



**LANDLORD'S
SELF-HELP CENTRE**

BEFORE YOU RENT

LANDLORD LUNCH & LEARN SERIES

LAND ACKNOWLEDGMENT

At the Landlord's Self-Help Centre, we acknowledge the land we are meeting on is the traditional territory of many nations including the Mississaugas of the Credit, the Anishnabeg, the Chippewa, the Haudenosaunee and the Wendat peoples and is now home to many diverse First Nations, Inuit and Métis peoples. We also acknowledge that Toronto is covered by Treaty 13 with the Mississaugas of the Credit, and the Williams Treaties signed with multiple Mississaugas and Chippewa bands.

As a community legal clinic funded by Legal Aid Ontario with a province-wide mandate, we acknowledge that there are 46 treaties and other agreements that cover the territory now called Ontario, and we make this acknowledgement in support of the necessary work of reconciliation.

The information offered in this presentation is intended as general information, it is not legal advice

RESIDENTIAL TENANCIES ACT

- Ontario legislation that governs residential tenancies and matters related to renting in Ontario
- Commonly referred to as the “RTA”
- Created in 2006
- Establishes laws for:
 - Landlord / Tenant Obligations
 - Rent Increases
 - Grounds for termination of tenancies



RTA, SECTION 20

- The landlord is responsible for ensuring the rental unit complies with health, safety, housing and maintenance standards which have been established to ensure rental units meet minimum standards.
- If a tenant accepts a rental unit that is below standard, the landlord is responsible for making repairs to bring it up to standard. The landlord continues to be responsible for the compliance with health, safety, housing and maintenance standards after the tenant moves in.

ONTARIO BUILDING CODE

- It is important to know when the building was constructed and under which version of the *Ontario Building Code Act* it resides. This code provides the standard to which the building was built. Those minimum standards must be maintained and/or upgraded to meet the *Ontario Fire Code Act*.
- The 2024 Building Code came into effect on January 1, 2025, with a three-month grace period until March 31, 2025 for certain designs that are already underway. This replaces the 2012 Building Code.
- <https://www.ontario.ca/page/building-code-updates>

ONTARIO FIRE CODE

- It is the landlord's responsibility to keep things maintained and ensure the building complies with the *Ontario Fire Code*. There is zero tolerance in Ontario for Fire Code violations, for which a landlord can be fined immediately.
- For more information, you can visit the Ontario Association of Fire Chiefs website at <https://www.oafc.on.ca/>

SECOND SUITES

- Second Suites are an important part of Ontario's rental housing landscape. They offer affordable housing solutions throughout the province. Second Suites are self-contained residential units which are generally allowed in single detached, semi-detached and row houses. They are also allowed in ancillary structures.
- We have several guides and more information on our website at <http://www.secondsuites.info/>

SECOND SUITES

- Our website has the following informational guides available
- Your Financial Considerations: An Information Guide for Homeowners Thinking About Adding a Second Suite

Overview of financial gains and risks.

- Creating A Second Suite: An Information Guide for Homeowners

Information on the process and Fire, Electrical, Building and Property Standards requirements for owners creating a Second Suite.

- Operating A Second Suite: An Information Guide for Homeowners

Information on Tenant Screening, Tenancy Agreements, Termination of a Tenancy, and Landlord's Rights and Responsibilities for owners operating a Second Suite.

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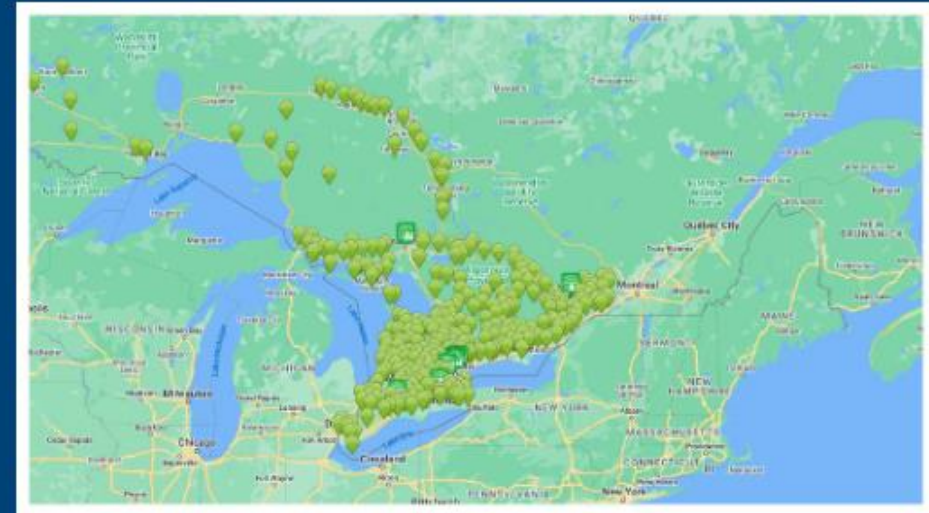
SECOND SUITES

Local Resources for Second Suites

Find local support, resources and contacts in your community. This interactive map has links to local Second Suites information, fire safety requirements, and your local building, zoning and planning departments.

Click on the map to go to our Service Directory section and get started today!

GOT TO MAP



- <http://www.secondsuites.info/>

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HUMAN RIGHTS CODE

- The *Ontario Human Rights Code* also impacts landlord and tenant relationships as it establishes the following: Every person has the right to equal treatment with respect to the occupancy of accommodation without discrimination because of race, ancestry, place of origin, colour, ethnic origin, citizenship, creed, sex, sexual orientation, age, marital status, family status, disability or the receipt of public assistance.
- For more information, you can visit our website at <https://landlordselfhelp.com/human-rights-in-rental-housing/>

HUMAN RIGHTS CODE

- *Human Rights Code* O. Reg. 290/98: Business practices permissible to landlords in selecting prospective tenants for residential accommodation.
- Rental history, credit references and/or credit checks may be requested. A lack of rental or credit history should not be viewed negatively.
- A landlord can ask for income information, but they must also ask for and consider together any available information on rental history, credit references and credit checks (such as through Equifax Canada).

HUMAN RIGHTS CODE

- Income information can only be considered on its own when no other information is made available.
- Income information should be limited to confirming that the person has enough income to cover the rent.
- Housing providers can also ask for a “guarantor” to sign the lease – but only if the landlord has the same requirements for all tenants, not just for people identified by *Code* grounds, such as recent immigrants or people receiving social assistance.

SETTING THE RENT PRICE

- Rent Rules
 - *Section 110 - No landlord shall increase the rent charged to a tenant for a rental unit, except in accordance with this Part.*
- Vacancy Decontrol – Allows a landlord to set a new rent price for a new tenant
 - *Section 113 - Subject to section 111, the lawful rent for the first rental period for a new tenant under a new tenancy agreement is the rent first charged to the tenant.*
- Rent Increases can only occur every 12 months
 - *Section 119 (1) - A landlord who is lawfully entitled to increase the rent charged to a tenant for a rental unit may do so only if at least 12 months have elapsed.*

SETTING THE RENT PRICE

- Guideline Increase
 - *Section 120 (1) - No landlord may increase the rent charged to a tenant, or to an assignee under section 95, during the term of their tenancy by more than the guideline, except in accordance with section 126 or 127 or an agreement under section 121 or 123.*
 - Guideline Increase has been set to 2.5% since 2023, in 2022 it was 1.2%
 - <https://www.ontario.ca/page/residential-rent-increases>
 - *Section 6.1 – outlines exemptions to guideline increases*
- Current Market Rates
 - Do your research
 - Take into considerations things that might add value to your unit

ADVERTISING THE RENTAL UNIT

- Human Rights Discrimination
 - “single occupancy only” or “no kids”
 - “working professional”
 - “female only”
- Where to advertise?
 - Online Marketplaces, Paid Services, Community Outreach
- Context of the Advertisement
 - Include features /highlight the area
 - Don’t “over sell”
 - Use pictures

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ADVERTISING THE RENTAL UNIT

Newly Renovated! New Kitchen & Bathroom.

Very Bright Apartment on 2nd/3rd floor of a home.

Apartment in Great Condition and Well-Kept. Bright Eat-In Kitchen (2 large windows) + Large Living Room with Bay windows. Lots of Natural Light

3rd Floor Loft – Very Large Room (16 x 14 ft) with Window + Large Walk-in Closet

TTC - 5min walk to Bathurst Station (Bloor Subway Line)

Laundry is Offsite 3-5min walk (3 options) Street Parking Only

Perfect for a Professional Couple or 2 Roommates

This is NOT Shared Accommodation - NOT renting single rooms

All amenities very near by - walking distance to: Loblaws, Farm Boy, Fiesta Farms, Fruit & Veggie Marts, LCBO, Cafe's, Restaurants/Bars etc. Christie Pits Park

SHOWING THE RENTAL UNIT

- Entry to show rental unit to prospective tenants.
 - *Section 26 (3) - A landlord may enter the rental unit without written notice to show the unit to prospective tenants if;*
 - (a) *the landlord and tenant have agreed that the tenancy will be terminated or one of them has given notice of termination to the other;*
 - (b) *the landlord enters the unit between the hours of 8 a.m. and 8 p.m.; and*
 - (c) *before entering, the landlord informs or makes a reasonable effort to inform the tenant of the intention to do so. 2006, c. 17, s. 26*
- Landlords are encouraged to be mindful of current tenants while entering the rental unit for the purposes of showing prospective tenants.

RENTAL APPLICATIONS

- Landlords are encouraged to use a Rental Application.
- Outlines the Basic terms of the Lease Agreement:
 - Rent Price
 - Move In Date
 - Utilities/Services
- Collects Additional Information:
 - Information related to employment
 - Source of income
 - Current and previous landlords
 - Banking information

RENTAL APPLICATIONS

- *Personal Information Protection and Electronic Documents Act (PIPEDA)*
 - Tenant certifying the information is correct,
 - Authorizing the landlord to contact employers, previous landlords, references,
 - Confidentiality of supporting documents, and
 - Authorizing the landlord to conduct a credit check.
- *Ontario Human Rights Code*
 - Do not ask questions about gender, religion, race, disabilities etc.
 - Occupants should be listed.

LSHC RENTAL APPLICATION

RENTAL APPLICATION

Applicant(s) _____

Suite/Unit _____ at _____

Proposed Occupants: *(please list full names of adults and children if different from above)*

1. _____
2. _____
3. _____

The undersigned agrees to pay for the following services applicable to the desired premises:

Monthly/Weekly Rent \$ _____ Parking \$ _____ Prepaid/Last Months' Rent \$ _____

Electricity _____ Gas _____ Heating Oil _____ Hot Water Heater _____ Cable TV _____

Other: (specify) _____

The rental term begins on: _____

LSHC RENTAL APPLICATION

SUPPORTING INFORMATION

| INFORMATION | APPLICANT | APPLICANT |
|---|-----------|-----------|
| Name | | |
| Current Address | | |
| Home Telephone | | |
| Business Telephone | | |
| Years at current address | | |
| Current Landlord | | |
| Landlord's address and telephone | | |
| Previous Address | | |
| Length of residence | | |
| Previous Landlord's name, address and telephone | | |
| Occupation | | |
| Current Annual Income from all sources | | |
| | | |

TENANT SCREENING

- Tenant screening is the process of collecting and reviewing documents from prospective tenants.
- Best practise for ensuring you choose the right tenant.
- *Section 10 - In selecting prospective tenants, landlords may use, in the manner prescribed in the regulations made under the Human Rights Code, income information, credit checks, credit references, rental history, guarantees, or other similar business practices as prescribed in those regulations. 2006, c. 17, s. 10.*

EMPLOYMENT VERIFICATION

It is extremely important that landlords not only collect employment information from prospective tenants but also verify it.

A landlord can verify much of the information themselves by:

- Double-checking names and addresses on the Internet (Canada 411);
- Contacting the individuals listed on the rental application as employers;
- Personally visiting the employer; this is necessary in some instances when there is a discrepancy in telephone numbers and addresses;
- Should a landlord need to garnish or collect in the future, knowing the tenants employer is very important.

LANDLORD REFERENCES

- A landlord should request a landlord reference from past landlords for any prospective tenant.
- A landlord should reach out and verify these references by double-checking names and addresses on the Internet (Canada 411).
- Contacting the individuals listed on the rental application.
- Personally visiting the former landlord; this is necessary in some instances when there is a discrepancy in telephone numbers and addresses.

THIRD PARTY SEARCHES

- Many third party search opportunities are available for landlords to utilize in the tenant screening process.
- A landlord may use a credit checking service.
- Search for past Landlord and Tenant Board orders on various websites including the Canadian Legal Information Institute
<https://www.canlii.org/>
- *Landlord's Self-Help Centre does not warrant the services of or accept any responsibility for the services provided by Rent Check Corp, Renting Made Easy, Equifax, TransUnion, Tenant Verification Service, SingleKey or TenChek.*

WHY SCREENING IS IMPORTANT

- It is not enough for the landlord to only collect information from prospective tenants, but it is extremely important that the landlords verify the information provided on the application **before** signing a lease and providing access to the rental unit.
- Once a tenant has access to the rental unit, a tenancy has been created and the tenant has protections under the *Residential Tenancies Act*, 2006.
- If a tenant is not truthful on an application, a landlord cannot unilaterally terminate the lease in the future.

WHY SCREENING IS IMPORTANT

Termination only in accordance with the Act.

- *Section 37 (1) A tenancy may be terminated only in accordance with this Act.*

If you want to ask a tenant to leave you must have a valid reason as defined in the *Residential Tenancies Act*.

Valid reasons include:

- Nonpayment of rent
- Damages
- Interference with enjoyment
- Own use
- Persistently late rent
- Demolition, Repair* or Conversion

MUNICIPAL BYLAWS

- Property Standard Bylaws are in addition to the RTA and Ontario Building Code Requirements.
 - **Toronto** - https://www.toronto.ca/legdocs/municode/1184_629.pdf
 - **Mississauga** - <https://www.mississauga.ca/wp-content/uploads/2023/04/Property-Standards-By-law-0654-1998.pdf>
 - **Brampton** - <https://www.brampton.ca/EN/City-Hall/Bylaws/All%20Bylaws/Property%20Standards%20By-law%20165-2022.pdf>
 - **Oakville** - <https://bylaws.oakville.ca/bylaws-popular/Property-Standards-By-law>
 - **Waterloo** - <https://www.waterloo.ca/en/living/property-standards-bylaw.aspx>

LANDLORD LICENSING

- Different municipalities require landlords to have a license to operate their rental unit.
 - Brampton
 - Required in wards 1, 3, 4, 5 and 7
 - Rental housing or buildings with 4 or less units
 - Hamilton
 - Required in wards 1, 8 and part of Ward 14
 - Rental housing units or buildings with 5 or less units
 - Oshawa
 - Durham College and Ontario Tech University

ROOMING HOUSE BYLAWS

- Different municipalities have laws for operating units where rooms are rented to individuals
 - North Bay
 - Properties with 3 to 5 rental bedrooms are required to have a license.
 - Limits the number of rental bedrooms to 5 room.
 - Ottawa
 - Owners of a property that contains at least four (4) rooming units require a license.
 - Kitchener
 - Licenses are required where five or more persons, not including a resident owner of the property, rent a lodging unit and the kitchen and other areas of the dwelling unit are shared.
 - Toronto
 - Owners of a property that contains at least four (4) rooming units require a license.

RESOURCES

Landlord's Self-Help Centre

- Website: www.landlordselfhelp.com
 - RTA Fact Sheet: Before You Rent, Rent Rules
 - Sound Advice Podcast/Landlord Learning Module: Tenant Screening
 - Landlord Learning Videos
- Facebook: <https://www.facebook.com/landlordselfhelp>
- YouTube: <https://www.youtube.com/@landlordself-helpcentre7429>
- Instagram: @landlordselfhelp
<https://www.instagram.com/landlordselfhelp/>

UPCOMING LANDLORD LUNCH & LEARN SERIES

JUNE 24TH, 2025 @ 1:00 PM

BEGINNING A TENANCY

OCTOBER 22ND, 2025 @ 1:00 PM

UNDERSTANDING THE N5



QUESTION AND ANSWER PERIOD

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<https://www.surveymonkey.com/r/9FN8JS2>

**THANK YOU FOR
WATCHING!**

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