GET APPLICATION-READY

Renting in Ontario: Newcomer Checklist

What to gather, and what to do if you have no Canadian credit · August 2026

MO REALTY TEAM
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> Landlords in Ontario mostly decide on paperwork, not on you. Newcomers get turned down not because they would be bad tenants, but because they cannot produce the documents a Canadian landlord expects. Gather these before you start viewing and you will be ahead of most applicants.

Identity

- ☐ Photo ID: passport, or Ontario driver's licence or photo card
- ☐ Your immigration document, if you have one (PR card, work permit, study permit)

A landlord may ask you to confirm you can legally live here. They may **not** refuse you because of your citizenship or where you are from — those are protected grounds under the Ontario Human Rights Code. You never need to give anyone your SIN to rent.

Proof you can pay the rent

- ☐ Employment letter: your role, salary, start date, on company letterhead
- ☐ Two or three recent pay stubs
- ☐ Job offer letter, if you have not started yet
- ☐ Recent bank statements showing savings
- ☐ If self-employed: an accountant's letter, or invoices and bank deposits
- ☐ If studying: proof of funding, scholarship or family support

Rental history

- ☐ Reference letter from a previous landlord, even one from your home country
- ☐ Contact details for that landlord, with permission to call them
- ☐ Proof of past rent payments: bank transfers or receipts

No rental history in Canada is normal and not disqualifying. A letter from overseas still counts for something, and it shows you came prepared.

Credit

- ☐ Canadian credit report from Equifax or TransUnion, if you have one
- ☐ If you have no Canadian credit file, print the page confirming that
- ☐ A credit report from your home country, if you can get one

You can request your own report free. Note that a landlord asking to run a credit check needs your consent.

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If you have no Canadian credit history

This is the single most common obstacle, and there are legitimate ways around it. Everything below is lawful in Ontario. Be careful with anything that is not on this list.

Bring a co-signer or guarantor.

This is the strongest option by a wide margin. A co-signer is someone already established in Canada with good income and good credit who signs the lease alongside you and is legally responsible if you do not pay. A landlord who is nervous about a thin file is usually satisfied by a solid guarantor. Ask them early, and make sure they understand it is a real financial commitment.

Offer to prepay rent — but only if you offer it yourself.

This one matters and it is widely misunderstood. A landlord **cannot demand** more than a last month's rent deposit; requiring several months upfront is illegal under sections 105 and 106. But a tenant who **voluntarily** offers to prepay may do so, and the courts have treated a genuine voluntary prepayment as a credit against future rent. So this can strengthen a weak file. Protect yourself: the offer must come from you, never pay before the lease is signed, and get it written into the agreement as *prepaid rent* — not as a deposit.

Show savings instead of credit.

A bank statement showing several months of rent sitting in an account answers the same question a credit score answers: can this person pay. Bring it.

Get a letter from your employer.

A signed letter confirming your position, salary and that your employment is ongoing does a lot of work, especially with a landlord who is uncertain about newcomer applications.

Apply in person and be organised.

A complete, tidy package handed over at the viewing beats a better-qualified applicant who is slow and disorganised. Landlords are choosing a person to deal with for a year.

Know what a landlord may not do

Renting here comes with real protections, and knowing them prevents most disputes. A landlord **cannot** charge a damage deposit, a security deposit or a pet deposit — only a last month's rent deposit capped at one month. A **“no pets” clause is void** under section 14 of the Act. Rent can rise only once every 12 months with 90 days' written notice. And a landlord cannot refuse you because of your citizenship, your place of origin, your family status, or because you receive public assistance.

> **Most landlord and tenant problems start with something not written down.** Get every promise into the lease, keep your requests in email rather than text or phone, and photograph the whole unit on the day you move in. Ten minutes of care at the start prevents almost every argument at the end.

Ready to put this together? Fill in the Rental Profile at morealtyteam.com/newcomers and you will get a formatted profile you can attach to any application. Questions about renting in Toronto, Peel or Durham? Mo Realty Team · 416-886-6306 · mo@morealtyteam.com