



# Non-payment of Rent

Do you know and understand the rules for terminating a tenancy for non-payment of rent?

# Non-Payment of Rent

At this Town Hall Meeting we will discuss:

- The general rules for terminating a tenancy for non-payment of rent;
- Common Pitfalls - Landlord's obligations before serving a tenant a notice to terminate for non-payment of rent;
- Form N4- Notice to Terminate a Tenancy for Non-Payment of Rent;
- Form L1- Application to evict a tenant for non-payment of rent and to collect rent the tenant owes;
- Form L9- Application to Collect Rent the Tenant Owes;
- Application to the Landlord and Tenant Board;
- L1/L9 Information Update as of the Hearing Day Form; and
- Enforcement of eviction Order.

# Residential Tenancies Act, 2006

The *Residential Tenancies Act, 2006* (RTA) is the provincial statute that governs most residential rental agreements in Ontario.



The RTA defines the rights and responsibilities of landlords and tenants.

The RTA includes provisions for the termination of a rental agreement.

The RTA defines the reasons a tenancy may be terminated and establishes notice requirements, which vary depending on the reason for notice.

# Ending a Tenancy

According to the *Residential Tenancies Act, 2006*, a tenancy may be terminated in one of three ways:

- i. The tenant gives notice (Form N9);
- ii. An agreement to terminate between the landlord and tenant (Form N11); and
- iii. Notice from the landlord (under one or more of the fault or no-fault grounds).



At this Town Hall Meeting we will discuss notice from landlord as it relates to the fault ground of non-payment of rent.

# Notice Requirements

When a landlord gives a notice of termination to a tenant for a reason allowed by the Act, the notice **must** be on a form approved by the Landlord and Tenant Board.

- A tenant does not have to move out of the unit.
- The landlord must apply to the Landlord and Tenant Board for an Order allowing the eviction of the tenant.
- The tenant is entitled to dispute the landlord's Application.



# Common Pitfalls





# Address of Landlord

Section 12.(1) of the *Residential Tenancies Act* states that

*Every written tenancy agreement entered into on or after June 17, 1998 shall set out the legal name and address of the landlord to be used for the purpose of giving notices or other documents under this Act. 2006, c. 17, s. 12 (1).*

Landlords are required to provide a copy of the signed tenancy agreement **within 21 days of the agreement being signed.**

**Note:** The tenant's obligation to pay rent is **suspended** if the tenant has not been provided with the landlord's legal name and address.



# Address of Landlord

(continued)

If the tenancy agreement is a verbal agreement, the *Residential Tenancies Act* still requires the landlord to provide the tenant with their legal name and address **within 21 days of the tenancy beginning**.

A letter can be provided to the tenant containing this information.






# Tenant Information Sheet


It is the landlord's responsibility to provide every new tenant with the Information for New Tenants information sheet.

The **Information for New Tenants** information sheet is available on the Landlord and Tenant Board website at

<http://www.sjto.gov.on.ca/documents/Itb/Brochures/Information%20for%20New%20Tenants.html>



Landlord and Tenant Board



## Information for New Tenants

*Landlords must provide this information to new tenants on or before the date the tenancy begins.*

**The Law** Most residential tenancies are covered by the *Residential Tenancies Act* (the Act). This law:

- gives landlords and tenants specific rights and responsibilities,
- provides rules for increasing the rent and for evicting a tenant, and
- creates the Landlord and Tenant Board (the Board).

**The role of the Landlord and Tenant Board is to:**

- inform landlords and tenants about their rights and responsibilities under the Act, and
- resolve disputes between landlords and tenants through **mediation** or **adjudication**, or by providing information.

## Tenant Rights and Responsibilities

**You have the right to:**

- **security of tenancy** - You can continue to live in your rental unit until you give your landlord proper notice that you intend to move out, you and your landlord agree that you can move, or your landlord gives you a notice to end your tenancy for a reason allowed by the Act.

**Important:** If your landlord gives you a notice to end your tenancy, you do not have to move out. Your landlord must apply to the Board to get an order to evict you and you will have the right to go to a hearing and explain why your tenancy should not end.

- **privacy** - Your landlord can only enter your rental unit for the reasons allowed by the Act. In most cases, before entering your unit, your landlord must give you 24 hours written notice. There are some exceptions, however, such as in the case of an emergency or if you agree to allow the landlord to enter.

**You are responsible for:**

- **paying your rent** on time.
- **keeping your unit clean**, up to the standard that most people would consider ordinary or normal cleanliness.
- **repairing any damage** to the rental property caused by you or your guests - whether on purpose or by not being careful enough.

**You are not allowed to:**

- **change the locking system** on a door that gives entry to your rental unit unless you get your landlord's permission.

This form has been approved by the Landlord and Tenant Board for the purpose of section 11 of the *Residential Tenancies Act*. Ce document renforce des renseignements importants à l'intention des nouveaux locataires et est disponible en français. Pour obtenir la version française, vous pouvez communiquer avec la Commission au 416-645-8080 ou sans frais au 1-888-332-3234.

Page 1 of 2

# Common Pitfalls

The tenant is **not** obligated to pay rent if the landlord **failed** to provide a copy of the written lease agreement (containing the landlord's legal name and address) within **21 days** after it has been signed. A similar provision exists for verbal agreements.



**Note:** Not providing this information can be a costly mistake. If a landlord files an Application with the Landlord and Tenant Board (LTB) based on non-payment it will likely be **dismissed** by the Adjudicator. The filing fee to schedule a hearing is \$190.

# Common Pitfalls

(continued)

If a tenant claims the landlord failed to provide their legal name and address, the landlord cannot rely on the notice of termination that was given to argue it was provided.

The best practice is to provide the tenant with a copy of the written tenancy agreement right after it has been signed by both the tenant and landlord.

- Where the tenancy agreement is a verbal agreement, the landlord should prepare a written one-page document containing the landlord's legal name and address.



# Avoiding Pitfalls

Confirm the following to ensure it is appropriate to serve notice:

- ✓ The landlord has provided the tenant with the legal name and address of the landlord;
- ✓ The landlord has provided the tenant with an **Information for New Tenants** sheet;
- ✓ A copy of the executed lease agreement has been delivered to the tenant;
- ✓ If a tenant has moved out of the rental unit, the landlord's **only** remedy is to file a claim in Small Claims Court to collect rent arrears.



# N4 - Notice to Terminate a Tenancy Early for Non-payment of Rent



# Form N4: Notice to End a Tenancy Early for Non-payment of Rent

A landlord can give a tenant a Form N4 notice as early as the day after the rent is due.

For example, if rent is due on the 1<sup>st</sup> of the month and is not paid in full, the landlord **can** give the Form N4 on the 2<sup>nd</sup> day of the month.

Landlords are encouraged to act promptly and issue notice as soon as possible.

**Note:** Do not apply the last month's rent deposit unless the tenant has given you proper notice to vacate.





# Form N4

(continued)

## Form N4 shall:

Provide a termination date of

- 7 days for a daily or weekly tenancy, or
- 14 days for all other types of tenancy agreements;
- Specify the amount of rent owing; and
- Inform the tenant that the landlord can apply to the Board to evict the tenant, if they do not pay the rent or move by the termination date on the notice.



**Note:** Landlords must treat the day that they give the tenant the notice as day zero, and calculate the termination date accordingly.

# Form N4

## (continued)

- It is very important for the rent periods to be properly recorded on the notice. Any mistakes may cause the notice to be deemed defective and require the landlord to start over.
- A best practice for landlords is to complete page 2 of Form N4 and confirm the total payable before recording it on the first page of the notice.

### Section 1. Rent Owning

I have calculated the amount of rent the tenant owes me as follows:

Rent Period		Rent Charged \$	Rent Paid \$	Rent Owning \$
From: (dd/mm/yyyy)	To: (dd/mm/yyyy)			
01 / 01 / 2015	31 / 01 / 2015	1,000.00	500.00	500.00
01 / 02 / 2015	28 / 02 / 2015	1,000.00	0.00	1,000.00
/  /	/  /	, .	, .	, .
Total Rent Owning \$			1,500.00	

# N4 will be deemed invalid if:

- The tenants' names are incorrectly stated;
- The full address of the rental unit is not correctly identified (For example: Basement unit or 2<sup>nd</sup> floor unit);
- The termination date is incorrect;
- The total amount of arrears is not calculated correctly;
- The arrears include charges that are not considered rent, such as:
  - The last month's rent deposit;
  - Utility charges;
  - NSF charges; and
  - Late payment/Interest charges (which are illegal to charge and collect).
- The signature is missing;
- The notice is not served properly.

# Serving a Notice of Termination

The landlord may deliver the tenant the notice of termination by:

- Handing it to the tenant;
- Handing it to an apparent adult person in the rental unit;
- Placing it in the tenant's mailbox or where mail is usually delivered; or
- Sliding it under the door of the rental unit.

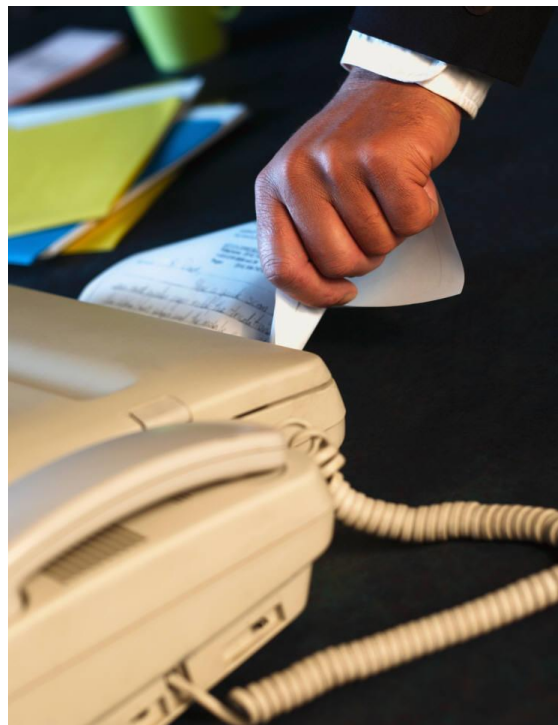


**IMPORTANT:** This notice should **never** be posted on the tenant's door, and notice by email is **NOT** an appropriate method of service.

# Other methods of service

The landlord may:

- Fax the notice to the tenant's residence or place of business
- Send the notice by courier or mail with additional time added to allow for delivery



**IMPORTANT:** One day must be added if delivered by courier and five days must be added for delivery by mail.

# Potential Pitfall

A tenant may deny receiving the notice, even where it is given using an appropriate method of service.

- The landlord may want to have a witness present when serving the notice to terminate.
- A witness is an impartial third party, their presence may reduce the likelihood of the tenant arguing they did not receive the document.

**Note:** The landlord will be required to complete and file a Certificate of Service detailing how the notice was delivered to the tenant.





# How can the tenant void the notice?

The N4 notice is void and the tenant does not have to move out if the tenant pays,

- The amount of arrears on the N4 notice; and
- Any additional rent payments that have come due after the notice was given to the tenant.

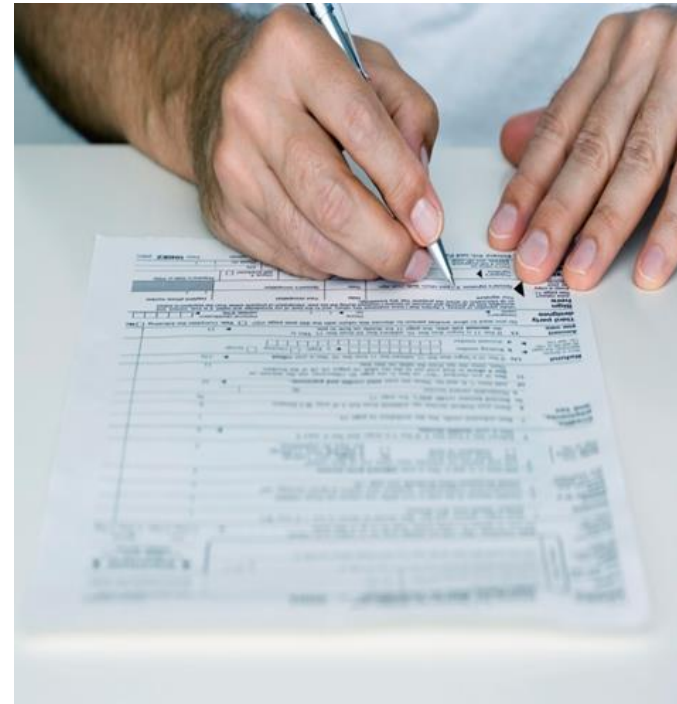


**Note:** A landlord may apply to terminate the tenancy in cases where a tenant has only paid **part** of the amount indicated as owing on the notice. If the tenant does not void the N4 notice, it does not expire.

# Applying to the Landlord and Tenant Board

There are two Applications the landlord may file with the Landlord and Tenant Board with respect to non-payment of rent, either:

1. An Application for an eviction **and** arrears Order (L1 Application); or
2. An Application for an **arrears only** Order (L9 Application).



**Landlord's Application:  
L1- Application to evict a  
tenant for non-payment of  
rent and to collect rent the  
tenant owes**



# L1- Application to evict a tenant for non-payment of rent and to collect rent the tenant owes

This Application can only be filed with the Landlord and Tenant Board **after** the termination date specified on the form N4 has passed.

- **If** the form N4 has a termination date of the 16<sup>th</sup>, the earliest day a landlord may file the L1 Application with the LTB is on the 17<sup>th</sup>.




**DO NOT** rely on the LTB staff to check timing. If filed too early and a hearing is scheduled, the Adjudicator will dismiss the Application and the landlord will have to start the N4 process over.

# L1- Application

(continued)

If successful, the L1 Application will provide the landlord with **both** an order to terminate the tenancy **and** for the arrears owing.



Application to evict a tenant for non-payment of rent  
and to collect rent the tenant owes  
FORM L1

Information for the Tenant from the Landlord

I am applying to the Landlord and Tenant Board for an order:

- to evict you because you owe rent, and
- to collect the money you owe me.

I believe that you owe me a total of \$           as of

This amount includes the filing fee for this application (\$170.00). You may also owe me any rent that comes due after I file this application. To see how I arrived at this amount, go to page 4.

Information for the Tenant from the Landlord and Tenant Board

# L1- Application

(continued)

When completing the L1-Application to evict a tenant for non-payment of rent and to collect rent the tenant owes, a landlord is also able to request that the tenant be responsible for the filing fee and any charges incurred due to NSF cheques.

## Section 2. NSF Cheque Charges

I have calculated the amount of NSF cheque charges and related administration charges the tenant owes me as follows:

Cheque Amount \$	Date of Cheque dd/mm/yyyy	Date NSF Charge Incurred dd/mm/yyyy	Bank Charge for NSF Cheque \$	Landlord's Administration Charge \$	Total Charge \$
1 0 0 0 . 0 0	0 1 / 0 1 / 2 0 1 5	1 0 / 0 1 / 2 0 1 5	5 . 0 0	2 0 . 0 0	2 5 . 0 0

The landlord is also able to request an administration charge (up to a maximum of \$20) for each NSF cheque.



# L1- Application

(continued)

The charges along with the outstanding rent are then added to the filing fee. The total of this section of the L1 Application is then carried over to the first page where it indicates the total amount owing by the tenant.

## PART 2: TOTAL AMOUNT THE TENANT OWES

**The following information is from your landlord**

**I am applying to the Landlord and Tenant Board for an order:**

- to evict you because you owe rent, and
- to collect the money you owe me.

I believe that you owe me a total of \$ 

			1	6	9	5	.	0	d
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 as of 

		/		/					
--	--	---	--	---	--	--	--	--	--

  
dd/mm/yyyy

**This amount includes the filing fee for this application. You may also owe me any new rent that comes due after I file this application. To see how I calculated this amount, go to page 5.**

### PART 6: TOTAL AMOUNT OWING

**Total rent owing:**  
(from Part 5, Section 1)

\$

**Total NSF cheque related charges owing:**  
(from Part 5, Section 2)

\$					2	5	.	0	0
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**Application Fee:**

\$				1	9	0	.	0	0
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Total:	\$				1	6	9	5	.	0	0
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**Note:** The totals in these two sections must be the exact same.

# L1- Application

(continued)

When filing the L1-Application with the Landlord and Tenant Board, the landlord will also be required to file:

- A copy of the N4 Notice given to the tenant;
- A completed L1 Application; and
- A Certificate of Service to prove service of the notice to the tenant.

The cost for filing the L1 Application is \$190.00.



# **Landlord's Application: L9 - Application to Collect Rent the Tenant Owes**



# L9-Application to Collect Rent the Tenant Owes

The landlord should complete and file the L9 Application if the landlord **only** wants an Order for arrears and **does not** want to evict the tenant.

If the landlord does not want to evict the tenant, the landlord does not have to serve the tenant with a Form N4, but may apply to the Landlord and Tenant Board right away with the L9 Application.

**Note:** The L9 Application requires the same information as the L1 Application, but it **will not** result in an Order to terminate the tenancy. It is **only** used to obtain an Order for the arrears.

# Application and Notice of Hearing

- Once the Application (L1 or L9) is filed with the Board, a hearing date will be scheduled, and the landlord will be given copies of the Application together with a Notice of Hearing.
- The landlord must serve the tenants with the Application and Notice of Hearing at least **10 days** before the hearing date.
- Serve the documents using the same methods of service set out under section 191 of the RTA, as previously discussed.



# Certificate of Service

The Certificate of Service is a one-page form that tells the Landlord and Tenant Board (LTB) who served the documents to the tenant, when the documents were served, and how they were served.

- After the Application has been filed with the LTB, the landlord will be provided with copies of the Application and Notice of Hearing, and instructed to serve a copy to the tenant.
- A landlord must then complete and file another Certificate of Service with the LTB **within 5 days** of serving the tenant with the Application and Notice of Hearing documents.

**Landlord and Tenant Board** Certificate of Service

File Number (if applicable): \_\_\_\_\_

**Address of Rental Unit:**

Unit Apt. Suite: \_\_\_\_\_ Street Address: \_\_\_\_\_

Municipality (City, Town, etc.): \_\_\_\_\_ Postal Code: \_\_\_\_\_

I, \_\_\_\_\_, certify that on \_\_\_\_/\_\_\_\_/\_\_\_\_

I gave a copy of the following document(s):

☐ Notice of Termination Form # \_\_\_\_\_ ☐ Motion to Set Aside an Ex Parte Order

☐ Application Form # \_\_\_\_\_ ☐ Request to Review an Order

☐ Notice of Hearing \_\_\_\_\_ ☐ Other \_\_\_\_\_ (insert name of document)

to the following person(s):

☐ the tenant ☐ the landlord ☐ other \_\_\_\_\_

(insert the name of the person you gave the document to)

☐ more than one tenant, who is a party to the same application, on the same date and in the same way. (If you check this box, attach a list of the names and addresses of the people you served.)

by the following method of service:

☐ handing the document(s) to the person(s)

☐ handing the document(s) to an authorized employee of the landlord.

☐ handing the document(s) to an adult person in the tenant's rental unit.

☐ leaving the document(s) in the mailbox, or place where mail is normally delivered.

☐ placing the document(s) under the door of the rental unit or through a mail slot in the door.

☐ sending the document(s) by courier to the person(s).

☐ sending the document(s) by fax to number: \_\_\_\_\_

☐ sending the document(s) by mail or Xpresspost to the last known address of the person(s), at: \_\_\_\_\_

☐ a different method of service (provide details): \_\_\_\_\_

**Notes:**

1. The only document that can be properly served by posting it to the door of the rental unit is a notice of intent to enter a rental unit given under section 27 of the Residential Tenancies Act, unless a Member orders otherwise pursuant to Rule 5.2 of the Landlord and Tenant Board's Rules of Practice.

2. It is an offence under the Residential Tenancies Act to file false or misleading information with the Landlord and Tenant Board.

**Signature:** ☐ Landlord ☐ Tenant ☐ Agent ☐ Other

First Name: \_\_\_\_\_

Last Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Signature: (The person who served the documents must sign the form) \_\_\_\_\_ Date (dd/mm/yyyy): \_\_\_\_\_

**For Office Use Only:** ☐ In Person ☐ Mail ☐ Fax ☐ Courier ☐ Email ☐ F.I. \_\_\_\_\_

The Landlord and Tenant Board collects the personal information requested on this form under section 18 of the Residential Tenancies Act, 2006. The information will be used to determine applications under the Act. After an application is filed, all information is becoming available to the public. Any questions about the collection may be directed to a Customer Service Representative at 416-465-0000 or toll-free at 1-866-353-3234.

Version: 31/01/2007 60201



# **L1/L9- Information Update as of the Hearing Day Form**



# L1/L9 Hearing Update Form

If the landlord has filed a L1 or L9 Application with the Landlord and Tenant Board, they are also required to complete the L1/L9- Information Update as of the Hearing Day Form, and bring it to the scheduled hearing

This Form will address:

- Any new rent that has come due;
- Any payments that have been made; and
- Any new NSF or administration charges the landlord has incurred.



This Form is meant to update the LTB on any changes made between the date the Application was filed and the date of the Hearing. Even if there are no changes, the landlord must still complete and bring 3 copies of this form with them to the hearing.

# Landlord and Tenant Board Hearing



# Landlord and Tenant Board Hearing

An Adjudicator will preside at the hearing. These hearings are generally conducted in person.

The landlord will speak first and will be required to explain the reason for the Application and present any evidence to support their Application.

The tenant may dispute and raise issues at the hearing such as maintenance concerns, illegal charges, or any other issues.

After hearing both parties, the Adjudicator will make a decision and issue an Order within 30 days.

A copy of the Order will be mailed to both parties.

# Board Order

If the landlord is successful at the hearing, they may receive an Order for the following:

- Termination of the tenancy within eleven days from the date the Order is issued, unless the tenant pays all rent owing (including filing fee).
- Permission for the landlord to file for eviction with the Court Enforcement Office (Sheriff), if the tenant does not pay all rent owing and does not move out by the termination date on the Order.



# Enforcement of Eviction Order



# If the tenant fails to vacate...

If the tenant does not comply with the Order issued by the Landlord and Tenant Board, the landlord can go to the Court Enforcement Office (also known as the Sheriff's office) to schedule an eviction.

- The Enforcement Office will send a Notice to Vacate to the tenant instructing them to leave the rental unit on or before a specific date.





# Enforcing Eviction Order

A landlord may only file for eviction through the Enforcement Office **after** they have gone through the Landlord and Tenant Board process of obtaining a termination Order.

- If the landlord obtains a termination Order from the Landlord and Tenant Board and the tenant does not vacate the unit as ordered, the landlord must file the LTB Order with the Court Enforcement Office (Sheriff's Office) to schedule an eviction.



**Note:** The Enforcement Office **will not** schedule an eviction without a Landlord and Tenant Board Order.

# Enforcing Eviction Order

(continued)

When filing for eviction through the Enforcement Office, the landlord must:

- Present one certified Order issued by the Landlord and Tenant Board, and one **copy** of the Order to the Enforcement Office together with a completed Eviction Information Request sheet (provided by the Enforcement Office).
- Follow the instructions provided by the Enforcement Office, which will include the “vacate date” ordered by the Enforcement Office.

The Enforcement Office will send a **Notice to Vacate** to the tenant instructing the tenant to move out by a specific vacate date.

# Enforcing Eviction Order

(continued)

If the tenant does not leave according to the “vacate date” specified on the Enforcement Office’s Notice to Vacate, the landlord **MUST** contact the Enforcement Office and schedule an eviction.

The landlord will be required to pay:

- A fee ranging between **\$318- \$333 (which includes the flat fee and mileage charge)** when the landlord initially attends the Enforcement Office, and
- A mileage charge is calculated for every kilometre the Enforcement Officer must travel from the courthouse to the tenant’s address (\*the mileage cost will vary depending on where in Ontario your unit is located).



# Can the tenant stop the eviction?

The *Residential Tenancies Act* allows the tenant the opportunity to make a motion to the Board to void the Order after the termination date on the Order, **and** before the Enforcement Office enforces the Order, *if the tenant*:

- Pays amounts owing to the landlord or to the Board; and,
- Files a sworn affidavit stating that the amount paid to the Board, together with any amounts previously paid to the landlord, is at least the sum owing for rent arrears, additional rent or compensation owing, amounts for NSF cheque (financial institution) charges or (landlord's) administration charges, and, if ordered by the Board,
- Enforcement Office's fees.

**NOTE:** This type of motion granted **once** in any given tenancy agreement.

# What happens when the tenant is evicted?

When the Order is enforced and the tenant is evicted, the landlord then regains possession of the rental premises.

- It is the landlord's responsibility to have the locks to the rental unit changed in the presence of the Enforcement Officer.
- If the landlord is unable to change the locks him or herself, a locksmith should be scheduled to attend at the time the order is executed by the Enforcement Officer.



# What about the belongings?

The tenant has 72 hours after the eviction and the locks have been changed to retrieve their belongings.

- During the 72 hours the landlord may leave the belongings in the rental unit, or move them to another location which must be close to the rental unit.
- The landlord must make the tenant's property available to be retrieved by the tenant between 8:00 a.m. and 8:00 p.m.



# Important Things to Remember...

- Tenants should be provided the landlord's legal name and address at the beginning of the tenancy.
- It is important to correctly serve a notice, for more information please refer to our Sound Advice Podcast for Landlords: Serving Documents to Tenants, at [http://www.landlordselfhelp.com/sound\\_advice/scripts/serving\\_documents.htm](http://www.landlordselfhelp.com/sound_advice/scripts/serving_documents.htm)
- Each form (Notice and Applications) contain important information that landlords should read over carefully. This information will assist with the proper completion of each form.



# Terminating a Tenancy for Non-Payment of Rent

At this Town Hall Meeting we have covered:

- ✓ The general rules for terminating a tenancy for non-payment of rent;
- ✓ Common Pitfalls – failure to provide:
  - landlord's name and address,
  - New Tenant Information Sheet, or
  - deliver a copy of the tenancy agreement
- ✓ Overview of Form N4- Notice to Terminate a Tenancy for Non-Payment of Rent;
- ✓ Form L1- Application to evict a tenant for non-payment of rent and to collect rent the tenant owes;
- ✓ Form L9- Application to Collect Rent the Tenant Owes;
- ✓ Application to the Landlord and Tenant Board;
- ✓ L1/L9 Information Update as of the Hearing Day Form; and
- ✓ Enforcement of eviction Order.

A photograph of a classroom scene from behind several students. They are all raising their hands, indicating they want to ask a question or answer. The students are wearing light blue, dark blue, red, and orange shirts. In the background, a chalkboard is visible with some faint, illegible writing. The word "Questions" is overlaid in the center in a large, bold, yellow font.

# Questions

# Resources

## Non-payment of Rent

### Landlord's Self-Help Centre

- FAQs - Index of Q and A's

<https://landlordselfhelp.com/frequently-asked-questions/?faq-category=ending-a-tenancy>

RTA FactSheets: Ending a Tenancy Agreement

<https://landlordselfhelp.com/media/2017-Ending-a-Tenancy.pdf>

- RTA FactSheets: Eviction by Sheriff

<https://landlordselfhelp.com/media/2017-Eviction-By-Sheriff.pdf>

### e-laws

- Search Residential Tenancies Act, 2006 - [www.e-laws.on.ca](http://www.e-laws.on.ca)

# Resources

## Non-payment of Rent

### Landlord and Tenant Board

- How a Landlord can End a Tenancy

<http://www.sjto.gov.on.ca/lrb/faqs/#faq7>

- A Guide to the Residential Tenancies Act -

[http://www.sjto.gov.on.ca/documents/lrb/Brochures/Guide%20to%20RTA%20\(English\).html](http://www.sjto.gov.on.ca/documents/lrb/Brochures/Guide%20to%20RTA%20(English).html)



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

**If you have a specific issue or situation, please contact a legal service provider.**

