

The Halton Tenant Guide

Everything you need to know about renting in Halton Region — what to expect, what documents to bring, and the most-asked Ontario landlord-tenant rules.

A plain-English guide for renters in Milton, Oakville, Burlington & Halton Hills

Renting in Halton Region

A practical guide from a licensed REALTOR®

Renting in Halton can move fast. The best units lease in days, sometimes hours, and landlords often see multiple applications for the same property. The renters who succeed aren't always the ones offering the most money — they're the ones who arrive prepared, know what to expect, and know their rights.

This guide walks you through the rental process from search to move-in, the documents to have ready, what the application and screening process actually involves, and the Ontario landlord-tenant rules that come up most often. The goal is simple: give you what you need to find a good rental, win it, and live in it with confidence.

This is general information, not legal advice. For your specific situation, consult a paralegal, lawyer, or the Landlord and Tenant Board. Rules and figures can change — always confirm current requirements before acting.

1. What to Expect — The Rental Process Step by Step

Most rental searches in Halton follow the same six stages. Knowing what comes next at each step saves time and avoids surprises.

Stage 1 — Define what you need

Budget, bedrooms, location, must-haves (parking, in-unit laundry, pet-friendly), nice-to-haves, deal-breakers. Be honest about the budget; a common guideline is that monthly rent shouldn't exceed roughly one-third of your gross monthly income.

Stage 2 — Search

MLS-connected listings (what REALTORS® use) are the most reliable source. Aggregator sites and social-media listings exist too, but carry a higher risk of outdated postings and scams. Working with a licensed REALTOR® on the tenant side is free — the landlord pays the leasing commission.

Stage 3 — View

In person whenever possible, or a verified live video tour. Never wire money or sign anything for a unit you haven't seen. Take photos and notes of any existing damage or concerns.

Stage 4 — Apply

Submit a complete application package immediately after a viewing you like. In a fast market, speed plus completeness wins. We'll cover what to include in the next section.

Stage 5 — Screening

The landlord will run a credit check (with your written consent), verify your income, contact references, and confirm your identity. This usually takes 24 to 72 hours.

Stage 6 — Lease and move-in

The standard residential lease in Ontario is OREA Form 410. You'll pay first and last month's rent, do a move-in inspection, and get the keys. From application to keys can be as quick as one week, depending on the landlord's timeline.

2. Documents to Have Ready

The single biggest tenant-side mistake in a competitive market is not having your application package ready before you view. If you can submit a complete package within hours of seeing a property, you stand out from applicants who send things piecemeal over several days.

Assemble this BEFORE you view anything:

- **Government-issued photo ID**

Driver's licence or passport. The landlord may keep a copy for verification purposes.

- **A completed rental application**

OREA Form 410 is the standard. It captures your employment, income, rental history, and references, and gives written consent for a credit check.

- **A recent credit report**

From Equifax or TransUnion, ideally under 30 days old. Free annual reports are available; for \$20–30 you can get a full report immediately online.

- **Proof of income**

Recent pay stubs (typically the last 2–3) plus an employment letter on company letterhead stating your position, salary, and length of employment. Self-employed? Two years of notices of assessment or recent bank statements.

- **References**

Previous landlord references carry the most weight — ideally with phone and email contact. An employer reference confirming stable, long-term employment helps too. Two solid references is the right number.

- **First and last month's rent**

Be prepared to pay this when signing — typically by certified cheque, draft, or e-transfer. We'll cover what landlords can and can't ask for next.

- **A short cover note (optional, often effective)**

Two or three sentences introducing yourself — who you are, what you do, why you're moving, how you'll care for the property. It humanizes the application and often makes the difference in a multiple-applicant situation.

3. Ontario Tenant Rules — The Questions We Get Most

Residential tenancies in Ontario are governed by the Residential Tenancies Act (RTA). It is generally tenant-protective, but only if you know what it actually says. Here are the answers to the questions tenants ask most often.

Question	What Ontario law says
What deposit can a landlord ask for?	Maximum one month's rent (or one rent period), almost always applied as last month's rent. Ontario does NOT permit a separate 'damage deposit' or 'security deposit.' A refundable key deposit is allowed, but only for the actual replacement cost of the keys.
Does my last-month deposit earn interest?	Yes. The landlord must pay you interest on the deposit annually, at the rate equal to the provincial rent-increase guideline. They can either pay it to you or apply it to the deposit balance.
How much can rent be increased?	For most units, rent can only be increased by the provincial rent-increase guideline, once every 12 months, and the landlord must give 90 days' written notice on the proper form. Some newer units (first occupied after a cut-off date) are exempt from the cap but still need 90 days' notice.
Can the landlord enter the unit any time?	No. In most cases the landlord must give at least 24 hours' written notice, and entry must be between 8 a.m. and 8 p.m. Exceptions exist for emergencies and (with notice) showing the unit to prospective tenants after notice of termination has been given.
What is the landlord responsible for repairing?	The landlord must keep the unit in a good state of repair and comply with all health, safety, and housing standards — regardless of whether you knew about a problem before moving in. This obligation cannot be signed away in the lease.
What happens when my lease ends?	Your fixed-term lease automatically converts to a month-to-month tenancy with all the same terms. You don't have to sign anything new. The landlord cannot simply decide not to renew — your right to stay is protected.
Can the landlord evict me?	Only for specific reasons set out in the RTA — non-payment of rent, serious damage, persistent late payment, illegal activity, the landlord's own use (with compensation and conditions), or major renovations (also with compensation and conditions). Each ground has its own form, notice period, and process. The Landlord and Tenant Board makes the final decision, not the landlord.
Can I be charged a fee for paying rent late?	Generally no — Ontario does not permit landlords to charge late fees on rent. Persistent late payment can be grounds for an LTB application, but a 'late fee' written into a lease is typically unenforceable.

Question	What Ontario law says
What if my landlord ignores repairs?	Document everything in writing (email is best — creates a record). If the landlord still doesn't act, you can apply to the Landlord and Tenant Board (LTB) for a maintenance order. In some cases you can also contact municipal property standards. Withholding rent without an LTB order is risky — get advice first.
Are pets allowed?	A 'no-pets' clause in a lease is generally unenforceable in Ontario. However, the landlord can evict if a pet causes damage, allergies for other tenants, or noise disturbance. Be honest about pets when you apply — landlords care more about the type and behaviour than the existence.
Can the landlord increase my rent for adding a roommate?	Adding a co-occupant is generally allowed and isn't grounds for a special rent increase outside the annual guideline. If you're adding someone to the lease (changing who's legally responsible), that requires landlord consent.

4. Rental Red Flags — When to Walk Away

Most landlords in Halton are professional. A small minority are not. Watch for these signals:

- **Pressure to pay before you view.** A legitimate landlord will always let you see the unit. Anyone asking for a deposit or first month before viewing is almost certainly a scam.
- **The landlord is 'out of the country' and can't show the unit.** Classic rental scam setup. Genuine landlords or their agent will be available to show.
- **Below-market pricing on a great unit.** If a rental is dramatically cheaper than comparable units in the area, something is wrong. It's either a scam, has major undisclosed issues, or there's a catch in the terms.
- **Refusal to use an OREA standard lease.** Ontario landlords are required to use the provincial standard lease form for most residential tenancies. A landlord refusing it is a warning sign.
- **Asking for an 'illegal' deposit.** Damage deposit, pet deposit beyond actual key cost, security deposit, 'cleaning fee' upfront — none of these are permitted under Ontario law.
- **Cash-only requirements with no receipts.** A pattern that often signals an unregistered landlord avoiding tax reporting — which means you may not have proper recourse if something goes wrong.
- **Vague answers on who owns the unit.** If you can't get a straight answer on who the actual property owner is, walk. Title fraud and unauthorized 'sublet' scams happen.

5. The Move-In Day Checklist

How you start the tenancy shapes the rest of it. Spend an extra hour on move-in day and save yourself headaches at move-out.

- **Walk through the unit with the landlord** (or their agent) before signing the move-in inspection form. Note every existing issue — chipped paint, marks on flooring, marks on countertops, anything not in perfect condition.
- **Take photos.** Date-stamped photos of every room, especially anything not pristine. Email them to yourself so they're time-stamped in your inbox.
- **Test the appliances.** Run the dishwasher, washer, dryer, stove burners, oven, microwave. Confirm hot water works in every sink and shower.
- **Confirm heating and air conditioning** — even if it's the wrong season. Cycle them on to confirm they work.
- **Check the smoke and carbon-monoxide detectors.** Press the test button. Ontario requires working detectors; if any are missing or non-functional, raise it with the landlord in writing before move-in.
- **Get all keys and documents.** House keys, mailbox key, garage remote, parking permit, condo fobs, lease copy, move-in inspection form copy.

- **Get the landlord's contact in writing.** Phone, email, and the address for legal notices. You'll need it.
- **Update your address everywhere.** Driver's licence, health card, employer, bank, subscriptions. Set up mail forwarding through Canada Post.

How We Help Halton Tenants

Working with a licensed REALTOR® as a tenant costs you nothing — the landlord pays the leasing commission. Here's what's included:

- **Early access to new listings.** We see new MLS rentals before they hit the wider aggregator sites, so you can be first through the door with a complete application.
- **Saved search alerts.** Tell us your criteria and we send new matches as they list. No spam, no junk listings.
- **Application coaching.** We help you put together a package that stands out — and often coach landlords on why your application is the right one.
- **Viewing coordination.** One person to call, one schedule to manage. No chasing 12 different listing agents.
- **Lease review.** Before you sign, we review the lease terms and flag anything that's unusual or non-standard.
- **Same person for the whole journey.** When you're ready to buy a home, we're already a known quantity.

Ready to start your Halton rental search?

Visit HaltonHomeRentals.ca to browse live listings and set up a saved search, or call (416) 791-3665 directly. No cost, no obligation, no spam.

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(416) 791-3665 · info@asksteve.ca · HaltonHomeRentals.ca

This guide is general information only and does not constitute legal advice. The Residential Tenancies Act, Human Rights Code, and related rules and figures may change; always confirm current requirements with the Landlord and Tenant Board or a qualified professional before acting on any specific situation.