.6 Creating a Maintenance and Safety Routine

Even though your landlord is responsible for major repairs and safety compliance, you also have responsibilities as a tenant. Preventing issues and reporting concerns early is part of being a good tenant.

Tasks to include in your first-month routine:

- Test smoke and CO alarms and replace batteries if needed
- Sweep balcony drains and report any blockages
- Clean dryer lint traps and ventilation fans
- Check under sinks and behind appliances for signs of leaks
- Monitor for pests and contact the landlord at the first sign of activity

Emergency preparedness:

- Post emergency contact numbers and building staff info near your front door
- Know how to shut off the water supply in case of flooding
- Keep a small flashlight, first-aid kit, and spare keys in an accessible location

11.7 Final Thoughts on Moving In

Moving into a new home is not just a logistical event; it's the beginning of a legal relationship and a personal transition. By preparing thoroughly, documenting carefully, and engaging respectfully with your landlord and your surroundings, you set yourself up for success.

Remember:

- Confirm key logistics and expectations in writing
- Conduct a thorough inspection and save documentation
- Activate utilities early and ensure your space is livable from day one
- Learn how your home works and follow local building rules
- Keep communication organized and professional

This is your home now. Taking ownership of your space and your rights as a tenant will help you feel confident, secure, and respected—qualities that are essential for a smooth and successful tenancy in Ontario.

Case Examples: Moving In and Getting Settled

Location: Mississauga

Tenant: Priya, health worker

Priya arranged her move-in for the 1st of the month and booked professional movers. She confirmed with the landlord via text that she could arrive at 10 a.m. On moving day, she arrived at the building with her truck, only to discover that the landlord had not booked the service elevator. Building security would not allow her to use the main elevator, and her movers charged for wait time.

Priya had no written confirmation about the elevator, only a casual agreement in conversation.

Outcome: Priya paid an extra \$250 to reschedule the movers. Afterward, she emailed the landlord requesting reimbursement for part of the moving costs, attaching her moving invoice and a summary of events. The landlord agreed to split the additional cost.

Lesson: Always confirm key logistics like elevator bookings and move-in times in writing. If your building requires reservations, ask for written confirmation from management before booking movers.

Case 2: Damaged Flooring Dispute

Upon move-in, Jenna and Mateo noticed scratches on the hardwood floor in the living room and minor water stains under the kitchen sink. They mentioned it to the landlord casually, but did not take photos or complete an inspection checklist.

Ten months later, they gave notice to vacate. At the move-out inspection, the landlord pointed to the same scratches and claimed the damage was new. Without documented proof, Jenna and Mateo were told their last month's rent would not be refunded.

Outcome: They disputed the charges at the Landlord and Tenant Board. The adjudicator ruled that some of the wear could be considered normal, but in the absence of move-in documentation, the landlord was allowed to retain a portion of the deposit.

Lesson: Always document pre-existing damage with date-stamped photos and a shared inspection checklist. Email a copy to the landlord on move-in day and keep a record.

Case 3: Delayed Utility Activation

Location: Toronto

Tenant: Arjun, newcomer to Canada

Arjun moved into a basement apartment in mid-February. His lease stated that he was responsible for electricity and internet. He contacted Toronto Hydro three days before move-in to open an account, but was told that a technician would not be available until the following week.

Without power, the unit was unheated and the fridge stopped working. Arjun had to stay at a hotel for two nights. He attempted to contact the landlord, who offered no assistance.

Outcome: After reaching out to a tenant support clinic, Arjun was advised to keep all hotel receipts and email the landlord requesting partial rent reimbursement for the week without power. The landlord initially declined, but Arjun filed a T6 application for essential services. A mediated settlement covered his hotel expenses.

Lesson: Always contact utility providers at least one to two weeks in advance. If you cannot access services needed to make the unit habitable, document everything and seek assistance early.

Case 4: Unreported Pest Activity

Location: North York

Tenant: Aisha, graduate student

Aisha moved into a condo unit in early September. The space appeared clean, and she unpacked immediately. Two days later, she saw a cockroach in the kitchen. A few more appeared over the next week. Embarrassed, she tried using store-bought traps instead of contacting the landlord.

After a month, the infestation worsened, spreading to the bedroom. She finally notified the property manager, who arranged for pest control.

Outcome: The pest issue was addressed, but Aisha had to discard pantry items and wash all her clothes. Since she had not reported the problem immediately or documented the first sightings, she could not claim compensation.

Lesson: Notify your landlord of any signs of pests, mold, or unsafe conditions immediately in writing. Early action ensures your landlord is accountable and prevents escalation.

Case 5: Noise Complaint from Neighbours

Location: Burlington

Tenants: Omar and Chris, roommates

During their first week in a new condo, Omar and Chris hosted a housewarming dinner with a few friends. The group stayed until midnight. The next morning, they received a warning from the condo board via the landlord regarding noise and guest limits.

They were unaware that the condo rules prohibited gatherings past 11 p.m. and required written notice for guests using shared amenities.

Outcome: They apologized in writing and reviewed the condo bylaws more carefully. Their landlord appreciated their responsible response and provided them with the full rules for the building.

Lesson: Always request a copy of condo rules or building policies at move-in. Even if these rules are not part of your lease, you are still expected to follow them.

12

Living in Your Rental - Maintenance, Issues, and Daily Life



Chapter 12: Living in Your Rental – Maintenance, Issues, and Daily Life



Once the boxes are unpacked and your furniture is in place, life as a tenant truly begins. Whether you live in a downtown condo, a suburban semi-detached, or a basement suite, living in a rental unit comes with both legal responsibilities and practical routines that affect your quality of life.

This chapter will help you navigate the day-to-day experience of tenancy—from maintaining your home and managing repairs to handling neighbour issues, emergencies, and landlord interactions. Knowing your responsibilities and rights not only helps you avoid conflict, but also empowers you to enjoy your home fully and confidently.

12.1 Caring for Your Unit

As a tenant, you are expected to maintain the property in a reasonable condition. This does not mean performing major repairs, but it does mean treating the unit with respect, following health and safety practices, and reporting problems early.

Ongoing responsibilities include:

- Regular cleaning of floors, kitchen surfaces, and bathrooms
- Promptly removing garbage and recycling as per building or municipal rules
- Avoiding damage from neglect, such as allowing water to overflow, not reporting leaks, or overloading power outlets
- Preventing blockages in sinks, toilets, and drains by not flushing inappropriate materials or pouring grease down the kitchen sink
- Ensuring pets (if permitted) are managed properly and do not damage flooring, doors, or furniture

Tenants are also usually responsible for:

- Replacing light bulbs
- Replacing or cleaning furnace filters (if stated in the lease)
- Testing and changing batteries in smoke and carbon monoxide detectors

What landlords are responsible for:

- Repairs to plumbing, heating, and electrical systems
- Replacing or repairing appliances included in your lease
- Fixing damage not caused by the tenant
- Pest control, unless your actions directly caused the infestation

Legal Note: Landlords cannot charge you for repairs unless the damage was caused deliberately, through neglect, or by your guests. However, you may be held responsible for damage caused by carelessness or improper use of the unit.

12.2 Requesting Repairs and Maintenance

If something breaks, fails, or poses a health hazard, it is the landlord's responsibility to fix it. As the tenant, it is your job to report it promptly and in writing.

Best practices for maintenance requests:

- Send a clear, polite written message (email or text) describing the issue
- Include photos if appropriate
- State the urgency and suggest reasonable timelines
- Keep a copy of your request and any replies

Some landlords or property managers use online portals for submitting service requests. Use these systems if available, but always save screenshots or confirmation numbers in case of technical failure.

Common issues landlords must address:

- Malfunctioning heating or cooling systems
- Broken locks, windows, or doors that compromise security
- Leaks, mold, or water damage
- Pests such as mice, cockroaches, or bedbugs
- Broken appliances that are part of the lease

If your landlord ignores the issue:

1. Send a second written reminder after a reasonable time (e.g., 48–72 hours)
2. Contact your municipal bylaw or property standards office
3. If the problem persists, file a complaint or T6 application with the Landlord and Tenant Board (LTB)

Important: Do not stop paying rent, even if repairs are being neglected, unless you have legal guidance and have followed the proper procedure.

12.3 Handling Emergencies

An emergency in a rental unit requires immediate action. Emergencies may include fire, flooding, electrical failure, broken entry doors, or other serious hazards.

What to do in an emergency:

- Prioritize safety: evacuate if necessary, call 911, and alert other tenants if applicable
- Contact the landlord immediately using all available means
- Take steps to reduce damage if it is safe to do so (e.g., turn off the water at the shut-off valve if a pipe bursts)
- Document everything with photos and videos

If the landlord cannot be reached, you may be allowed to arrange emergency repairs yourself and request reimbursement. This should only be done when the situation is urgent and dangerous, and you should keep all receipts.

Emergency preparation checklist:

- Know the location of fire exits, extinguishers, and alarms
- Have your landlord's contact information saved and printed
- Post the number for city services (311 in most areas), emergency repair contacts, and building security

Tip: Make a basic emergency kit with a flashlight, batteries, a first-aid kit, bottled water, and emergency contacts.

12.4 Dealing with Neighbours and Noise

Rental living often involves shared spaces and close proximity to others. Noise and lifestyle differences are common sources of conflict, but many issues can be resolved through clear, respectful communication.

Common concerns:

- Loud music, parties, or yelling
- Smoking or strong cooking smells that affect others
- Pets barking, scratching, or disturbing neighbours
- Parking disputes or hallway clutter

Steps to take:

1. Try to resolve the issue directly with your neighbour in a polite and respectful way
2. If the problem continues, notify the landlord or building manager
3. For serious or repeated violations, contact municipal bylaw enforcement

Most cities have noise bylaws that prohibit loud activity between certain hours (typically 11 p.m. and 7 a.m.). If another tenant is affecting your quiet enjoyment, the landlord has a duty to intervene.

Pro Tip: If someone complains about your noise, do not take it personally. Thank them for letting you know and make reasonable adjustments to avoid future issues.

12.5 Changes to the Unit and Making It Your Own

You may want to decorate or make small changes to personalize your rental. Many tenants install shelves, hang art, or change lighting to improve comfort. However, not all changes are allowed, and some could violate your lease or affect your deposit.

Generally allowed without permission:

- Freestanding furniture and bookshelves
- Non-damaging adhesive wall hooks or removable decals
- Curtains or blinds (as long as existing rods are not removed)
- Throw rugs and accent lighting

Changes that usually require written approval:

- Painting walls
- Drilling holes or mounting TVs
- Installing a dishwasher or laundry machine
- Upgrading fixtures or replacing flooring
- Installing smart locks, cameras, or alarms

Tip: Always get permission in writing and save a copy. At the end of your lease, you may be required to return the unit to its original condition unless otherwise agreed.

12.6 Understanding Your Rights During Daily Life

Once your tenancy begins, you have a legal right to enjoy your home peacefully. This is known as the right to quiet enjoyment, and it means the landlord cannot interfere with your day-to-day use of the unit.

Your landlord must:

- Provide 24 hours' written notice before entering (except in emergencies)
- Respect your privacy and not show up unannounced
- Address complaints from other tenants fairly and consistently
- Not harass, intimidate, or penalize you for asserting your rights

You have the right to:

- Host guests and visitors (within reasonable limits)
- Use the unit for legal residential purposes
- Expect repairs and services to be handled properly
- File complaints without fear of retaliation

If your rights are violated: Document the incident. Save messages, record dates, and file a T2 application with the Landlord and Tenant Board if needed.

12.7 Final Thoughts on Living in Your Rental

Daily life as a tenant involves far more than paying rent. It requires care, communication, and cooperation. By maintaining your space, staying organized, reporting problems promptly, and respecting the boundaries of your lease, you create a home that is safe and comfortable—for yourself and those around you.

Remember:

- You have responsibilities—but also rights
- Your landlord is not allowed to neglect maintenance, ignore emergencies, or interfere with your personal life
- Building a respectful relationship with your landlord and neighbours goes a long way

The more proactive and informed you are, the more empowered you will feel. With the right balance of communication, care, and legal awareness, rental life in Ontario can be stable, safe, and satisfying.

Case Examples: Daily Life, Maintenance, and Living Legally

Case 1: The Leaky Ceiling That Was Ignored

Location: Oshawa

Tenant: Katerina, university student

Two weeks after moving into her upper-level apartment, Katerina noticed water dripping from the kitchen ceiling during heavy rain. She reported it by text to her landlord, who responded casually, saying “it’s an old house” and promised to “check it next week.” The following weekend, the ceiling plaster collapsed, damaging her kitchen table and soaking her belongings.

Katerina had no written follow-up or documentation of the landlord’s promise. When she requested reimbursement for her damaged items and rent reduction due to unusable kitchen space, the landlord refused, claiming she hadn’t “officially reported the issue.”

Outcome: With support from a tenant legal clinic, Katerina filed a T6 application with the Landlord and Tenant Board. She presented photos and texts, which helped demonstrate the landlord's delay. The LTB awarded her a partial rent rebate and \$400 in compensation for damages.

Lesson: Always report maintenance issues in writing. If repairs are not made promptly, follow up with a formal email, save screenshots, and take photos.

Case 2: Unauthorized Entry by the Landlord

Location: Hamilton

Tenant: Marcus, shift worker

Marcus had just finished a night shift and was sleeping at noon when his landlord entered the apartment with a contractor. Marcus had not received any notice and felt startled and violated. When he confronted the landlord, he was told that the lease included “inspection rights” and that verbal notice was sufficient.

Marcus later reviewed the Residential Tenancies Act, which clearly states that a landlord must provide 24 hours’ written notice for entry, except in emergencies.

Outcome: Marcus filed a T2 application at the LTB and reported the incident. The Board found that the landlord had violated Marcus’s right to quiet enjoyment and privacy. The landlord was ordered to cease unannounced entries and pay Marcus \$1,000 in compensation.

Lesson: Landlords may not enter without 24 hours’ written notice unless there’s an emergency. Even if the lease says otherwise, the law supersedes the lease.

Case 3: Pest Problem Left Unchecked

Location: Brampton

Tenant: Omar and Leila, new parents

Three months after moving into a basement unit, Omar and Leila began seeing cockroaches in the kitchen and bathroom. They cleaned thoroughly and used traps, but the problem worsened. They notified the landlord, who told them it was “a basement thing” and suggested buying stronger sprays.

After taking photos and videos, they contacted municipal property standards, who confirmed an infestation. The landlord then arranged treatment, but only after the city became involved.

Outcome: Omar and Leila filed a complaint and later applied to the LTB for compensation due to months of discomfort and property damage from the infestation. The LTB ordered the landlord to reimburse them \$650 for affected food, child items, and pest-related stress.

Lesson: Pest control is the landlord’s responsibility. Always report problems early, document with photos, and escalate to bylaw enforcement if the landlord does not act.

Case 4: Neighbour Dispute and Noise Issues

Location: Toronto (condo building)

Tenant: Aisha, graphic designer

Aisha lived in a high-rise condo where the neighbour directly above her hosted late-night gatherings almost every weekend. Music thumped until 2 a.m., making it difficult for Aisha to sleep. She tried knocking on their door and leaving a polite note, but the noise continued.

She contacted her landlord, who also owned the unit above. The landlord dismissed her complaints and said, “they’re young, let them live.”

Outcome: Aisha filed a noise complaint with municipal bylaw services and copied the complaint to the condo property manager. The building issued a formal warning to the noisy tenants. Aisha also submitted evidence to the LTB that her landlord had ignored her right to quiet enjoyment. The Board awarded her a temporary rent reduction and ordered the landlord to take action to prevent further disturbances.

Lesson: You have the right to a peaceful home. If your landlord ignores noise complaints, report the issue to bylaw services and escalate through legal channels if needed.

Case 5: Making Unauthorized Changes

Location: Milton

Tenant: Bryan, IT consultant

Bryan decided to mount his flat-screen TV and install wall-mounted bookshelves without asking his landlord. He also replaced the hallway light with a smart fixture that required rewiring. When his lease ended, the landlord noticed the drilled walls, electrical work, and visible patches left behind.

The landlord deducted \$800 from Bryan's last month's rent, claiming he would use the money to repair and repaint the walls. Bryan disputed this, saying he improved the unit.

Outcome: At the LTB hearing, the landlord provided inspection photos, and Bryan admitted he did not request written permission. The Board ruled that alterations without consent were unauthorized, and the deduction stood.

Lesson: Always get written permission for any changes, even if you think they're upgrades. Your landlord can require you to restore the unit or deduct from your deposit if the changes were not approved.

Case 6: Delayed Response to Water Leak

Location: Vaughan

Tenant: Sofia, retail manager

Sofia noticed a leak under her kitchen sink. She emailed the landlord with a photo and a request for repair. Five days passed with no reply. The leak worsened, causing water damage to the cabinet and nearby floor. She followed up with another message, still no response.

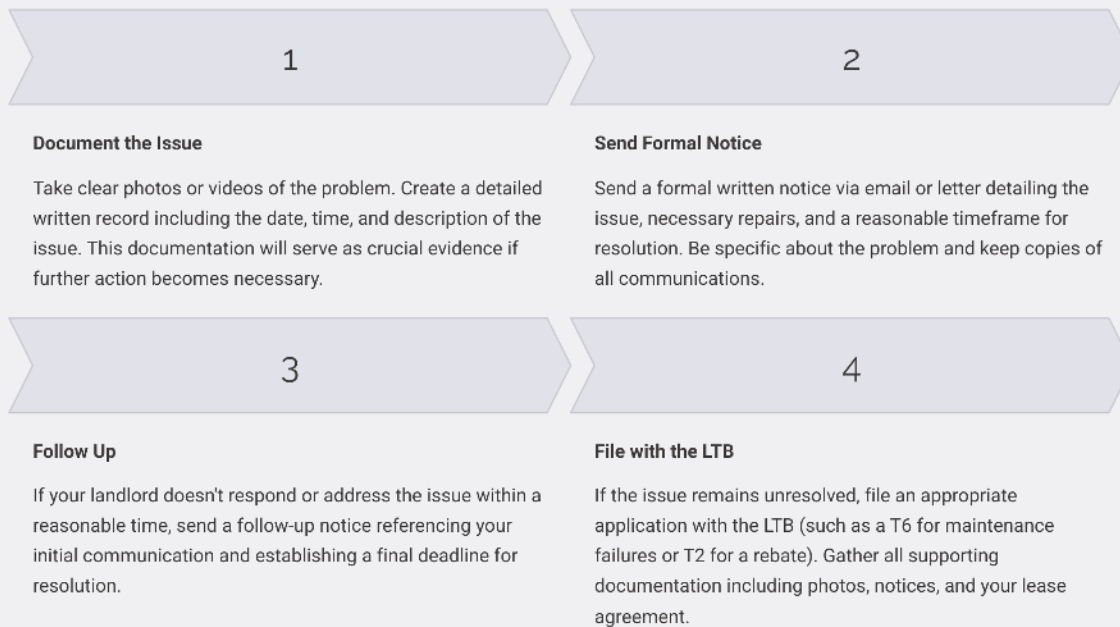
She then called her municipal building standards office, who inspected the unit and issued a repair order. The landlord finally responded after receiving the violation notice.

Outcome: Sofia filed a T6 maintenance complaint with the LTB and provided the inspector's report. The Board ruled in her favour and awarded her a partial rent refund of \$300 and a compliance order to ensure future repairs would be handled on time.

Lesson: Document all requests, escalate to bylaw if needed, and use the LTB process if your landlord refuses or delays essential repairs.

Tenant's Guide to Addressing Rental Issues in Ontario

When problems arise in your rental unit in Ontario, knowing the proper steps to take can help ensure timely resolution while protecting your rights as a tenant. This guide outlines the systematic approach to addressing maintenance issues, repairs, and other concerns in your rental property.



Timeline Expectations

The severity of the issue should dictate your timeline expectations. Emergency situations like no heat in winter require immediate attention, while minor issues like a leaky faucet may reasonably take a few days to address. Throughout this process, maintaining detailed records of all communications and evidence is essential.

Attending an LTB Hearing

If your case reaches the Landlord and Tenant Board, you'll need to attend a hearing where you'll present your evidence before an adjudicator. Prepare thoroughly by organizing your documentation chronologically and being ready to clearly explain the timeline of events. Should the landlord fail to comply with an LTB order, additional enforcement options exist through the Sheriff's office.

Remember: Detailed documentation is your strongest asset throughout this process.

13

Ending Your Tenancy and Moving Out



Chapter 13: Ending Your Tenancy and Moving Out



Every rental relationship eventually comes to an end, whether you're relocating for work, upgrading your living space, or simply ready for something new. However, moving out of a rental unit is not as simple as packing and leaving. It involves clear legal steps, documented communication, and proper planning to ensure that you fulfil your responsibilities and protect your rights.

This chapter walks you through the full process of ending your tenancy in Ontario, including how to give proper notice, break a lease legally, handle move-out logistics, prepare for inspections, and deal with final payments or deposits. By doing things correctly, you can avoid unnecessary disputes, leave on good terms, and position yourself well for your next rental.

13.1 Understanding Lease Types and How They End

Before planning your move-out, it is essential to understand the type of lease you signed, as your lease type directly affects how your tenancy ends.

The Three Common Lease Types in Ontario:

1. Fixed-Term Lease

This lease has a set start and end date, such as January 1 to December 31. Unless either the landlord or tenant gives proper notice, the lease automatically converts to a month-to-month tenancy when the term ends.

2. Month-to-Month Lease

This lease continues indefinitely and can be ended by either party with proper notice, usually 60 days before the end of a rental period (not necessarily the end of a calendar month).

3. Sublet or Assignment

These are lease transfers where the tenant either temporarily (sublet) or permanently (assignment) transfers their obligations to another person. Both require landlord approval.

Legal Note:

Tenants are not required to vacate a rental unit at the end of a fixed-term lease unless they have provided legal notice or the landlord has served a valid termination notice approved by the Landlord and Tenant Board.

13.2 Giving Proper Notice: How and When

To legally end your tenancy, you must provide your landlord with at least 60 days' written notice before the end of the lease term or rental period. This applies whether you are on a fixed-term or month-to-month lease.

Requirements for a Valid Notice:

- Must be in writing (hand-delivered, mailed, or emailed if previously agreed)
- Must clearly state your intent to vacate and the move-out date
- Must be signed and dated
- Must be delivered at least 60 days before the effective termination date

Example:

If your lease ends on December 31, you must give notice no later than November 1.

Practical Tip:

Use Ontario's official Form N9 – Tenant's Notice to End the Tenancy to ensure your notice meets legal requirements. Keep a copy and proof of delivery (email confirmation or photo of dropped letter).

13.3 Breaking a Lease Early

Life is unpredictable, and sometimes tenants need to leave before their lease ends. Doing so without following proper procedures can result in legal and financial consequences. However, Ontario law provides legal ways to exit a lease early.

Your Options:

1. Assignment

You permanently transfer your lease to another tenant. The new tenant takes on all responsibilities and the original lease is terminated. You are no longer liable once the new lease begins.

2. Sublet

You temporarily hand over your unit to someone else while retaining responsibility for the lease. You may return to the unit later, and if the subtenant fails to pay rent, you are still liable.

Both options require written consent from the landlord. A landlord cannot unreasonably deny an assignment request. If they do, you may give 30 days' notice and end the lease entirely.

Alternative: Mutual Agreement to Terminate

You can always ask the landlord to end the lease by mutual agreement. If they agree, put the terms in writing and ensure both parties sign.

Legal Note:

Landlords cannot charge a lease-breaking penalty unless the fee is clearly outlined in the lease and is considered reasonable under Ontario law.

13.4 Preparing for Move-Out and the Inspection

Once your termination date is set, begin preparing for move-out. You are legally required to return the unit in the same condition as when you moved in, minus normal wear and tear.

What to do before leaving:

- Deep-clean floors, appliances, windows, and bathrooms
- Patch small holes and repaint if required by lease
- Remove all garbage, food, and personal belongings
- Replace burned-out light bulbs and batteries
- Defrost and clean the refrigerator and freezer

Move-Out Inspection:

You may request a walk-through with the landlord. This is a chance to address issues and avoid disputes later. Document the condition of the unit with photos or video, and keep a copy of your inspection notes.

Tip: If you filled out a move-in inspection form when you arrived, use it to compare the unit's condition.

13.5 What Happens to Your Deposit

In Ontario, the only legal deposit a landlord may collect is last month's rent. This is used toward your final month of tenancy. It is not refundable.

Other possible deposits:

- Key deposit: Must be refundable and for actual replacement cost
- Damage or cleaning deposits: Often collected but not legal unless written clearly into the lease and permitted by the Landlord and Tenant Board

Your rights:

- Landlords cannot deduct money for minor wear and tear
- They may deduct costs for actual damage beyond normal use
- If deductions are made without agreement, you can file a T1 application with the LTB to recover funds

Practical Tip: Leave your forwarding address in writing. This allows the landlord to send you a refund or contact you about final billing questions.

13.6 Landlord Access for Showings

Once you've given your notice, your landlord has the right to show the unit to prospective tenants. However, this must be done within legal limits.

Rules for access:

- Must provide 24 hours' written notice
- Showings may only occur between 8:00 a.m. and 8:00 p.m.
- Entry must be for a legitimate reason (e.g., viewings or repairs)
- You do not need to be present, but you must allow access

If showings are frequent or disruptive, try to create a schedule with the landlord. If they enter without notice, this may be considered harassment or a violation of your privacy.

13.7 After Move-Out: Final Bills and Follow-Up

Once you vacate:

- Confirm that all utilities you were responsible for are closed or transferred
- Keep your lease, proof of rent payments, and inspection notes for your records
- Request a final written statement from the landlord confirming you've fulfilled your obligations

If you receive unexpected charges after moving out, ask for an itemized list with documentation.

If the charges seem unfair, you may contest them at the LTB.

13.8 Final Thoughts on Moving Out

Ending a tenancy responsibly is just as important as starting one. By following proper notice procedures, communicating clearly, and returning the unit in good condition, you protect yourself both legally and financially. A respectful move-out also strengthens your credibility for future rental applications.

A well-managed move-out ensures you avoid conflict, preserve your rental history, and walk away on good terms. It is the final step in your current rental journey—and the first step toward your next one.



Checklist Before Leaving

1

Submit proper notice using Form N9

Ensure you complete and submit the official Form N9 to provide legal notice of your intent to vacate the property.

2

Confirm termination in writing

After submitting Form N9, follow up with written confirmation to your landlord to document the termination agreement.

3

Clean the unit and repair

Thoroughly clean the rental unit and address any minor damages or repairs that are your responsibility as a tenant.

4

Document the unit condition

Take detailed photos of the cleaned unit to document its condition when you vacate, which can help protect your security deposit.

5

Arrange final inspection

Schedule a walk-through inspection with your landlord to review the property's condition together before leaving.

6

Cancel or transfer utilities

Contact utility companies to cancel or transfer services to your new address to avoid being charged after you move out.

7

Leave forwarding address

Provide landlord with new address to receive any mail.

8

Change Address with Canada Post

Register Change of Address at Canada Post

Case Examples: Ending Your Tenancy and Moving Out

Case 1: Improper Notice Results in Extra Rent

Location: North York

Tenant: Devin, young professional

Devin was living on a month-to-month lease and decided to move out in April. He told his landlord over the phone on March 10 that he would be leaving at the end of the month. The landlord later demanded rent for April, saying proper notice was not given. Devin assumed a verbal conversation was enough.

When he contacted a tenant clinic, he learned that the law requires 60 days' written notice, and because he did not provide a signed letter or use the proper form, the landlord was within his rights.

Outcome: Devin had to pay for an additional month. He later used the official Form N9 when moving from his next apartment.

Lesson: Always provide written notice at least 60 days in advance, using the proper form. Verbal notice does not protect you legally.

Case 2: Breaking the Lease with an Assignment

Location: Mississauga

Tenant: Sandra, contract worker

Sandra had eight months left on her one-year lease when she was offered a job in Vancouver. She asked her landlord to end the lease early, but he refused. Instead of leaving and risking penalties, Sandra asked if she could assign her lease to a friend who was looking for a place.

The landlord initially hesitated but eventually approved the assignment. Sandra found a suitable new tenant, submitted their application, and ensured all paperwork was signed and documented.

Outcome: The new tenant took over the lease. Sandra moved out without penalty and was released from further liability.

Lesson: If you need to break your lease, request an assignment. Landlords cannot unreasonably refuse. Get all agreements in writing.

Case 3: Illegal Charges for Damage and Cleaning

Location: Toronto

Tenants: James and Meera, newlyweds

After a two-year tenancy, James and Meera moved out of their condo. They had cleaned the unit thoroughly and patched nail holes, but two weeks later, the landlord claimed there were “stains on the carpet” and “greasy appliances” and withheld \$600 from their last month’s rent.

The couple had documented the move-out with photos and still had a copy of their move-in inspection report. They took their case to the Landlord and Tenant Board, where they argued that the claimed damage was normal wear and tear, and cleaning charges were excessive.

Outcome: The LTB ruled in their favour and ordered the landlord to return the \$600 and provide a written apology.

Lesson: Landlords can only deduct for excessive damage, not regular wear. Photos, inspection reports, and records protect you in disputes.

Case 4: Repeated Showings Without Notice

Location: Brampton

Tenant: Ayaan, part-time student

Ayaan gave notice to vacate his rental unit on July 1. Within days, his landlord began showing the unit to prospective tenants. The landlord frequently entered with little or no notice, sometimes during Ayaan's online classes, causing stress and disruption.

When Ayaan requested proper 24-hour written notice, the landlord dismissed his concerns and continued entering on short notice.

Outcome: Ayaan kept a log of each entry, noting dates, times, and lack of notice. He filed a T2 application at the LTB for violation of his right to quiet enjoyment. The Board ruled that the landlord had acted improperly and awarded Ayaan \$800 in compensation.

Lesson: Even during the final 60 days, your landlord must give written notice before entering. Keep records and report repeated violations.

Case 5: Moving Out Without a Final Walk-Through

Location: Richmond Hill

Tenant: Bianca, nurse

Bianca had lived in her unit for four years and took care to clean the apartment before moving out. She informed her landlord that she was leaving and handed over the keys, but they never scheduled a final inspection. Three weeks later, she received a message claiming that the floors were "scratched" and a window "stuck," and the landlord requested \$500 for repairs.

Bianca had not taken photos and didn't do a walk-through. With no proof of the unit's condition at move-out, she found herself in a difficult position.

Outcome: After negotiating, Bianca paid a reduced amount to avoid a prolonged dispute, but she learned the importance of documentation.

Lesson: Always request or document a move-out inspection. Take photos or video of the empty unit and email them to your landlord.

Case 6: Sublet vs. Assignment Confusion

Location: Etobicoke

Tenant: Rachel, graduate student

Rachel needed to leave her rental four months early due to a family emergency. She found another tenant to take over her place and asked the landlord to sublet. The landlord agreed verbally but did not sign any documents. When Rachel returned after three months, she discovered that the new tenant had caused damage and missed two rent payments.

Rachel was still legally responsible because she had sublet, not assigned the lease, and her name remained on the original contract.

Outcome: Rachel had to pay for repairs and lost part of her last month's rent deposit. She later pursued the subtenant for reimbursement but had no written agreement.

Lesson: Know the difference between a sublet and an assignment. A sublet is temporary, and you remain liable. Get everything in writing.

14

Dealing with Disputes and the Landlord and Tenant Board



Chapter 14: Dealing with Disputes and the Landlord and Tenant Board

Even in the best-managed rental situations, disputes can arise. Whether it's about late repairs, unauthorized entries, illegal rent increases, or eviction threats, tenants have the right to challenge unfair treatment and protect their housing through Ontario's legal system.

This chapter outlines the formal process for resolving disputes, explains the types of issues you can take to the Landlord and Tenant Board (LTB), and guides you through the application, hearing, and enforcement stages. Understanding your rights and how the system works will help you advocate for yourself confidently and effectively.

14.1 Common Disputes Between Tenants and Landlords

The most frequent disputes in Ontario fall into the following categories:

- Maintenance neglect: Landlord ignores repair requests or refuses to address mold, pests, leaks, or broken appliances
- Illegal rent increases: Rent raised without proper notice or above legal limits
- Privacy violations: Entry without 24 hours' written notice or outside legal hours
- Eviction threats: Landlord issues improper notices or retaliates after complaints
- Deposit abuse: Landlord withholds all or part of the last month's rent for unauthorized reasons
- Harassment or discrimination: Landlord threatens, intimidates, or treats the tenant unfairly based on personal factors

Before taking legal action, tenants are expected to:

- Attempt to resolve the issue with their landlord directly
- Keep a record of all communications and attempted solutions
- Use written formats (email or letter) whenever possible

14.2 The Role of the Landlord and Tenant Board

The Landlord and Tenant Board (LTB) is a specialized tribunal established under Ontario's Residential Tenancies Act (RTA). It provides a fair and accessible way for tenants and landlords to resolve disputes without going to court.

The LTB can:

- Hear complaints and applications from both tenants and landlords
- Issue legally binding orders regarding rent, maintenance, evictions, and more
- Offer mediation services
- Enforce rights and responsibilities under the RTA

The LTB does not provide legal advice. However, it does offer detailed information, standard forms, and procedural guidance.

Hearings can be held:

- In person at a tribunal location
- Virtually by Zoom or telephone
- In writing (in limited cases)

14.3 When to File an Application

If your landlord has failed to uphold their legal responsibilities and informal communication has not resolved the problem, you may file an application with the LTB. There are several types of applications depending on the issue:

Form Purpose

T1	Return of illegal rent or deposits
T2	Tenant rights violation (harassment, illegal entry, interference with enjoyment)
T3	Rent reduction due to loss of services or serious maintenance issues
T5	Bad faith eviction
T6	Failure to repair or maintain the unit
A2	Tenant's response to an eviction notice or landlord application

Filing Process:

1. Download and complete the appropriate form from the LTB website.
2. Pay the filing fee (fee waivers are available for low-income applicants).
3. Submit the application online, by mail, or in person.
4. Serve your landlord with a copy of the application and proof of service.
5. Receive a hearing date and instructions from the LTB.

Documentation is crucial. Save emails, photos, text messages, letters, notices, receipts, and repair logs.

14.4 What to Expect at the Hearing

LTB hearings are formal but tenant-friendly. You may represent yourself or bring a lawyer, licensed paralegal, or tenant advocate.

Hearing Format:

- The adjudicator (board member) oversees the process.
- Both parties can present evidence, ask questions, and explain their case.
- Each side may submit documents ahead of time and make oral arguments.
- Witnesses may be called.
- The adjudicator may ask clarifying questions.

After the hearing:

- A written decision, called an order, is issued.
- This may be given at the end of the hearing or mailed within a few days.

If you cannot attend on the assigned date, you must request a reschedule in advance with a valid reason.

If your landlord fails to appear, the hearing can proceed without them and may result in a decision in your favour.

14.5 Enforcing a Decision

The LTB's decision is binding, but the Board does not physically enforce it. You may need to take further action if the landlord does not comply.

Example Enforcement Scenarios:

- Unpaid compensation: File the order with Small Claims Court to recover money
- Uncompleted repairs: Report the issue to the city's property standards or bylaw department
- Eviction orders: Enforced by the Sheriff's Office, not the landlord

Always request proof of enforcement or compliance. Keep copies of all follow-up communications and take additional steps if necessary.

14.6 Mediation and Alternative Dispute Resolution

The LTB offers free mediation services, available before or during a scheduled hearing. Mediation can be a helpful way to reach an agreement without a formal ruling.

Mediators:

- Are neutral professionals, not judges
- Help both parties understand each other's position
- Aim to resolve disputes through compromise
- Can help you avoid a public hearing or future tension

If you reach an agreement in mediation, it is signed and recorded as a binding order by the LTB.

Mediation is optional, and you do not lose your rights by choosing to go straight to a hearing instead.

14.7 Legal Resources and Tenant Support

If you are unsure of how to proceed or need legal help, there are free or low-cost options available to tenants in Ontario.

Where to Get Help:

- Community Legal Clinics: Free legal services for eligible low-income tenants. Find your local clinic at legalaid.on.ca.
- ACTO (Advocacy Centre for Tenants Ontario): Offers legal education and support.
- Tenant Duty Counsel: Available at many LTB hearing locations to provide last-minute legal guidance.
- Ontario Legal Aid: May assist in serious eviction or harassment cases.

Tip: Always seek guidance before filing an application if your situation is complex or emotionally distressing.

14.8 Final Thoughts on Tenant Disputes

Conflict with your landlord can feel personal, overwhelming, or even intimidating. But you are not alone, and you are not powerless. The Residential Tenancies Act gives Ontario tenants legal protection, and the Landlord and Tenant Board provides a structured, enforceable way to resolve disputes.

Key steps to remember:

- Try informal solutions first, but do not wait too long to act.
- Keep clear, dated, and respectful communication records.
- Use the correct form and follow LTB instructions carefully.
- Bring strong evidence and stay focused on the facts.
- Know that support is available from legal clinics, tenant groups, and provincial services.

Whether your concern is repair delays, rent overcharges, or unlawful entry, the key is to act early, stay organized, and advocate respectfully for your rights as a tenant.

Case Examples: Navigating the Landlord and Tenant Board

Case 1: Illegal Entry Without Notice

Location: Ajax

Tenant: Erin, schoolteacher

Erin's landlord began showing the unit to prospective buyers and would enter the apartment unannounced, often during her work hours. Despite multiple requests for proper notice, the landlord insisted that it was his property and he could enter as needed.

Erin filed a T2 application with the Landlord and Tenant Board for violation of her right to privacy. She submitted emails, a video recording from a camera, and screenshots of text conversations.

Outcome: The Board ruled in Erin's favour. She was awarded \$1,200 in compensation, and the landlord was formally ordered to stop entering without proper notice.

Lesson: Landlords must provide 24 hours' written notice to enter your home. Repeated violations can result in compensation.

Case 2: Rent Raised Illegally

Location: Toronto

Tenant: Amrit, small business owner

Amrit's landlord notified her of a 10% rent increase with only 30 days' notice. When Amrit asked for justification, the landlord told her that "market rates are higher now." The unit was subject to rent control, and Amrit had lived there for four years.

She filed a T1 application for an illegal rent increase. She submitted her original lease, the new rent demand letter, and screenshots of previous payments.

Outcome: The LTB determined that the increase violated the Residential Tenancies Act. The landlord was ordered to refund the overpayment and roll back the rent to the legal limit.

Lesson: Rent-controlled units have strict rules. Know the annual guideline and verify that any increase follows proper procedure and notice periods.

Case 3: Maintenance Neglect and Mold

Location: London

Tenant: Jaden, university student

Jaden had reported a mold problem in his bathroom that was growing worse over several months. The landlord responded that “it’s just surface mold” and told him to spray it with vinegar. Eventually, Jaden developed respiratory symptoms and reached out to a local legal clinic.

He filed a T6 application with photos, doctor’s notes, and copies of his written requests.

Outcome: The LTB found that the landlord failed to maintain the unit. Jaden received a 30% rent abatement for three months, and the landlord was ordered to complete repairs within 14 days.

Lesson: Tenants have the right to a safe, healthy living environment. If landlords neglect repairs, compensation or rent reductions may apply.

Case 4: Harassment and Verbal Abuse

Location: Scarborough

Tenant: Lydia, single mother

After Lydia asked for a working stove, her landlord became hostile—calling her multiple times a day, yelling during visits, and threatening eviction. Lydia began recording phone calls and saved every text.

She filed a T2 application and brought her evidence to the hearing. With support from a legal aid worker, she outlined a pattern of intimidation.

Outcome: The LTB ruled that Lydia had experienced harassment and interference with reasonable enjoyment. She was awarded \$2,000 in damages and given the option to end her lease early without penalty.

Lesson: Harassment is a serious violation. Tenants are entitled to respectful treatment, and persistent intimidation can result in financial penalties and tenant relief.

Case 5: Eviction in Bad Faith

Location: Ottawa

Tenant: Jorge, graduate student

Jorge received an N12 notice stating the landlord needed the unit for a family member. He moved out and later learned the unit was re-rented at a higher rate just weeks later. He filed a T5 application for bad faith eviction.

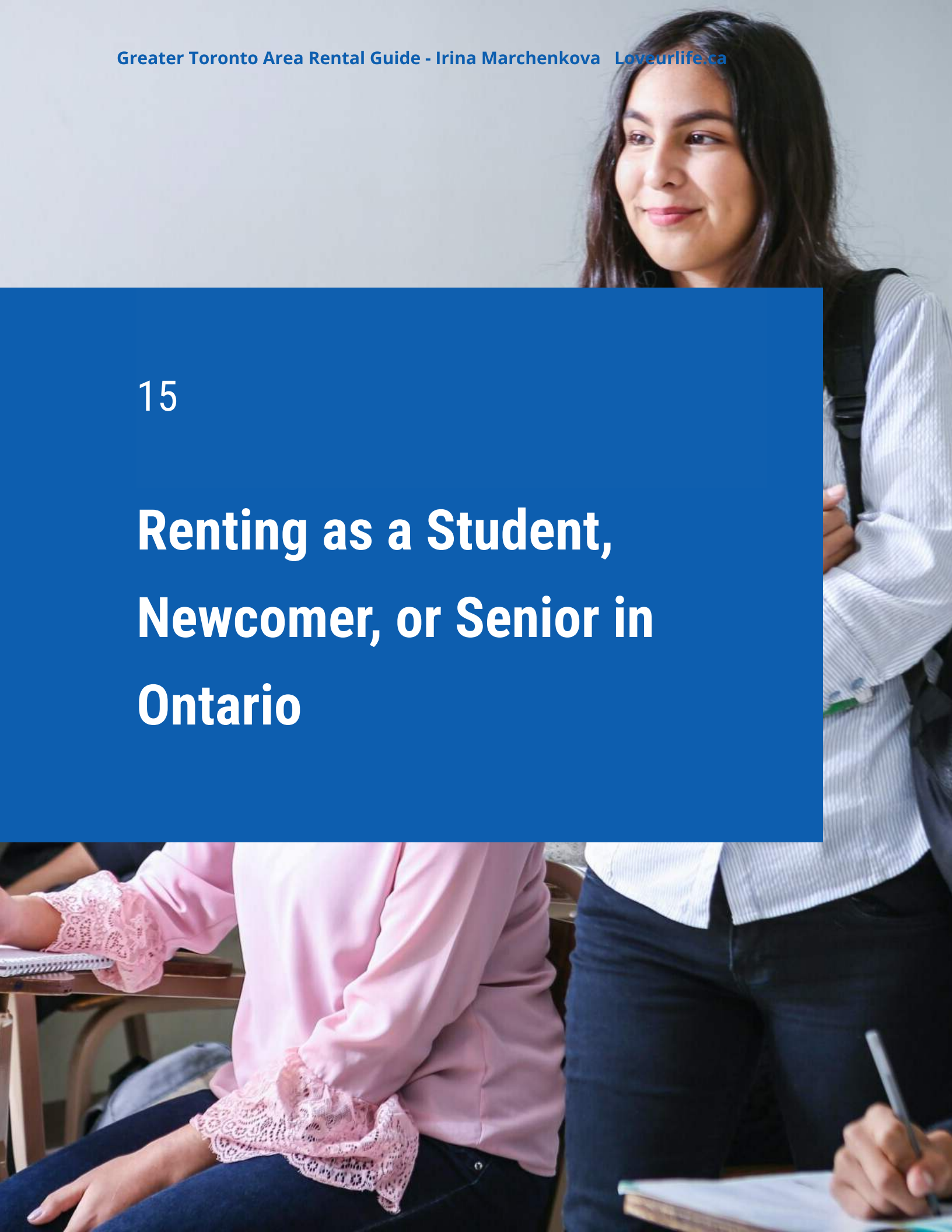
Using screenshots from the new rental listing and a statement from a neighbour, Jorge built a strong case.

Outcome: The LTB found the landlord acted in bad faith. Jorge was awarded four months' rent in compensation, plus moving expenses.

Lesson: If a landlord evicts you under false pretenses, you may be entitled to substantial compensation. Bad faith evictions are taken seriously by the Board.

15

Renting as a Student, Newcomer, or Senior in Ontario



Chapter 15: Renting as a Student, Newcomer, or Senior in Ontario

For many renters in Ontario, navigating the housing market can be especially complex when you are just starting out—or starting over. Whether you are a student away from home, a newcomer to Canada building your life, or a senior downsizing for the next chapter, the rental experience brings unique challenges. You may face limited income, no rental history, accessibility needs, or legal misunderstandings. But you also have strong rights under Ontario law, and there are strategies and supports in place to help you succeed.

This chapter offers practical, legal, and emotional guidance for students, newcomers, and older adults looking to rent a home in Ontario.

15.1 Understanding Your Legal Rights

Under the Residential Tenancies Act (RTA), all renters in Ontario—regardless of age, immigration status, or financial situation—are protected by the same laws. Your landlord must treat you fairly and cannot discriminate against you because of your age, family status, cultural background, or financial source.

You have the right to:

- A written lease that outlines rent and responsibilities
- Quiet enjoyment of your home, free from harassment
- Proper 24 hours' written notice for entry
- Access to necessary repairs and maintenance
- Protection from illegal rent increases or evictions
- Equal treatment under the Ontario Human Rights Code

Important: Landlords may not refuse to rent to you based on:

- Your age or retirement status
- Your student status or lack of Canadian rental history
- Your source of income (e.g., pensions, scholarships, social assistance)

15.2 Renting as a Student: Challenges and Strategies

As a student, you may be renting for the first time, possibly far from family or with limited resources. Many landlords are cautious about student tenants, but this does not mean you cannot secure a great place.

Common Challenges:

- No credit history
- Limited income
- Short lease periods or frequent moves
- Risk of rental scams

How to Strengthen Your Application:

- Provide proof of enrollment and financial support (scholarships, RESP, family backing)
- Ask a parent or guardian to act as a guarantor or co-signer
- Offer several months of rent upfront (only if you choose to)
- Write a short rental introduction letter explaining your plans and commitment to being a respectful tenant

Student Housing Options:

- On-campus dormitories (great for first-year students)
- Off-campus apartments or shared housing
- Homestay programs with local families

Tip: Always ask for a written lease and know who the legal landlord is. In shared housing, confirm who is on the lease and what your responsibilities are.

Student Rental Resume

What to Include

When applying for a rental as a student, your goal is to present yourself as a reliable and responsible tenant, even if you lack rental or credit history. Include the following in your application package:



Full Name and Contact Information

Phone number, email, and current address.



School Information

- Name of your college or university
- Program of study and year (e.g., 2nd year Nursing, University of Toronto)



Proof of Enrollment

A student ID, acceptance letter, or enrollment confirmation.



Letter of Financial Support or Scholarship Info

(if applicable) Letter from a parent, sponsor, or details of a scholarship or RESP account.



Personal Introduction Letter

One short paragraph introducing yourself and explaining why you're looking to rent. Include a few sentences about your academic goals, quiet habits, and rental readiness.



Bank Statement or Proof of Prepaid Rent

(optional) This shows financial preparedness, especially if you have no income.



Guarantor or Co-signer Information

(optional but recommended) A parent or Canadian resident who can guarantee rent payment if needed.



References

Academic (e.g., a professor or advisor), employment (e.g., part-time job), or homestay host references.

15.3 Renting as a Newcomer: Building Your Foundation

Newcomers to Canada often face difficulty accessing rental housing, especially in competitive markets like Toronto or Ottawa. Without Canadian credit or employment history, many are unfairly rejected or targeted by scams.

Common Barriers:

- No Canadian rental history or job reference
- Unfamiliarity with Canadian rental laws
- Language barriers
- Discrimination or stereotyping

How to Build a Strong Application:

- Provide bank statements, employment contracts, or immigration documents
- Use a settlement worker or community agency to act as a reference
- Offer a larger rent deposit voluntarily (never required by law)
- Use a co-signer or guarantor if available
- Include letters of support from Canadian employers, professors, or sponsors



Newcomer Anti-Scam Guide

Newcomers to Canada are frequently targeted by fake landlords and rental scams. Protect yourself with this checklist:

1. Never Send Money Before Seeing the Unit

Visit the property in person or through a verified video tour first.

2. Always Ask for a Written Lease

It should include rent amount, landlord's name, and lease term.

3. Search the Address Online

Check to see if the unit is listed elsewhere or has warnings attached.

4. Meet the Landlord or Agent In Person or Over Video

Ask to see ID and confirm their role. Be cautious of long delays or excuses.

5. Use Only Secure Payment Methods

Avoid sending money via cryptocurrency, Western Union, or e-transfer to a stranger.

6. Be Wary of Listings With Extremely Low Rent

If it looks too good to be true, it probably is.

7. Ask for Proof of Ownership or Permission to Rent

Especially in private rentals or if dealing with a roommate or third-party.

8. Use Trusted Platforms

Realtor.ca, ViewIt, PadMapper, and university housing boards are safer than random online ads.

Tip: Your immigration status does not affect your legal right to rent a home in Ontario.

15.4 Renting as a Senior: Rights, Accessibility, and Stability

As a senior tenant, you may be downsizing, transitioning from home ownership, or seeking a low-maintenance lifestyle. While Ontario law protects seniors, age-based discrimination still occurs. Many older renters are unaware of their rights or feel intimidated navigating a fast-paced rental market.

Unique Needs and Concerns:

- Fixed income (pensions, OAS, CPP)
- Accessibility needs (elevators, grab bars, step-free access)
- Stability and long-term affordability
- Risks of isolation or abuse

What Seniors Should Know:

- You cannot be denied housing because of your age or income source
- Landlords must accommodate accessibility needs, unless it creates undue hardship
- You can ask to install safety features (e.g., grab bars) with landlord consent
- You are protected from eviction unless it is legally filed and proven through the Landlord and Tenant Board

Housing Options for Seniors:

- Independent living units (apartment buildings or seniors-only residences)
- Co-op housing or non-profit housing with subsidies
- Secondary suites (e.g., in-law or basement apartments)
- Rent-geared-to-income programs (apply through your municipality)

Tip: Connect with a Senior Real Estate Specialist (SRES) or local housing services for guidance on senior-friendly rentals in your area.

15.5 Shared Rights, Shared Protections

Whether you are a student, newcomer, or senior, you share many of the same rights under Ontario housing law.

All tenants are entitled to:

- Proper 60-day written notice for lease termination
- Fair rent practices (rent control, limits on deposits)
- Safe, clean, and well-maintained units
- Landlord access only with notice
- Access to the Landlord and Tenant Board for disputes

Key Reminders:

- Use Form N9 to give notice if you plan to move
- Landlords can only request one month's rent as a deposit
- Always get agreements in writing
- Report serious concerns (e.g., neglect, harassment) to bylaw officers or legal clinics

15.6 Legal Support and Housing Help

There are many free or low-cost services across Ontario that support renters from all walks of life.

Where to Get Help:

- Community Legal Clinics: Free advice and representation for eligible tenants
- Settlement Agencies: Assist newcomers with housing, employment, and education
- Campus Housing Offices: Support for students on and off campus
- Senior Advocacy Centres: Help with housing, safety, and rights
- Landlord and Tenant Board (LTB): Tribunal to resolve disputes legally

Important Contact Points:

- Ontario 211 (free helpline to connect to local services)
- Advocacy Centre for Tenants Ontario (ACTO)
- Legal Aid Ontario
- Your local municipal housing or social services department

15.7 Final Thoughts: Renting With Confidence

Renting can be overwhelming, especially if you are entering the market with added challenges. But you are not alone. Ontario law protects tenants of all ages, backgrounds, and income levels, and with preparation, documentation, and support, you can secure a safe, fair, and welcoming home.

For Students:

- Plan early and verify listings
- Clarify roommate responsibilities
- Keep everything in writing

For Newcomers:

- Learn your rights
- Build a paper trail of support
- Ask for help when unsure

For Seniors:

- Choose accessibility and stability
- Protect yourself from scams or pressure
- Ask for modifications to stay safe

Every renter deserves dignity, respect, and a home they can feel safe in. No matter your background, renting in Ontario can be a powerful and empowering new beginning.

Case 1: Student Rejected Due to Lack of Credit History

Location: Hamilton

Tenant: Maya, first-year nursing student

Maya applied to rent a basement apartment near her university. When she met the landlord, he asked for a credit report. Maya explained that she didn't have one yet, as she had just turned 18 and had no credit card. The landlord immediately declined her application.

Fortunately, Maya's university housing office helped her prepare a stronger second application. She included:

- A letter of enrollment from her school
- A financial support letter from her parents
- Her part-time job offer letter
- A personal reference from her high school principal

The second landlord was more receptive and agreed to a six-month lease with a parent co-signer.

Lesson: Students without a credit history can still succeed by building a well-rounded application with alternative documents and references.

Case 2: Newcomer Targeted by a Rental Scam

Location: Mississauga

Tenant: Adeel, international student from Pakistan

Adeel found a listing for a one-bedroom unit close to campus. The rent was \$950 per month—much lower than others in the area. The “landlord” asked him to send two months' rent and promised to mail the keys. Adeel felt pressured and sent an e-transfer.

When move-in day came, the landlord stopped responding. Adeel later discovered the listing had been stolen from another website. He reported the scam but could not recover his money.

Adeel's settlement worker helped him contact a local legal clinic, which guided him to report the fraud and connected him to trusted housing options. His next rental was arranged through a verified student housing portal.

Lesson: Never send money before seeing a rental unit or signing a legal lease. Always verify listings and use reputable sources.

Case 3: Senior Denied Based on Income Source

Location: London

Tenant: Jeanette, retired school librarian

Jeanette sold her home and began searching for a smaller apartment. She applied to a well-maintained building downtown. The landlord asked about her income and she explained she received CPP and OAS, along with a modest pension.

The landlord replied that he "preferred tenants with full-time jobs" and denied her application. Jeanette contacted a local senior housing advocacy group, which reminded the landlord that rejecting tenants based on income source violates the Ontario Human Rights Code.

She submitted a complaint to the Ontario Human Rights Commission, and the landlord agreed to settle privately. Jeanette secured housing in a nearby building that accepted her pension documentation.

Lesson: Landlords cannot discriminate based on income type. Pensions, disability benefits, and social assistance are valid sources of income in Ontario.

Case 4: Shared Lease Confusion Among Student Roommates

Location: Waterloo

Tenants: Jordan, Emily, and Sami, undergraduate students

The three students signed a one-year lease together. Two months in, Sami moved out unexpectedly without notifying the landlord. The remaining roommates were unaware they were all jointly liable for the full rent.

The landlord demanded full rent from Jordan and Emily, who had to cover the missing portion. They later spoke to the university legal aid clinic, which explained their rights and helped them formalize a sublease agreement for Sami's replacement.

Lesson: In shared leases, all tenants may be legally responsible for rent. Always confirm lease terms, and create a roommate agreement to handle changes or conflicts.

Case 5: Senior Tenant with Accessibility Needs Faces Resistance

Location: Toronto

Tenant: Arnold, 72-year-old retired transit worker

Arnold moved into a ground-floor unit in a small apartment building. He later developed mobility issues and asked his landlord for permission to install grab bars in the bathroom and a handrail near the entrance.

The landlord initially refused, saying it would "ruin the walls." Arnold contacted a community legal clinic, which helped him request the modification under the duty to accommodate provisions of the Human Rights Code.

The landlord was advised that the request was reasonable and did not pose undue hardship. He eventually approved the installation, which Arnold paid for himself.

Lesson: Seniors have the right to request reasonable accessibility modifications. Landlords cannot refuse without valid legal reasons.

Case 6: Newcomer Misled Into Paying Multiple Deposits

Location: Ottawa

Tenant: Chiamaka, newcomer from Nigeria

Chiamaka found a unit listed by a private landlord who asked for:

- First and last month's rent
- A \$500 "cleaning deposit"
- A \$200 "security deposit"
- A \$75 key deposit (non-refundable)

She paid all the fees, not realizing many were illegal under Ontario law. A neighbour told her about a local housing help centre, which explained that only the last month's rent deposit is legal, and any key deposit must be refundable.

The centre helped her draft a letter demanding a refund. When the landlord refused, she filed a T1 application with the Landlord and Tenant Board. The Board ruled that the fees were improper and ordered the landlord to return the money.

Lesson: Know your rights—many deposits are not allowed. Always question extra fees and get receipts for all payments.

16

Frequently Asked Questions



Chapter 16: Frequently Asked Questions

Whether you are a first-time renter, a long-time tenant, a newcomer to Canada, or a senior downsizing for comfort, renting in Ontario comes with plenty of questions. Laws change, circumstances vary, and misunderstandings are common.

This chapter answers the most frequently asked questions about rental laws, tenant rights, lease obligations, eviction procedures, repairs, and discrimination. These responses are based on Ontario's Residential Tenancies Act (RTA), decisions from the Landlord and Tenant Board (LTB), and best practices for renters in the Greater Toronto Area and beyond.

1. Can my landlord increase my rent whenever they want?

No. Your landlord must wait 12 months between increases and must give 90 days' written notice. Most units are subject to annual rent control, with increases capped by the province (e.g., 2.5% in 2023 and 2024).

Units first occupied after November 15, 2018, may be exempt from rent control, but proper notice is still required.

2. What is considered legal notice for a landlord to enter my unit?

Your landlord must provide at least 24 hours' written notice, stating:

- The reason for entry
- The date and time (between 8:00 a.m. and 8:00 p.m.)

No notice is required in emergencies (e.g., fire, flood, gas leak), or if you've agreed to a repair or showing at a specific time.

3. Can my landlord ask for a damage deposit or key deposit?

Your landlord cannot ask for a damage deposit. The only legal deposit is:

Last month's rent, which is applied to your final rent payment

A key deposit is allowed, but it must be reasonable, refundable, and for actual replacement costs.

4. What if I need to move out before my lease ends?

You can:

- Assign your lease to someone else (permanent transfer)
- Sublet (temporary transfer with your return expected)
- Negotiate an early termination agreement

If your landlord refuses to allow an assignment, you may give 30 days' notice to end the lease. Get all agreements in writing.

To sublet or assign the unit, you need your landlord's written consent.

5. Am I allowed to have guests or roommates?

Yes. You can have guests or roommates, and your landlord cannot charge extra rent or prevent this unless your lease says otherwise. You are responsible for your guests' behaviour and any damages they cause.

6. What should I do if my landlord refuses to fix something important, like heating or plumbing?

Start with:

- A written request (email or letter), including a description and timeline
- Photos or documentation if possible

If the issue is not addressed within a reasonable time:

- Call your city's bylaw department
- File a T6 application with the LTB

You may be eligible for a rent reduction, compensation, or an order requiring repairs.

7. Can my landlord evict me so they or their family can move in?

Yes, but only under strict rules. They must:

- Serve Form N12
- Provide 60 days' written notice
- Intend to live there for at least one year as a primary residence

If they re-rent the unit within a year, you can file a T5 application for bad faith eviction, which can lead to compensation (up to 12 months' rent).

8. What happens if I cannot pay my rent on time?

If you miss a payment, your landlord can serve Form N4, giving you 14 days to pay or move out.

If you pay in full within the time frame, the notice is void. If not, the landlord can apply to the LTB for an eviction. Communicate early and try to create a repayment plan.

9. Do I need tenant insurance?

It is not required by law, but most leases include it as a condition of tenancy. Tenant insurance covers:

- Damage to your belongings (fire, theft, flood)
- Liability if someone is injured in your unit

Basic coverage starts around \$15–\$30/month and is highly recommended.

10. Can I be denied housing because I am a student, newcomer, or on assistance?

No. It is illegal to deny housing based on:

- Age, gender, race, citizenship, family status, or source of income
- Being on ODSP, Ontario Works, or CPP

You can file a complaint with the Ontario Human Rights Commission or get help from a community legal clinic.

11. What happens to my last month's rent if I leave early?

If you break your lease without legal cause or agreement, your landlord can:

- Keep the last month's rent
- Seek compensation for unpaid rent or lost income

If you end your lease legally or by agreement, the deposit is applied to your final rent and no further rent is owed.

12. Can I be evicted in winter or during a crisis?

Yes, but all evictions must:

- Follow LTB procedures
- Be decided through a hearing and written order

There is no seasonal protection in Ontario. However, the Board may consider extenuating circumstances (health, financial hardship) during the hearing.

13. How long does it take to get a Landlord and Tenant Board hearing?

Timelines vary:

- Most non-urgent matters are scheduled within 1–3 months
- Urgent issues (e.g., illegal lockouts) are often fast-tracked
- Hearings may be in person, by video, or by phone

You'll receive a hearing notice, instructions, and a chance to submit documents in advance.

14. Can I paint or decorate my unit?

You may decorate non-permanently (e.g., curtains, wall art, removable wallpaper).

Permanent changes like painting, mounting TVs, or replacing fixtures require landlord approval. If unauthorized changes are made, you may be required to restore the unit or cover repair costs.

15. Can I be charged for normal wear and tear?

No. Landlords cannot deduct from your deposit or charge fees for:

Faded paint, minor scuff marks, or light carpet wear

They can seek payment for:

Broken windows, holes in the walls, major stains, or negligence

Always document the condition of the unit at move-in and move-out with photos.

16. Can my landlord ban pets?

Most leases include a “no pets” clause, but under Ontario law, such clauses are not enforceable unless:

- The animal causes damage or safety issues
- Pets are restricted by condo bylaws or local laws

You may not be evicted just for having a pet unless there is just cause.

17. What can I do if I suspect discrimination?

If you believe a landlord is treating you unfairly based on:

Your race, religion, age, disability, family status, or income

You can:

- Speak with a legal clinic
- File a complaint with the Human Rights Tribunal of Ontario
- Document all communications and request a written explanation for the rejection

18. What is the difference between a sublet and an assignment?

- Sublet: You temporarily rent the unit to someone else but remain legally responsible and plan to return.
- Assignment: You permanently transfer the lease to another tenant, and you are no longer responsible.

Both require landlord consent, but landlords cannot unreasonably refuse an assignment.

19. Can I record conversations with my landlord?

You may record if you are part of the conversation. However:

- You cannot record private conversations you are not part of
- Use recordings wisely—courts may accept them, but they can also escalate disputes

Always try to resolve issues professionally and document everything in writing.

20. Where can I go if I have more questions or need help?

There are many reliable supports for tenants in Ontario:

Legal and Housing Assistance:

- Landlord and Tenant Board – sjto.ca/lrb
- Community Legal Clinics – legalaids.on.ca
- 211 Ontario – Housing help and referrals
- Advocacy Centre for Tenants Ontario (ACTO) – yourlegalrights.on.ca
- Municipal housing help centres
- Student housing offices or senior advocacy organizations

17

Glossary of Rental Terms

Chapter 17: Glossary of Rental Terms

Renting a home in Ontario comes with its own set of legal terms and industry-specific language. Whether you're reviewing a lease, speaking with a landlord, or filing an application with the Landlord and Tenant Board, it's essential to understand the vocabulary being used. This glossary provides plain-language definitions of the most commonly used terms in Ontario's rental system.

A

Accessibility Modifications

Changes made to a rental unit to improve access for tenants with disabilities or mobility challenges. Landlords are legally required to accommodate such requests unless it causes undue hardship.

Assignment

When a tenant transfers their lease to another person who then assumes full legal responsibility for the unit. Once approved by the landlord, the original tenant is no longer responsible.

C

Co-Signer

Someone who signs the lease along with the tenant and agrees to be legally responsible for rent payments if the tenant is unable to pay.

Common Areas

Shared spaces in rental buildings such as lobbies, hallways, stairwells, laundry rooms, and elevators. Landlords are responsible for maintaining these areas.

D

Deposit

In Ontario, the only legal deposit is the last month's rent, collected when signing the lease. Security or damage deposits are not permitted. Key deposits are allowed only if refundable.

Dispute Resolution

A formal process to resolve disagreements between landlords and tenants, typically handled by the Landlord and Tenant Board.

E

Eviction

The legal process of ending a tenancy and removing a tenant from a rental unit. Evictions must be approved by the Landlord and Tenant Board and cannot occur without due process.

Essential Services

Basic utilities such as heat, electricity, hot water, and water. Landlords are required by law to provide these services consistently.

F

Fixed-Term Lease

A lease for a specific duration (usually 12 months). After the term ends, the lease usually converts to a month-to-month arrangement unless a new agreement is signed.

G

Guarantor

Similar to a co-signer, a guarantor agrees to pay rent or cover damages if the tenant fails to do so. Often used when a tenant lacks credit or income history.

H

Human Rights Code (Ontario)

Provincial legislation that protects tenants from discrimination based on age, race, family status, disability, income source, and other grounds.

I

Illegal Unit

A rental unit that does not meet legal requirements, such as fire safety codes or zoning bylaws. Tenants in illegal units still have legal rights and protections.

Inspection (Move-In/Move-Out)

A documented walkthrough of the unit to assess condition at the beginning and end of a tenancy. Used to determine any damage beyond normal wear and tear.

L

Landlord

The person or entity that owns and rents out the property. Responsible for repairs, legal compliance, and respecting tenant rights.

Landlord and Tenant Board (LTB)

A provincial tribunal that resolves rental disputes, including evictions, rent claims, maintenance issues, and illegal rent increases.

Last Month's Rent

A deposit collected at the start of a lease and applied to the final month of tenancy. It cannot be used for repairs or other charges.

Lease

A legal agreement between a landlord and a tenant outlining the terms of the rental. In Ontario, most leases must use the Standard Lease Form.

M

Maintenance

Landlord's responsibility to keep the unit and common areas in good repair. Tenants are responsible for cleanliness and reporting problems promptly.

Mediation

A voluntary process offered by the LTB to help landlords and tenants resolve disputes outside of a formal hearing.

Month-to-Month Tenancy

A rental arrangement that continues without a fixed end date after a fixed-term lease ends or if no fixed term is agreed upon. Requires 60 days' written notice to end.

N

Notice to End Tenancy (Form N9, N12, N4, etc.)

Legal forms used by tenants or landlords to initiate the end of a rental agreement. Each form has specific requirements and timelines.

O

Occupancy Date

The date the tenant is allowed to take possession of the unit. This is often the same as the lease start date.

Q

Quiet Enjoyment

A tenant's right to live peacefully in their home without interference, harassment, or excessive noise. Landlords must respect this right.

R

Rent Control

Laws that limit how much landlords can increase rent each year. Most Ontario units built before November 15, 2018, are subject to rent control. The government sets an annual guideline.

Rent Receipt

A written or digital acknowledgment of rent payment. Landlords are required to provide a receipt if requested by the tenant.

Repairs

Work required to restore a unit to proper condition. Landlords are responsible for structural, electrical, plumbing, and appliance repairs if those appliances were included in the lease.

S

Security of Tenure

A tenant's right to remain in the unit unless a legal eviction is approved through the LTB.

Standard Lease

A province-mandated lease form that outlines tenant and landlord rights and obligations. Required for most residential tenancies in Ontario.

Sublet

A temporary rental arrangement where the tenant allows another person to live in the unit for a time while the tenant retains legal responsibility and intends to return.

T

Tenancy Agreement

Another term for a lease. It formalizes the rental relationship and includes all terms, conditions, and obligations.

Tenant Insurance

Optional insurance that protects the tenant's belongings and provides liability coverage. Many landlords require it.

Termination Clause

A clause in the lease that outlines the procedure for ending the agreement early. These must comply with the RTA.

Transfer of Tenancy

See: Assignment

U

Utilities

Services such as water, hydro, gas, and internet. The lease must state which utilities are included in the rent and which are paid separately by the tenant.

V

Voluntary Agreement to Terminate Tenancy

A written agreement between the landlord and tenant to end a lease early. It should include the move-out date and confirm that both parties agree.

18

Resources and Contacts



Chapter 17: Resources and Contacts

Navigating the rental process is much easier when you know where to turn for help. Whether you need legal advice, financial assistance, or support in finding housing, there are many organizations and government offices in Ontario that provide services to renters. This chapter offers a curated list of useful contacts and online resources for tenants across the Greater Toronto Area.

Legal Support and Advocacy

Landlord and Tenant Board (LTB)

The LTB is the official tribunal that handles rental disputes in Ontario. You can file applications, attend hearings, and access forms through their website. They also provide guides in multiple languages to help tenants understand their rights and obligations.

Website: tribunalsontario.ca/ltb

Phone: 1-888-332-3234

Ontario Legal Clinics

Community legal clinics offer free legal advice to low-income individuals. Many clinics specialize in housing law and can help you with evictions, repair requests, or LTB hearings.

Find your local clinic: legalaid.on.ca/legal-clinics

Steps to Justice – Housing Law

Developed by Community Legal Education Ontario, this site provides accurate, up-to-date legal information in plain language. It includes step-by-step guides and resources specific to renting and tenant issues.

Website: stepstojustice.ca

Federation of Metro Tenants' Associations (FMTA)

The FMTA supports renters across Toronto by offering tenant education, phone support, and outreach. They also operate a Tenant Hotline for urgent questions.

Website: torontotenants.org

Tenant Hotline: 416-921-9494

ACORN Canada – Tenants Union

ACORN is a community organization that advocates for fair housing, affordable rent, and tenants' rights. They run campaigns, help tenants organize, and support legal reform.

Website: acorncanada.org

Centre for Equality Rights in Accommodation (CERA)

CERA works to prevent discrimination in housing and supports individuals who have faced unfair treatment. They offer free legal services, education, and tenant outreach.

Website: equalityrights.org

Newcomer and Settlement Services

COSTI Immigrant Services

COSTI offers housing support, settlement assistance, and employment services for newcomers to Canada. They operate several offices in the GTA and provide services in multiple languages.

Website: costi.org

Access Alliance

This organization supports immigrants and refugees through health, housing, and legal services. They also provide workshops on tenant rights and navigating the rental market.

Website: accessalliance.ca

Toronto RentSafeTO Program

RentSafeTO is a city program that monitors the condition of apartment buildings with three or more storeys and ten or more units. Tenants can report repair issues or bylaw violations.

Website: toronto.ca/rentsafeTO

Phone: 311 (within Toronto)

City of Toronto Housing Stabilization Fund

This emergency financial assistance program helps eligible residents pay for last month's rent, moving costs, or utility deposits. It is available to people receiving Ontario Works or ODSP.

Website: toronto.ca – search “Housing Stabilization Fund”

Peel Region Housing Services

For tenants living in Mississauga, Brampton, or Caledon, Peel Housing Services offers rental listings, subsidy programs, and tenant support.

Website: peelregion.ca/housing

York Region Housing Help

York Region provides access to rent-geared-to-income housing, emergency shelters, and supportive housing services.

Website: york.ca/housing

Durham Access to Social Housing (DASH)

DASH is Durham Region's system for applying to affordable housing and accessing housing-related supports.

Website: durham.ca – search “DASH”

Halton Housing Help

Halton Region offers assistance with housing searches, landlord mediation, and subsidy programs for low-income residents.

Website: halton.ca

Additional Support

211 Ontario

211 is a free helpline that connects people to community, health, and social services across Ontario. Operators are available 24 hours a day and provide help in multiple languages.

Website: 211ontario.ca

Phone: 2-1-1

Ontario Human Rights Commission

If you believe you have experienced discrimination while trying to rent or while living in a rental unit, you may contact the Commission to file a human rights complaint.

Website: ohrc.on.ca

Final Note

Being a tenant in the Greater Toronto Area means you have rights, responsibilities, and the ability to access support when you need it. Whether you are facing a legal issue, looking for housing, or simply need someone to help you understand your lease, these resources are here to guide you.

Greater Toronto Area Rental Guide

Your Essential Guide to Renting in the GTA

Renting in the Greater Toronto Area doesn't have to be overwhelming. Whether you're new to the city, relocating within the region, or navigating the rental market for the first time, this guide is your trusted companion for every step of the journey. Inside, you'll find practical advice on:

Choosing the right neighbourhood for your lifestyle

Understanding leases, deposits, and legal protections

What to do when repairs are ignored

Avoiding common rental scams and landlord abuses

Navigating your rights and responsibilities as a tenant

Insights for students, newcomers, seniors, and families



Written by local real estate professional, **Irina Marchenkova**, this easy-to-follow guide helps you rent with confidence, avoid costly mistakes, and find a place you can truly call home.

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Knowledge is power — and peace of mind.