

Renting Your First Home Safely

A practical Canada-wide guide to searching, verifying and moving in

For newcomers, students, workers and families entering the rental market



PRACTICAL. CLEAR. SOURCE-BASED.

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www.theworldbridge.ca





How to use this guide

Use the actions in the order that fits your status, province and circumstances. Write in the planning pages and return to the source page before a high-consequence decision.

01**Start with legal and safety steps**

Confirm documents, conditions, deadlines and immediate needs before optional purchases.

02**Use official sources**

The linked authorities are the primary reference. Rules and eligibility can change.

03**Keep evidence**

Save confirmations, receipts, records and written advice in a secure system.

04**Ask early**

Use free newcomer supports and seek individualized advice for high-consequence decisions.

**IMPORTANT**

This guide provides general information and practical orientation. It is not a substitute for individualized immigration, legal, tenancy, employment, financial, tax or medical advice. Eligibility, procedures and provincial or territorial rules can change. Verify current requirements with the linked authority before acting.

Start with a complete housing budget

1

Calculate more than rent

- Utilities, internet and tenant insurance
- Transit, parking or vehicle costs
- Laundry, furniture and moving expenses
- Deposits and initial household supplies

2

Choose realistic priorities

- Maximum monthly cost you can sustain
- Distance from work, school, groceries and health care
- Number of bedrooms and accessibility needs
- Short-term flexibility versus a longer lease

3

Prepare a backup plan

- Budget for temporary accommodation
- Identify two or three safe neighbourhood options
- Keep emergency funds separate
- Do not accept an unsafe unit because of artificial urgency

Search strategically

1

Use more than one channel

- Established rental platforms and property managers
- School, employer and newcomer housing resources
- Local housing providers and community agencies
- Trusted referrals that can still be independently verified

2

Compare like with like

- Confirm what utilities and services are included
- Compare unit size, condition, location and lease term
- Ask about laundry, parking, storage and pets
- Calculate the actual monthly total

3

Track your search

- Save the original advertisement
- Record address, contact name and viewing date
- Note quoted rent, inclusions and application status
- Keep communications until the tenancy is established

Verify before you pay

1

Verify the property

- View it in person or through a trustworthy live process
- Confirm the unit exists and matches the advertisement
- Ask who owns or manages it
- Search the address and compare duplicate listings

2

Verify the person

- Ask for the landlord or property manager's full name
- Confirm company contact information independently
- Be cautious when the person claims to be abroad
- Do not rely on identification images sent through chat

3

Recognize rental fraud

- Below-market rent combined with immediate pressure
- Payment demanded before a viewing or signed agreement
- Requests for gift cards, cryptocurrency or unusual transfers
- Stolen photos, inconsistent details or refusal to answer questions

Prepare a strong application

1

Common application information

- Proof of identity and legal name
- Income, employment or financial support evidence
- References and rental history where available
- Co-signer or guarantor information if required

2

Protect your privacy

- Ask why each document is required
- Redact unrelated account and identification numbers
- Use a secure method to transmit documents
- Do not provide your SIN routinely for a rental application

3

Explain a limited Canadian history

- Offer verifiable international references
- Provide employment, school or sponsor evidence
- Show a realistic budget and reliable payment plan
- Do not fabricate Canadian experience or documents

Read the lease before signing

1

Confirm the essentials

- Correct landlord, tenants and rental address
- Start and end dates, rent and due date
- Utilities, parking, storage and included services
- Rules about guests, roommates, pets and smoking

2

Know the provincial rule

- Deposits and rent increases are governed provincially or territorially
- Standard lease forms may be required
- Entry, repairs, notices and eviction follow local law
- Use the correct tenancy authority, not another province's advice

3

Do not rely on verbal promises

- Write agreed repairs and inclusions into the lease
- Keep a signed copy and all attachments
- Get receipts for every payment
- Ask questions before signing, not after moving in

Move in with evidence

1

Document the condition

- Complete the required inspection process
- Take date-stamped photos or video
- Record damage, cleanliness and appliance condition
- Send unresolved issues in writing

2

Set up the household

- Confirm keys, mailbox and building access
- Transfer utilities only through verified providers
- Arrange tenant insurance where appropriate
- Test smoke and carbon monoxide alarms

3

Create a tenancy file

- Lease, inspection and payment receipts
- Repair requests and landlord responses
- Insurance and utility records
- Notices, renewals and move-out documents

Shared housing and roommates

1

Clarify the arrangement

- Who is on the lease and responsible for rent
- Whether the landlord shares a kitchen or bathroom
- How utilities, cleaning and supplies are divided
- Rules for guests, noise and shared property

2

Use a roommate agreement

- Payment dates and method
- Private and shared spaces
- Conflict and move-out process
- Responsibility for damage and replacement tenants

3

Protect personal safety

- Meet potential roommates before committing
- Keep identity documents and valuables secure
- Tell a trusted person where you live
- Know how local tenancy law applies to your exact arrangement

When problems arise

1

Repairs and maintenance

- Report problems promptly in writing
- Describe the issue, date and reasonable requested action
- Keep photos and communication records
- Use emergency procedures for immediate hazards

2

Payment difficulty

- Contact the landlord early and communicate in writing
- Seek local housing stabilization or legal-clinic support
- Do not ignore notices
- Understand the formal process before agreeing to move

3

Discrimination or illegal conduct

- Record what happened and preserve evidence
- Contact the provincial tenancy, human rights or legal support body
- Do not retaliate or make threats
- Get urgent help where personal safety is at risk

Rental red flags

1

Before viewing

- Rent far below comparable listings
- Generic descriptions and copied photographs
- Communication only through encrypted or disappearing messages
- Pressure to send a deposit immediately

2

Before signing

- Blank spaces or a different address on the lease
- Refusal to state what is included
- Cash-only demand without receipts
- Promises that contradict the written agreement

3

After moving in

- Repeated unannounced entry
- Requests to surrender identification
- Unsafe conditions ignored
- Threats that bypass the formal tenancy process

Viewing and lease checklist

1

At the viewing

- Test water, windows, locks and appliances
- Check pests, moisture, ventilation and noise
- Confirm laundry, parking, storage and garbage arrangements
- Ask current or former tenants reasonable questions where possible

2

Before payment

- Verify property and landlord
- Read and sign the complete lease
- Confirm lawful deposit requirements
- Use a traceable payment method and obtain a receipt

3

At move-in

- Complete condition inspection
- Photograph every room
- Confirm keys, utilities and emergency procedures
- Store documents securely

My housing comparison

1

Option A

- Address: _____
- Total monthly cost: _____
- Travel time: _____ Lease term: _____
- Main strengths/concerns: _____

2

Option B

- Address: _____
- Total monthly cost: _____
- Travel time: _____ Lease term: _____
- Main strengths/concerns: _____

3

Decision check

- Property verified by: _____
- Provincial rules checked at: _____
- Documents still required: _____
- I will not pay until: _____

Reliable sources and next steps

Open the linked authority and confirm the current rule before acting.

01 **CMHC - Renting your first home in Canada**
www.cmhc-schl.gc.ca

02 **CMHC - Renting a home**
www.cmhc-schl.gc.ca

03 **CMHC - Things to consider before renting**
www.cmhc-schl.gc.ca

04 **Canadian Anti-Fraud Centre - Rental fraud**
antifraudcentre-centreantifraude.ca

05 **IRCC - Housing and newcomer services**
www.canada.ca

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