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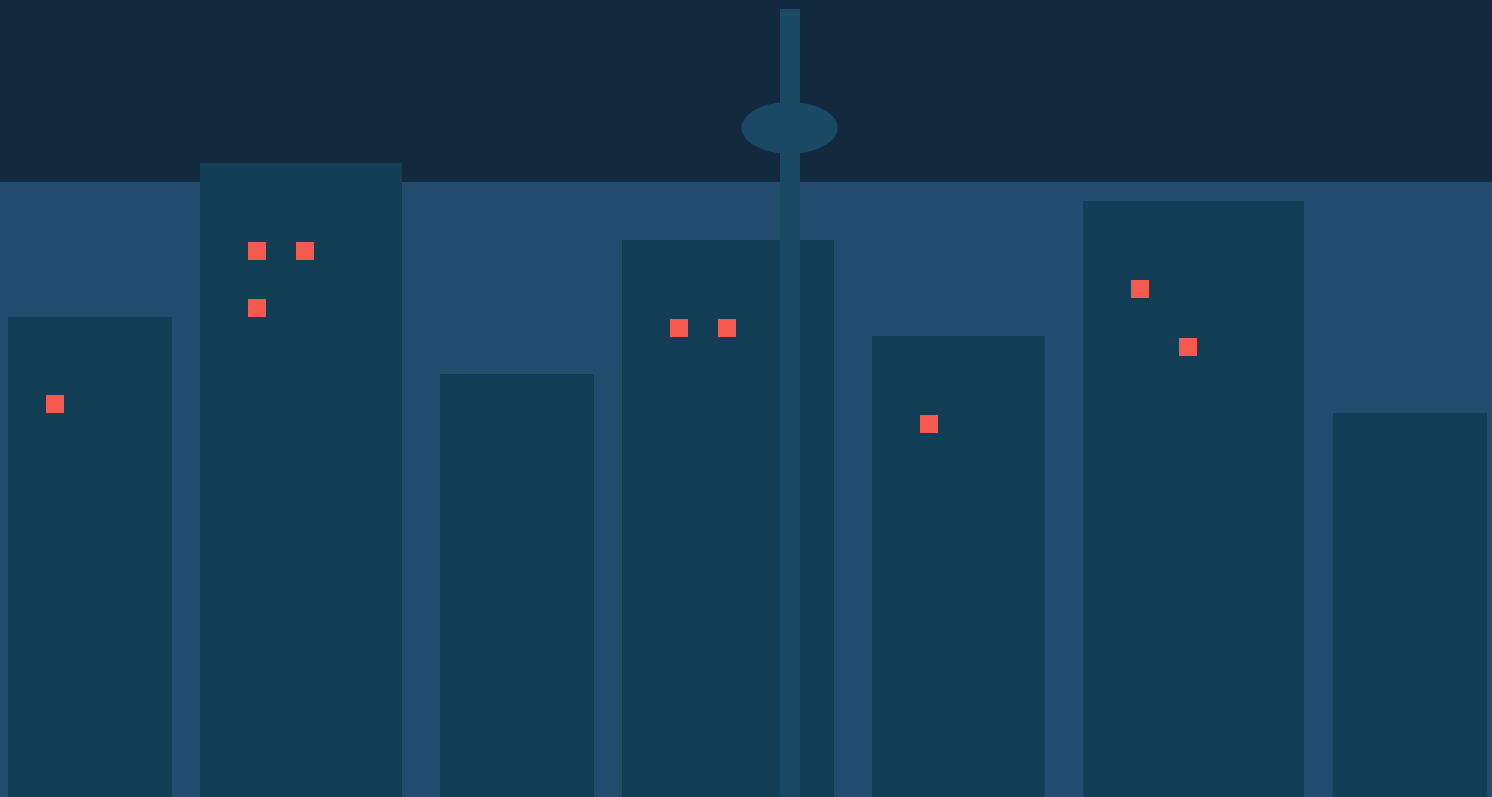
TORONTO'S RENTER ADVOCATES

THE FREE GUIDE EVERY TORONTO TENANT NEEDS

# The Toronto Tenant Protection Guide

How to find the right rental, win the application, and sign a lease that protects you  
— with your rights under Ontario law, verified and in plain English.

2026 Edition · by Michael Gauer, REALTOR® · 100% free for renters



## GET APPROVED

# 1. The application package that wins

Good Toronto rentals often receive multiple applications within days. The single biggest edge a renter can give themselves is a complete, professional package ready **before** the first showing. Here's exactly what landlords want to see:

- **Completed rental application** — in the GTA this is usually the OREA Form 410.
- **Employment letter** — on company letterhead: position, salary, length of employment.
- **Two recent pay stubs.**
- **Credit report with score** — Equifax or TransUnion. Pro move: run your own SingleKey Verified Tenant Profile (about \$25) and attach it — you look prepared, and there are no surprises.
- **References** — a previous landlord and/or your employer.
- **Government photo ID.**

**Know your rights:** A landlord can ask for your Social Insurance Number but cannot require it — a credit check runs fine with your name, address and date of birth. Blanket income cutoffs (like a "30% rent-to-income" rule) are not allowed under Ontario human rights guidance, and a lack of Canadian credit or rental history can't be held against newcomers.

*New to Canada, a student, or self-employed with thin credit? Don't self-reject. Stronger income documentation, bank statements, or a guarantor can carry the file — and we know which landlords are flexible. This is exactly what TenantCare does for you, free.*

## YOUR MONEY

## 2. Deposits: legal vs. illegal in Ontario

| Deposit type                     | Legal? | Details                                                                                                                  |
|----------------------------------|--------|--------------------------------------------------------------------------------------------------------------------------|
| Rent deposit (last month's rent) | YES    | Max one month's rent, applied to your final month — never to damages. The landlord owes you interest on it annually.     |
| Key deposit                      | YES    | Refundable, and only up to the actual replacement cost of keys/fobs.                                                     |
| Damage / security deposit        | NO     | Not permitted under the Residential Tenancies Act. A landlord demanding one is breaking the law.                         |
| Pet deposit                      | NO     | Not permitted. "No pets" lease clauses are also generally void in Ontario (condo corporation rules can be an exception). |

## THE PAPERWORK

## 3. The Ontario Standard Lease

Since April 30, 2018, most private residential tenancies in Ontario must use the government's **Standard Form of Lease** — plain language, covering rent, deposits, utilities and responsibilities. If your landlord won't provide it, demand it in writing; if it still doesn't arrive within **21 days**, the law lets you withhold up to one month's rent.

When TenantCare represents you, we prepare the Agreement to Lease and the Standard Lease, negotiate the terms, and strike out anything unenforceable — before you sign.

#### OFFER DAY

## 4. From "I love it" to keys: the timeline

Toronto rentals move on 24-hour clocks. Here's the typical rhythm once you find the one:

- **Hour 0 — you sign the offer.** The Agreement to Lease: your name, the rent, move-in date, and clauses that protect you. It goes to the landlord's representative with your full document package attached.
- **Within 24 hours — the landlord responds.** Accepted, countered, or declined. Counters get negotiated on your behalf.
- **Next 24 hours — deposit.** A certified cheque or bank draft for first + last month's rent locks it in. Many landlords ask for post-dated cheques — you can't legally be required to provide them, though offering can strengthen a file.
- **Before move-in.** Hydro transferred to your name, tenant insurance arranged, keys picked up from the landlord's representative, and the moving elevator booked with the concierge.

**Why documents come first:** units this good lease in days — renters who scramble for pay stubs after falling in love with a unit usually lose it. Your package is ready before the first showing, so your offer can go in the same day.

## AFTER YOU MOVE IN

## 5. Rent increases, entry and repairs

- **Rent increases:** only once every 12 months, with at least 90 days' written notice, normally capped by Ontario's annual guideline — **2.1% for 2026** (2.5% in 2025; 1.9% already announced for 2027). Key exception: most units first occupied after **November 15, 2018** are exempt from the cap.
- **Entry:** except in emergencies (or with your consent), your landlord must give 24 hours' written notice and may enter only between 8 a.m. and 8 p.m.
- **Repairs:** the landlord must keep the unit in a good state of repair — even if the lease says otherwise.

## YOUR BACKSTOP

## 6. The Landlord and Tenant Board (LTB)

The LTB — part of Tribunals Ontario — resolves tenant/landlord disputes: maintenance, illegal charges, bad-faith evictions and more. Tenants can file their own applications ("T-forms") for just **\$53 on paper or \$48 online**, with fee waivers for low income.

If you ever receive an N-form from your landlord (N4 non-payment, N12 landlord's own use, etc.): **a notice is not an eviction**. Only the LTB can end a tenancy, and many notices are voidable — an N4, for example, is cancelled if you pay within 14 days.

Official sources: [tribunalsontario.ca/ltb](https://tribunalsontario.ca/ltb) · [ontario.ca/page/renting-ontario-your-rights](https://ontario.ca/page/renting-ontario-your-rights)

## STAY SAFE

## 7. Rental scams & red flags

- Rent dramatically below market — the #1 scam signal.
- A "landlord" who can't show the unit in person, or pressures you to send money before a viewing.
- E-transfer deposits requested to "hold" a unit you haven't seen.
- Photos stolen from old sale listings (reverse-image-search them).
- Any demand for a damage deposit, or for more than first + last month's rent.

**Research your landlord first:** OpenRoom ([openroom.ca](https://openroom.ca)) is a free, searchable public database of Landlord and Tenant Board orders — registered with the Ontario government as a consumer reporting agency. Search a prospective landlord's name before signing: past orders for illegal charges or bad-faith evictions are the strongest red flag there is. We run this check for every client.

**The simplest protection:** work with a licensed professional. We verify every listing against the MLS®, confirm ownership, and handle funds through brokerage trust processes. It costs you nothing.

## MOVING DAY

## 8. Move-in checklist

- Photograph/video every room, wall, floor and appliance — timestamped, before boxes come in.
- Test smoke and CO alarms, locks, taps, toilets, stove and heat.
- Collect all keys/fobs; note the key deposit amount in writing.
- Set up hydro/gas/internet and record meter readings.
- Get your landlord's legal name, address for notices, and emergency contact — you're entitled to them.
- Arrange tenant insurance — inexpensive, and many leases require it.

**Don't rent alone. Get a pro in your corner — free.**

Live MLS® search · verified listings · winning applications · lease review & negotiation.  
The landlord's side pays our fee. You pay nothing — in writing.

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