

CLIENT PROCESS PLAYBOOK

The Residential Tenant Playbook

Your Step-by-Step Guide to Renting a Home in
the GTA

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Hey — read this first

Renting in the GTA can feel like a sprint. Inventory moves fast, landlords want a stack of paperwork, and most people don't really know their rights as tenants in Ontario.

This guide is here to fix that. By the time you're done reading, you'll know exactly what landlords need from you, what your rights are, what an Ontario lease actually says, and what every step of the process looks like.

— Aidan

The 8 Stages of Renting a Home — At a Glance

Stage	What Happens	Typical Timeline
1. Discovery Chat	We talk needs + budget	Day 1 (30-45 min)
2. Application Prep	Get your documents ready	1-3 days
3. Property Search	I send you matching rentals	Ongoing
4. Showings	We tour properties	1-3 weeks
5. Application Submission	Submit OREA Form 410 + docs	1 day
6. Landlord Decision	Landlord reviews + approves	1-7 days
7. Lease Signing (Form 400)	Sign Ontario standard lease	1-3 days
8. Move-In	First/last paid, keys handed over	Per agreed date

Total timeline: Typically 1-4 weeks from first showing to move-in. Faster in slow markets, slower in hot markets where you compete with multiple applicants.

Stage 1 — Discovery Chat (Day 1)

What we cover

- **Type** — apartment, condo, townhouse, basement suite, full house
- **Bedrooms / bathrooms / parking**
- **Location** — proximity to work, transit, schools, family
- **Budget** — total monthly rent + utilities you can afford
- **Move-in date** — when do you need to be in?
- **Furnishings** — furnished or unfurnished?
- **Pets** — landlords have varying policies (legally can't refuse for "no pets" but can refuse based on conduct)
- **Lease length** — typically 1 year minimum in Ontario
- **Income + employment** — to set realistic budget

Cost

\$0. I'm paid by the landlord (typically half a month's rent or one full month — varies) when we close.

My role

Get a real read on what you need + what's realistic in this market. Tell you if your budget matches your wishlist.

Your role

Be honest about your finances and timeline. Have your roommate / partner involved if applicable.

Stage 2 — Application Prep (1-3 Days)

Why this comes BEFORE searching

In hot rental markets, properties go in 24-48 hours. If you don't have your application ready, you lose to faster applicants.

What landlords typically require

- **Government-issued ID** (driver's license + secondary)
- **Last 2 pay stubs** (or self-employment income docs)
- **Letter of employment** confirming role + salary + start date
- **Recent T4 + Notice of Assessment** (sometimes)
- **Credit report + score** (Equifax or TransUnion — get yours at borrowell.com or creditkarma.ca, both free)
- **Previous landlord references** (last 1-2 landlords with phone numbers)
- **Personal references** (1-2 non-family references)
- **Cover letter** — short personal intro (huge competitive advantage in hot markets)

Cost

\$0 if you DIY (free credit reports, etc.)

My role

Send you the checklist. Help you draft a strong cover letter. Coach you on what landlords look for.

Your role

Have everything ready BEFORE we tour. The first prepared applicant often wins, regardless of slightly higher offers.

Stage 3 — Property Search (Ongoing)

Where I find rentals for you

- **MLS / TRREB** — most condo + house rentals are listed here

- **Realtor.ca** — public-facing version
- **Off-MLS sources:** PadMapper, Zumper, Kijiji, Facebook Marketplace, Liv.rent
- **My broker network** — pocket listings before they go public
- **Direct outreach** — for very specific criteria

What you'll get

- **Daily-ish updates** with curated matches
- **Quick notes from me** — why this might fit, anything to flag
- **Heads-up on hot listings** — when something matches and is priced to move, I message you ASAP

Your role

Review listings within 12-24 hours. In hot rental markets, properties get 50+ applications in the first 48 hours.

Stage 4 — Showings (1-3 Weeks)

What happens

We tour properties. I drive you, walk through with you, debrief in the car or by message.

What I do during showings

- Point out things you might miss (water marks, weird smells, parking confusion, thin walls)
- Ask the listing agent / landlord the right questions (utilities, parking, why is it vacant, who manages?)
- Read the seller's situation (motivated to rent fast vs. holding for top dollar)
- Help you compare apples-to-apples

What to look for

- **Natural light** — hard to fake, makes a space feel bigger
- **Heating + AC** — central air, baseboards, window unit?
- **Storage** — closets, basement storage, locker (condos)?

- **Parking** — included, extra cost, street only?
- **Laundry** — in-suite, in-building, or laundromat?
- **Utilities** — included or extra?
- **Internet** — fiber available? Bell? Rogers? Old building wiring?
- **Cell signal** — test in every room

Your role

Be honest about reactions. Bring partners / roommates to serious contenders.

Cost

\$0.

Stage 5 — Application Submission (1 Day)

What gets submitted (OREA Form 410 — Rental Application)

- Personal info (full name, DOB, SIN, contact)
- Current and previous addresses (last 3 years)
- Employment (current + previous)
- Income
- References (landlord + personal)
- Co-applicants (if any)
- Authorization for credit + reference checks

Plus all the supporting documents from Stage 2

Cover letter strategy

Write a short personal letter:

- Who you are
- Why you love THIS property
- A bit about your stability (job, lifestyle, why you're a great tenant)
- Sometimes a photo of you / family / pet (humanizes the application)

In hot markets, the cover letter is what separates winners from losers.

My role

Package the application professionally. Submit on your behalf. Follow up with the listing agent. Advocate for you.

Your role

Have all docs ready, signed, complete. Slow / incomplete applications lose to fast / complete ones.

Cost

\$0.

Stage 6 — Landlord Decision (1-7 Days)

What the landlord is doing

- Running your credit
- Calling your references (employer, previous landlord)
- Comparing your application to others
- Verifying everything you submitted

Common decision criteria

- **Income test:** Most landlords want monthly rent \leq 30-35% of your gross monthly income
- **Credit score:** 650+ is usually safe, 700+ is strong
- **Employment stability:** Length at current job matters
- **Reference quality:** Strong previous landlord reference is gold
- **Application completeness:** Sloppy = pass

What can happen

- **Approved** → move to lease signing
- **Approved conditionally** → maybe ask for guarantor, larger deposit (note: deposit beyond first/last is technically not allowed in Ontario — see your rights below)

- **Counter-applicant accepted** → we move on to the next property

My role

Push the listing agent for a fast decision. Advocate for you if there are concerns. Coach you on next steps.

Your role

Be patient. Trust the process.

Stage 7 — Lease Signing — Ontario Standard Lease (Form 400) (1-3 Days)

What is the Ontario Standard Lease?

As of April 30, 2018, all residential tenancies in Ontario **MUST** use the Ontario Standard Lease (Form N400 / 410 from the Ministry of Municipal Affairs and Housing). Landlords cannot use their own custom lease as the primary document.

What's in the lease

- Parties (you + landlord)
- Address of property
- Term (start date, end date, OR month-to-month)
- Rent amount + due date
- Rent deposit (last month's rent — Ontario allows **ONLY** this, not "security deposit")
- Services + utilities (what's included)
- Pets policy (note: "no pets" clauses are **NOT** enforceable in Ontario after move-in)
- Smoking
- Parking
- Maintenance responsibilities
- Additional terms (must comply with the Residential Tenancies Act)

What you cannot legally be charged

✗ NOT allowed	✓ Allowed
Security deposit	Last month's rent (held until end of tenancy)
Damage deposit	Key deposit (refundable, must equal cost of replacing key)
Pet deposit	First month's rent
Cleaning fee upfront	Rent for first + last month
Painting deposit	Late rent fees (only if specified in lease, must be reasonable)

Your tenant rights in Ontario (the basics)

- **Rent control** — annual increases capped by the province (currently 2.5% for 2026 buildings; some buildings exempt)
- **Notice required for landlord entry** — 24 hours written notice except emergencies
- **No-pet clauses unenforceable** after move-in (landlord can refuse to rent to you, but cannot evict you for having a pet later, with limited exceptions)
- **Cannot be evicted without cause** — landlord must apply to LTB (Landlord and Tenant Board)
- **Right to withhold rent for repairs** — limited but exists; consult LTB before doing this
- **Right to Standard Lease** — landlord must provide one within 21 days of request

My role

Review the lease line-by-line with you. Flag anything that doesn't comply with the RTA (Residential Tenancies Act). Make sure you understand every term before signing.

Your role

Read the entire lease (yes, all of it). Ask about anything that's unclear. Don't sign under pressure.

Stage 8 — Move-In

What you pay at lease signing

- **First month's rent**
- **Last month's rent** (your "rent deposit" — held by landlord, applied to your final month)
- **Key deposit** (refundable, often \$50-\$200, must equal actual key replacement cost)
- **HST** — NOT charged on residential rent in Ontario

What gets handed over

- Keys (front door, mailbox, garage, locker)
- Garage/parking remotes or fobs
- Building access cards (condo)
- Information packet (internet, garbage, recycling, utilities, parking instructions)

What I do at move-in

- Final walkthrough with you (note any damage, take photos)
- Confirm utilities transferred to your name (if applicable)
- Confirm tenant insurance is in place

Tenant insurance

- **Highly recommended** (sometimes required by lease)
 - Cost: \$20-\$40/month
 - Covers: contents (your stuff), liability (if you cause damage)
 - Get it before move-in
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Glossary — Ontario Rental Terms

Term	What it means
Standard Lease (Form 400)	The mandatory Ontario residential lease
Rental Application (Form 410)	Application form
RTA	Residential Tenancies Act — the law governing rentals in Ontario
LTB	Landlord and Tenant Board — adjudicates disputes
Rent Deposit	Last month's rent held by landlord (only deposit allowed)
First and Last	First month + last month rent paid at signing
Rent Control	Annual rent increase cap set by the province
N4 Notice	Landlord's notice for unpaid rent
N12 Notice	Landlord wants the unit for personal use (own family)
N13 Notice	Landlord plans demolition or major repairs
N9 Notice	Tenant terminates the lease (60 days notice required)
L1 / L2	Landlord applications to LTB for various reasons
T2 / T6	Tenant applications to LTB for landlord violations

Red Flags I Watch For

Landlord Asks for Cash Only

Major red flag. Suggests undeclared income, sketchy operation, or scam. Walk away.

▶ **Landlord Demands Security Deposit**

Illegal in Ontario. If they push, walk away — they don't follow the law.

▶ **Landlord Refuses to Use Standard Lease**

Illegal as of April 30, 2018. Must use Form 400 / N400.

▶ **Property Listed Far Below Market**

Common scam signal. If it looks too good to be true, it usually is.

▶ **Landlord Won't Show in Person**

Could be a scam (the "I'm overseas, here's the key in a lockbox" routine). Always view in person.

▶ **Pressure to Sign Immediately**

"Three other people want it!" — sometimes true, often pressure. Take a beat.

▶ **No References from Previous Tenants**

If you can ask current/past tenants what the landlord is like, do it.

FAQ — The Top 10 Questions Tenants Ask Me

Q: How much rent can I afford?

A: Rule of thumb: monthly rent + utilities \leq 30-35% of your gross monthly income. Most landlords use this rule when approving.

Q: Do I need a guarantor?

A: If you're young, new to Canada, or self-employed without strong income docs, a guarantor strengthens your application significantly.

Q: Are pets allowed?

A: Legally — landlords cannot evict you for having a pet (with some exceptions for condo rules). But they CAN refuse to rent to you in the first place. If pets are critical, look for "pet-friendly" listings.

Q: How long is a typical lease?

A: 1 year fixed term, then automatic month-to-month (no need to "renew" — Ontario law converts

you to monthly automatically).

Q: Can my rent go up every year?

A: Yes, by the provincial cap (2.5% for 2026). Buildings built after Nov 15, 2018 are exempt — landlord can raise rent any amount with proper notice.

Q: What if I need to break my lease early?

A: Two main options: (1) assign the lease to a new tenant (landlord must approve in good faith), (2) sublet temporarily. You CANNOT just leave without legal exposure.

Q: Do I need tenant insurance?

A: Yes — both for your protection and often required by the lease. \$20-\$40/month.

Q: What's the difference between rent and condo fees?

A: When you RENT a condo, you pay rent only. The owner pays the condo fees (it's their property). Don't confuse the two.

Q: How long does it take to find a place?

A: Hot market: 1-2 weeks. Normal market: 2-4 weeks. Be ready to move fast.


Q: What if I have bad credit?

A: Options: get a guarantor with strong credit, offer to pay several months upfront (technically not required to accept, but some landlords will), strong cover letter + employment letter explaining circumstances.


What Makes Me Different

- **I represent YOU, not the landlord.** Many agents work both sides. I work for you.
- **I move fast.** In hot markets, speed wins. I'll have you ready Day 1.
- **I know your rights.** I'll never let a landlord push you into something illegal.
- **I'm in your corner forever.** After move-in, if you have any issues with the landlord, I'm a phone call away.
- **I don't push deals.** If a property doesn't fit, I tell you.

What's Next?

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Let's go find you a home.

— Aidan