



ONTARIO LANDLORD GUIDE

YOUR STEP-BY-STEP GUIDE TO LEASING
YOUR PROPERTY WITH CONFIDENCE



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NORTH
GROUP

real



WELCOME

Hey, I'm Tory.

Renting out your home is a big step. You're trusting someone with a place that matters to you, and Ontario has clear rules you'll want to follow from day one.

That's why I'm here. My job is to help you lease your property with confidence, so you find a great tenant and start off on the right foot.

HERE'S WHAT I DO FOR YOU

- ✓ Help you set a rent that fits the market and your goals
- ✓ Help you get your property ready to show
- ✓ Market your home and handle the showings
- ✓ Help you review applications fairly and carefully
- ✓ Prepare and negotiate offers, and walk you through every page
- ✓ Help with the lease, deposits and a smooth move-in

Before we start, we'll go over how my services are paid, in writing, so there are no surprises.

Talk soon,

Tory

INSIDE THIS GUIDE (tap to jump)

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| 03 Your leasing journey | 04 Are you landlord ready? |
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Consultation

1

🔧 Get your home ready

2

 Showings

3

Offers and negotiation

4

 Move-in day

19

 Price your rental

6

 Photos and listing

7

Applications

8

Lease and deposits

o

(i) GOOD TO KNOW

Every property is different. A condo, a basement unit and a full house each come with their own steps. We'll build the plan around your home.

💡 *Tory's Tip*

The best time to call me is before you start repairs or pick a move-in date. A little planning early saves time and money later.

ALSO INSIDE:

Ontario lease p.10

Myth vs. Fact p.11

Rights and duties p.12

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Your next move p.15

Resource hub [p.16](#)

Are You Landlord Ready?

Tick each box when it's done. Then count your score.

☐

My insurance is updated for a rental

tell your insurer it will be rented

☐

I've checked with my mortgage lender

and my condo rules, if it's a condo

☐

Smoke and carbon monoxide alarms work

☐

Repairs are done or booked

☐

I know which utilities are included

☐

My rent goal and move-in date are set

☐

I've checked my city's rental rules

like rental licensing in some areas

☐

I have a plan for repairs and emergencies

MY SCORE

/ 8

☐

Bonus: I've talked to my accountant about rental income and taxes.

8 / 8

You're ready to list. Let's go.

5 to 7

You're close. Let's fill the gaps before we list.

0 to 4

No stress. This is exactly why we start here. I'll help you get ready.



Tory's Tip

Send me a photo of this page with your score. Then we'll know exactly what to work on first.

SEND ME MY SCORE →

SET IT RIGHT FROM THE START

Pricing Your Rental

The right rent attracts good tenants quickly. Too high, and your home can sit empty. Too low, and you leave money on the table. Here's what we look at together.



Location

Neighbourhood, transit, schools and shopping nearby.



Size and layout

Bedrooms, bathrooms and how the space flows.



Condition

Updates, finishes and how well it's been kept.



What's included

Utilities, parking, laundry, storage and appliances.



The market today

Similar rentals that are listed now and recently leased.



Timing

The time of year and how soon you want it rented.

ONTARIO RULE

You and your new tenant agree on the starting rent. After that, rent can usually go up only once every 12 months, with 90 days' written notice on the proper LTB form. Most units have a yearly limit set by the province. Units first lived in after November 15, 2018 are usually exempt from that limit, but the notice rules still apply. [See the current rent increase rules →](#)



GOOD TO KNOW

Because rent increases are limited for most tenancies, the starting rent matters. It's worth taking the time to get it right.



Tory's Tip

An empty month costs more than a slightly lower rent. A fair price that rents fast often comes out ahead over the year.

Know Your Numbers

Before you set your rent, it helps to see what the home costs you each month. Fill in your own numbers. They stay on your device.

My monthly costs

COST	MY AMOUNT
Mortgage payment	\$ _____
Property tax (monthly)	\$ _____
Insurance (monthly)	\$ _____
Condo fees	\$ _____
Utilities you'll pay	\$ _____
Savings for repairs	\$ _____
Savings for empty months	\$ _____
Other	\$ _____
My monthly costs total	\$ _____

Rent I'm aiming for	\$ _____
What's left each month	\$ _____

My one-time setup costs

COST	MY AMOUNT
Repairs and touch-ups	\$ _____
Cleaning	\$ _____
Painting	\$ _____
Smoke or CO alarms	\$ _____
Lock change or extra keys	\$ _____
City licence or permit fees (if needed)	\$ _____
Other	\$ _____
My setup total	\$ _____

Tory's Tip

Set aside a little each month for repairs. Furnaces, hot water tanks and appliances don't send a warning before they need fixing.

GOOD TO KNOW: TAXES

Rental income is taxable, and some costs can be claimed. The rules can be different if you live outside Canada. Talk with an accountant about your situation. [Read the CRA rental income guide →](#)

GOOD TO KNOW

This worksheet is a planning tool, not financial advice. A mortgage professional or accountant can help you look at the full picture.

BEFORE WE LIST

Getting Your Home Ready

Your preparation checklist



Clean and repair

- ☐ Deep clean, including windows and appliances
- ☐ Fix leaks, drips and anything broken
- ☐ Touch up paint and patch walls
- ☐ Check doors and windows open, close and lock
- ☐ Make sure heat, hot water and appliances work



Safety

- ☐ Working smoke alarm on every storey and outside sleeping areas
- ☐ Carbon monoxide alarms where the law requires them
- ☐ Keep the CO alarm instructions to give your tenant
- ☐ Clear, safe stairs, railings and exits



Paperwork

- ☐ Tell your insurer the home will be rented
- ☐ Check your mortgage terms
- ☐ Condo: get a copy of the declaration, by-laws and rules
- ☐ Check your city's rental rules
- ☐ Gather manuals and warranties for appliances

ONTARIO RULE

A landlord must keep the home in a good state of repair and meet health, safety and housing standards. This is true even if the tenant knew about a problem when they moved in. [Read the LTB guide →](#)



GOOD TO KNOW: ALARMS

Landlords install and maintain carbon monoxide alarms, test them every year and at each change of tenant, and give the tenant the maintenance instructions. [Ontario CO alarm rules →](#)



Tory's Tip

Small fixes before photos make a big difference. Fresh paint, bright bulbs and a clean entry help renters picture themselves living there.

Choosing Your Tenant

Choosing a tenant is one of the most important decisions you'll make. In Ontario, the Human Rights Code applies to housing, so how you choose matters as much as who you choose.

✓ What you can look at

- ✓ Income information, looked at together with the items below
- ✓ A credit check, with the applicant's written permission
- ✓ Credit references
- ✓ Rental history and landlord references
- ✓ A guarantor, in some cases
- ✓ The number of people who will live in the home

⚠ What you can't do

- ⚠ Refuse someone because of race, colour, ancestry, place of origin, citizenship or ethnic origin
- ⚠ Refuse because of creed, sex, sexual orientation, gender identity or expression, age, marital status, family status or disability
- ⚠ Refuse because someone receives public assistance
- ⚠ Use a strict rent-to-income rule on its own to screen people out
- ⚠ Treat applicants differently based on any of these

⚠ BEFORE YOU DECIDE

Look at the whole application together: income, credit, references and rental history. Use the same steps for every applicant, keep notes on why you chose who you chose, and keep applicants' personal information private and secure.

✓ GOOD TO KNOW

Someone with no credit history or no rental history, like a student or a newcomer, shouldn't be treated as a bad applicant for that reason alone. [Read the Ontario Human Rights Commission policy](#) →

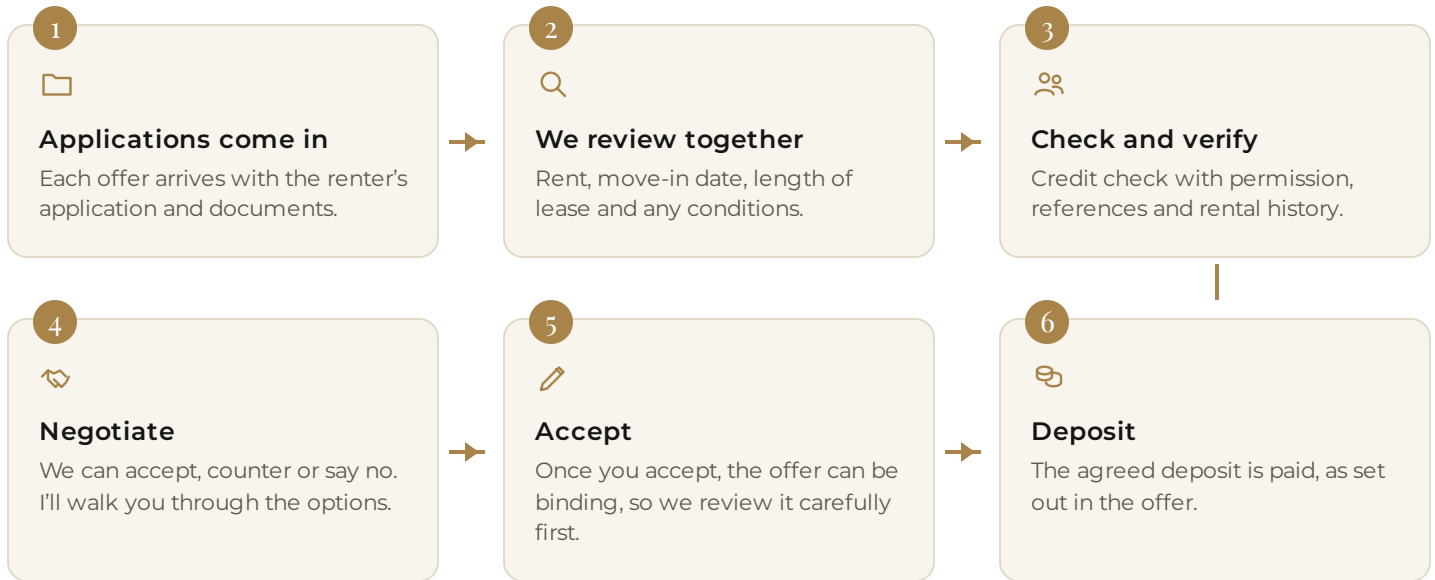
💡 *Tory's Tip*

Call the references, don't just collect them. A two-minute chat with a past landlord can tell you a lot.

SAYING YES WITH CONFIDENCE

Reviewing Offers

When a renter wants your home, they send an offer to lease. Here's how we work through it together.



ONTARIO RULE

What can you collect upfront? A rent deposit of up to one month's rent, which can only be used for the last month of the tenancy. You pay the tenant interest on it every year. You can also collect a refundable key deposit, and the law limits the amount. Damage deposits and pet deposits aren't allowed. [See the Standard Lease guide](#)



GOOD TO KNOW

You can agree with a tenant to use post-dated cheques or automatic payments, but you can't make them a must.

Tory's Tip

The best offer isn't always the highest rent. A well-qualified tenant who wants to stay long term is worth a lot.

The Ontario Standard Lease

Most landlords of private homes, apartments, condos and basement units must use Ontario's Standard Lease for new leases. It's written in plain language, so you and your tenant both know where you stand.

Additional terms that can work

- ✓ Rules for using shared spaces or amenities
- ✓ No smoking in the unit (Section 10)
- ✓ Who handles snow removal or lawn care
- ✓ That the tenant must carry liability insurance (Section 11)

Terms that can't be enforced

- ⚠ "No pets" (condo rules can still limit pets)
- ⚠ "No guests" or "no roommates"
- ⚠ Damage deposits, pet deposits or fees the Act doesn't allow
- ⚠ Making the tenant pay for repairs that are the landlord's job

ONTARIO RULE

A lease can't take away a tenant's rights under the Residential Tenancies Act. Any extra term that goes against the Act is void and can't be enforced.

GOOD TO KNOW

Give your tenant a copy of the signed lease within 21 days. If a tenant asks for the Standard Lease and you don't provide it within 21 days, they may be able to hold back a month's rent or end a fixed-term lease early.

RENTING A CONDO?

Notify the condo corporation of the lease and give them a copy within 10 days of signing. Give your tenant the declaration, by-laws and rules.

[Condominium Authority of Ontario →](#)



Tory's Tip

Write additional terms in plain, simple words. If you have to explain a term, rewrite it. Clear terms prevent problems later.

READ THE OFFICIAL GUIDE TO
ONTARIO'S STANDARD LEASE



[Get the Standard Lease form →](#)

Landlord Myth vs. Fact

A lot of landlord advice online is from the U.S. or out of date. Here's what's true in Ontario. Tap a card to read the official source.



MYTH

"I can ask for a damage deposit."

FACT → OFFICIAL SOURCE

Not in Ontario. You can collect a last month's rent deposit (up to one month's rent) and a refundable key deposit. Damage and pet deposits aren't allowed.



MYTH

"A 'no pets' clause in my lease means no pets."

FACT → OFFICIAL SOURCE

A lease term that bans pets isn't valid. Condo rules can still limit pets, and the tenant is responsible for damage a pet causes.



MYTH

"When the lease ends, the tenant has to move out."

FACT → OFFICIAL SOURCE

Not usually. The tenant can stay on month-to-month under the same terms. A landlord can end a tenancy only for reasons the Act allows.



MYTH

"If rent isn't paid, I can change the locks."

FACT → OFFICIAL SOURCE

No. Changing the locks without giving the tenant a key is an offence. You must go through the Landlord and Tenant Board.



MYTH

"At renewal, I can raise the rent as much as I want."

FACT → OFFICIAL SOURCE

Usually rent can go up once every 12 months, with 90 days' written notice on the LTB form. Most units have a yearly limit. Some newer units don't.



MYTH

"I can keep the last month's deposit to cover damage."

FACT → OFFICIAL SOURCE

No. That deposit can only be used for the last month's rent, and you owe the tenant interest on it every year.



MYTH

"It's my property, so I can drop by when I need to."

FACT → OFFICIAL SOURCE

In most cases, you must give 24 hours' written notice with a reason, and enter between 8 a.m. and 8 p.m. Emergencies are different.



MYTH

"I can make post-dated cheques a must."

FACT → OFFICIAL SOURCE

You can agree on them together, but you can't require post-dated cheques or automatic payments.



GOOD TO KNOW

These are general facts, not legal advice. Every situation is different. For a specific problem, talk to a lawyer or licensed paralegal.



Tory's Tip

Most landlord trouble starts with a rule they didn't know about. Knowing these eight facts puts you ahead of many landlords.

Your Rights and Responsibilities

Here's a simple look at what you must do and what you can do as an Ontario landlord.

As a landlord, you must...

- ✓ Use the Ontario Standard Lease and give your tenant a copy within 21 days
- ✓ Keep the home in good repair and meet health, safety and housing standards
- ✓ Never shut off heat (Sept 1 to June 15), electricity, fuel, or hot and cold water
- ✓ Give 24 hours' written notice to enter in most cases, between 8 a.m. and 8 p.m.
- ✓ Give free rent receipts when asked
- ✓ Pay interest on the rent deposit every year
- ✓ Install, maintain and test smoke and CO alarms
- ✓ Use the proper LTB forms, and get an LTB order before any eviction

As a landlord, you can...

- ✓ Choose a tenant using income, credit, references and rental history
- ✓ Collect a rent deposit (up to one month) and a refundable key deposit
- ✓ Require the tenant to carry liability insurance, if it's in the lease
- ✓ Raise the rent once every 12 months, with 90 days' notice on the proper form
- ✓ Enter with proper notice for repairs, inspections or showings
- ✓ Ask the tenant to repair or pay for damage they or their guests cause
- ✓ Apply to the LTB about unpaid rent, damage or other problems
- ✓ End a tenancy for the reasons the Act allows

Where to get help

 **Landlord and Tenant Board**
1-888-332-3234 (toll free) · Mon to Fri,
8:30 a.m. to 5 p.m.

Rental Housing Enforcement Unit

Learn about offences under the Act and how to avoid them

Tory's Tip

Keep everything in writing: repair requests, notices, receipts and emails. Good records protect you and your tenant.

**READ THE GUIDE TO THE
RESIDENTIAL TENANCIES ACT**



This page is a simple overview, not legal advice.

Common LTB Notices for Landlords

In Ontario, notices to raise the rent or end a tenancy must use official forms from the Landlord and Tenant Board (LTB). Using the wrong form can mean starting over.

N1

Notice of Rent Increase

Use it to raise the rent. Give it at least 90 days before the increase.

N4

Notice to End your Tenancy Early for Non-payment of Rent

Used when rent is owed. Timing rules changed in 2026.

N5

Notice to End your Tenancy for Interfering with Others, Damage or Overcrowding

Used for serious problems like damage or disturbing others.

N11

Agreement to End the Tenancy

You and your tenant both agree on an end date. It can't be a condition of renting.

N12

Notice to End your Tenancy Because the Landlord, a Purchaser or a Family Member Requires the Rental Unit

You, a buyer or certain family members plan to live there. Compensation rules apply.

N13

Notice to End your Tenancy Because the Landlord Wants to Demolish the Rental Unit, Repair it or Convert it to Another Use

For major repairs, demolition or a change of use. Compensation rules apply.

ONTARIO RULE

A notice doesn't end a tenancy on its own. If the tenant doesn't move out, you must apply to the LTB and get an order. Only the Sheriff can enforce an eviction order. Changing locks or removing belongings yourself is against the law, with fines of up to \$100,000 for individuals.



BEFORE YOU GIVE NOTICE

A notice for your own use or a family member's use must be given in good faith. If the LTB finds bad faith, a landlord can be ordered to pay the former tenant up to 12 months' rent plus moving costs.



GOOD TO KNOW

Ontario changed several of these rules on July 1 and September 21, 2026, including timing for the N4 and compensation for the N12. Payment plans for unpaid rent must now use the LTB's Payment Agreement form. Always check the current forms. Last reviewed: October 2026.



Tory's Tip

Problem brewing? Talk to your tenant early, and get advice before you serve any notice. Many issues can be solved before they reach the LTB.

[VIEW CURRENT LTB FORMS →](#)

Not sure which form applies? Try [Navigate Tribunals Ontario](#)





START STRONG, STAY ORGANIZED

Move-In and Every Year

Your landlord checklist.

1 Before move-in day

- ☐ Sign the Ontario Standard Lease
- ☐ Collect the agreed rent and deposits, and give receipts
- ☐ Get proof of tenant insurance, if your lease requires it
- ☐ Arrange utility transfers into the tenant's name (if they pay)
- ☐ Condo: notify the corporation and give them a copy of the lease within 10 days
- ☐ Condo: give the tenant the declaration, by-laws and rules
- ☐ Test the smoke and CO alarms
- ☐ Have keys, fobs and mailbox keys ready

2 Move-in day

- ☐ Do a walk-through together
- ☐ Take date-stamped photos and video of every room
- ☐ Note any damage, and both sign the list
- ☐ Hand over keys and the CO alarm instructions
- ☐ Show the water shut-off and electrical panel
- ☐ Share how to reach you, plus an emergency contact

3 After move-in and every year

- ☐ Give the tenant a copy of the signed lease within 21 days
- ☐ Pay interest on the rent deposit every year
- ☐ Test CO alarms every year and at each new tenancy
- ☐ Planning a rent increase? Give the N1 at least 90 days ahead
- ☐ Keep receipts and records for tax time



Tory's Tip

Make a folder called "My Rental" for the lease, photos, receipts, notices and emails. Future you will thank you.



GOOD TO KNOW

Day-one photos protect both you and your tenant if there's ever a question about damage when they move out.



LOOKING AHEAD

Thinking About Your Next Move?

Being a landlord can be a great way to build for the future. Your plans may change over time, and that's normal.

Maybe you're wondering if it's time to sell, add another property or simply check in on your rent.

Whatever is on your mind, we can talk it through. No pressure, and no timeline you didn't choose.

I CAN HELP YOU UNDERSTAND

- ✓ How your rent compares with the market today
- ✓ What your property could sell for
- ✓ How selling a home with a tenant works in Ontario
- ✓ Buying your next investment property
- ✓ Connecting you with trusted mortgage and tax professionals

GOOD TO KNOW

Selling a home with a tenant in it has special rules in Ontario, including how much notice is needed and when compensation is owed. Let's talk early so you and your tenant are both treated fairly.

💡 Tory's Tip

Once a year, take a look at your rent, your costs and your goals. A quick check-in helps you make choices on purpose, not in a rush.

Planning what's next?

Let's have a no-pressure conversation about your options.

[START THE CONVERSATION →](#)

Landlord Resource Hub

Tap any button to go straight to the official source. These pages are kept up to date by the people who make and enforce the rules.

 ONTARIO STANDARD LEASE Guide in 20+ languages →	 GET THE LEASE FORM Official Standard Lease →
 RENT INCREASE RULES Current guideline and rules →	 LTB FORMS AND NOTICES Always the newest version →
 LANDLORD AND TENANT BOARD Tribunals Ontario →	 GUIDE TO THE RESIDENTIAL TENANCIES ACT Plain-language LTB brochure →
 NOT SURE WHERE TO START? Navigate Tribunals Ontario →	 RESIDENTIAL TENANCIES ACT, 2006 The law itself →
 HUMAN RIGHTS AND RENTAL HOUSING Ontario Human Rights Commission →	 RENTAL HOUSING OFFENCES Rental Housing Enforcement Unit →
 LEASING A CONDO Condominium Authority of Ontario →	 CARBON MONOXIDE SAFETY Government of Ontario →
 RENTAL INCOME AND TAXES Canada Revenue Agency →	 HAMILTON RENTAL HOUSING LICENCE City of Hamilton →


Landlord and Tenant Board 1-888-332-3234

Outside Hamilton? Ask your city about local rental rules.


Tory's Tip

Bookmark this page on your phone. It's the fastest way to find the right answer from the right place.

DISCLAIMER

This guide provides general educational information and is not legal, financial, tax or insurance advice. Ontario laws, forms and procedures can change. For current information, refer to the Landlord and Tenant Board, Government of Ontario and appropriate legal or financial professionals. Last reviewed: October 2026.



READY TO LEASE YOUR PROPERTY?

Let's build your leasing plan.

You don't have to figure this out alone. Send me a message, and we'll start with a simple chat about your property and your goals.

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CONSULTATION



Thinking about selling or buying another property? We can start that conversation too. →

