Renting in Canada

From the first search to getting your deposit back

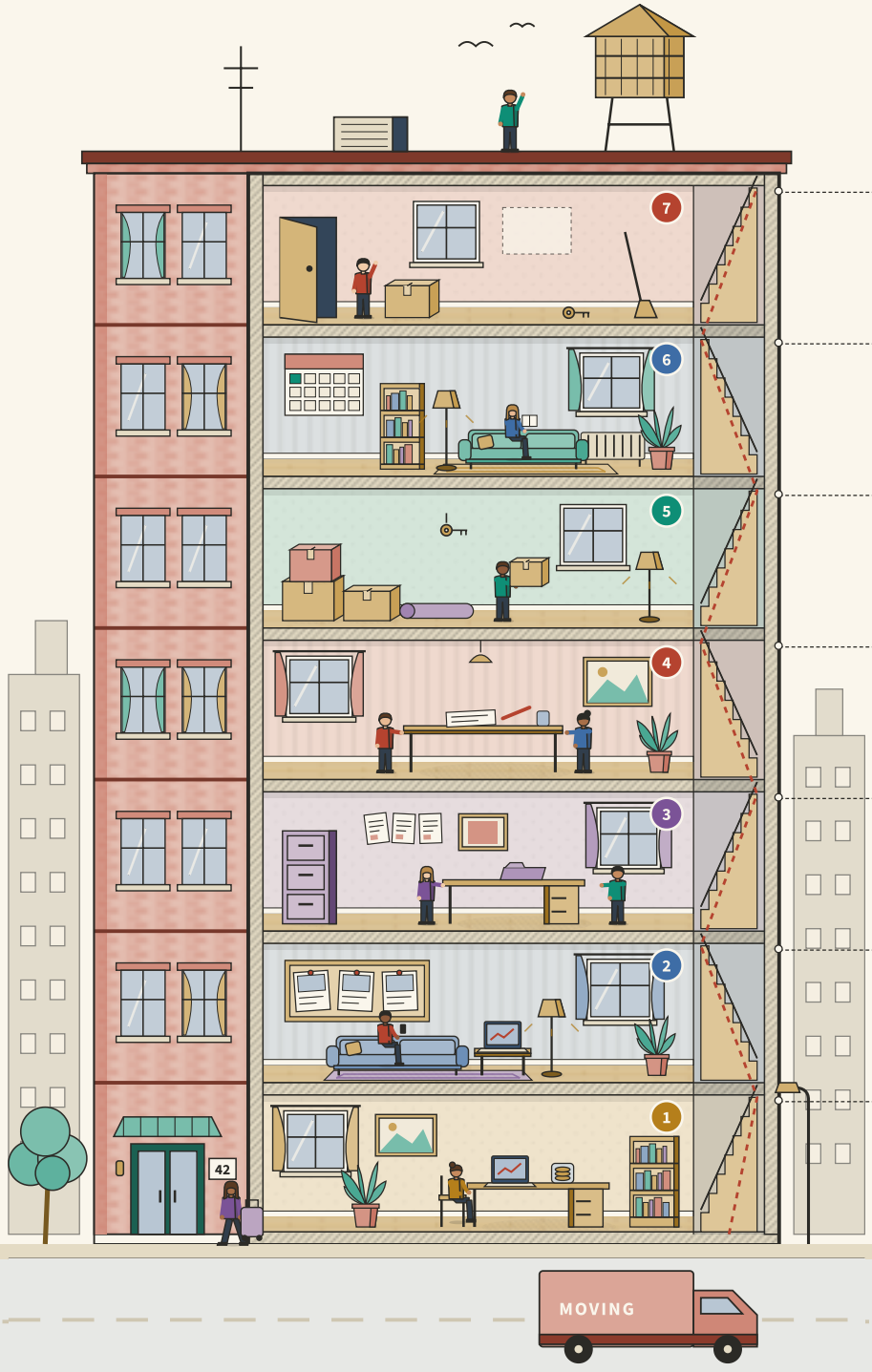
Asking rents have now fallen for 23 months in a row. For the first time in years, a renter who shows up prepared has room to negotiate.

$2,035

AVERAGE ASKING RENT IN CANADA, AUGUST 2026

Down **4.8%** in a year and **7%** in two. Condos and houses fell the most, which is where private landlords are most willing to deal.

Rentals.ca and Urbanation, September 2026 National Rent Report. All property types.



7 **Move out** — page 13
Give notice on the right day and get your deposit back, province by province.

6 **Live there** — pages 9 to 12
Rent increase limits, paying less every month, renter tax credits, and who to call.

5 **Move in** — page 8
The inspection that protects your deposit, then insurance, hydro and internet.

4 **Sign** — page 7
What a landlord can and can't ask for when you sign.

3 **Apply** — page 6
The renter's file that wins apartments, even with no Canadian credit history.

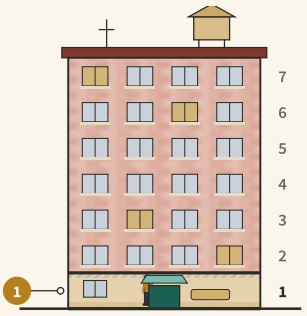
2 **Search** — pages 4 and 5
Where to look, when to look, and how to spot a fake listing.

1 **Budget** — pages 2 and 3
What rent costs in each city, and the cash to move in.

Rules for BC, Ontario, Alberta and Quebec, checked September 24, 2026.
General information, not legal advice. Confirm with your province's tenancy office.

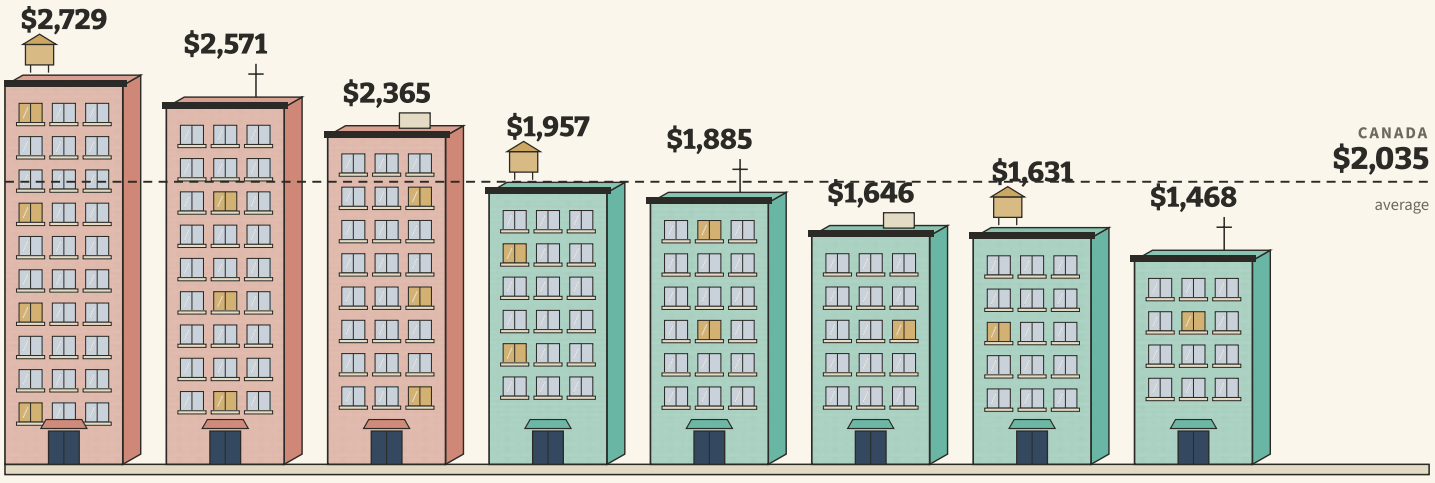
What rent costs right now

The average asking rent in Canada was $2,035 in August, 4.8% less than a year earlier. The gap between cities is much bigger than the drop: a Vancouver renter pays almost twice what someone in Regina pays.



Average asking rent by city, August 2026

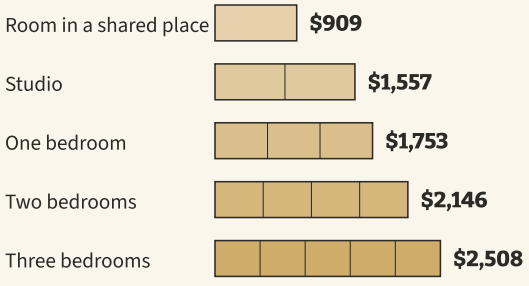
All property types. Brick towers are above the national average, green ones below.



	Vancouver	Toronto	Halifax	Montreal	Calgary	Winnipeg	Edmonton	Regina
	−3.4% in a year	−1.8% in a year	+4.4% in a year	−1.2% in a year	−3.8% in a year	−0.6% in a year	−2.9% in a year	−1.5% in a year
	$109k income	**$103k** income	**$95k** income	**$78k** income	**$75k** income	**$66k** income	**$65k** income	**$59k** income

yearly income for the 30% rule

What each size costs



National averages. **Split a two-bedroom** with one roommate and you each pay about **$1,073**, which is **$680 a month less** than a one-bedroom on your own.

Why you can negotiate right now

For most of the last decade, renters took what they could get. The numbers now point the other way. Canada's vacancy rate for purpose-built rentals rose to **3.1% in 2025**, up from 2.2% the year before and above its ten-year average, according to CMHC. More empty units means landlords compete for you.

The biggest drops are in **condos (down 7.7% in a year)** and **houses and townhomes (down 8.3%)**. Those are usually rented by an individual owner with a mortgage to cover, and an owner facing an empty month would often rather knock $100 off than lose $2,000.

> **How to use it.** Check what similar units nearby are asking. If this one is above, ask for the difference, a free month or free parking.

Is my rent fair? Compare nearby rents — canooq.ca/tools/rent-comparison

The 30% rule, in dollars

CMHC counts housing as affordable below 30% of before-tax household income.

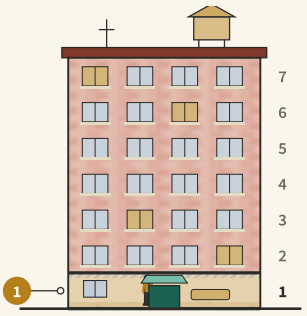
Monthly rent	$1,200	$1,500	$1,800	$2,000	$2,500	$3,000
Income before tax	**$48,000**	**$60,000**	**$72,000**	**$80,000**	**$100,000**	**$120,000**

The quick way: **multiply the rent by 40**. Incomes in the same household count together, so two roommates earning $40,000 each clear a $2,000 rent. Going over 30% is common in big cities, but then every other cost on the next page has to fit in what's left.

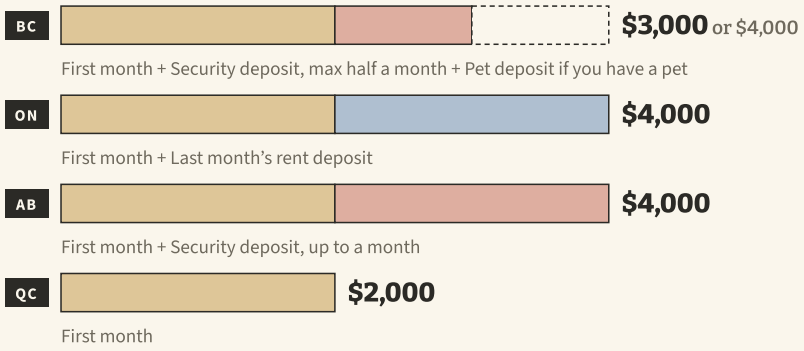
Sources: Rentals.ca & Urbanation, Sept. 2026 Rent Report (August asking rents) · CMHC 2025 Rental Market Report

The cash you need to move in

On a $2,000 apartment you'll need somewhere between $2,000 and $4,000 before you get the keys, depending on your province. After that, rent is only the biggest line on the monthly bill.



Cash at signing on a $2,000 rent



The dashed box is BC's pet deposit, which only applies if the lease allows a pet. In Ontario the extra month is held as **your last month's rent**, so you don't pay rent in the month you leave, and it can't be used for damage. Every limit is on page 7.

One-time costs to plan for

- **Moving:** a truck rental and friends, or movers by the hour. Get two quotes.
- **First tenant insurance payment**, if the lease requires proof before you get the keys.
- **Setting up hydro and internet** if they're not included.
- **The basics:** a bed, curtains, cleaning supplies, a few kitchen things.
- **Overlap:** you may pay two rents for a month if the dates don't line up.

Relocation cost estimator canooq.ca/tools/relocation-cost-estimator

A worked example

Say you rent a **$1,800 one-bedroom in Calgary**. The landlord can ask for up to one month as a security deposit, so you hand over **$3,600** at signing. The deposit sits in a trust account and comes back within 10 days after you move out, and the landlord can only keep part of it for damage or cleaning if the move-in and move-out reports were done.

The same apartment in Montreal would cost **$1,800** at signing, because Quebec landlords can't take a deposit at all.

The monthly bill, beyond the rent

COST	WHAT TO ASK BEFORE YOU APPLY
Hydro (electricity)	Is it included? If not, is the heating electric? Electric baseboards make winter bills much bigger.
Heat and hot water	Often included in apartment buildings. In houses and basement suites, check who pays the gas bill.
Internet and phone	Rarely included. Compare plans before you sign a two-year contract.
Tenant insurance	Insurer price guides put it at roughly **$15 to $35 a month**. Some leases require it.
Laundry and parking	Coin laundry and a parking spot can each add a monthly charge. Get both in writing.

Run it with your own numbers

Take-home pay by province What actually lands in your account each month — canooq.ca/tools/take-home-pay-by-province

Monthly budget planner Rent, bills and savings on one page — canooq.ca/tools/monthly-budget-planner

City affordability Test a move on your own salary — canooq.ca/tools/city-affordability-calculator

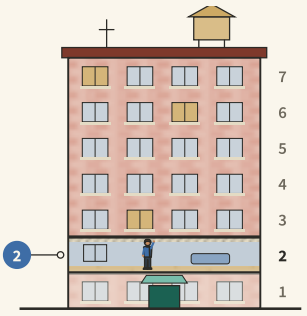
Rent vs buy calculator For when you start wondering — canooq.ca/tools/rent-vs-buy-calculator

Sources: gov.bc.ca · Landlord and Tenant Board · alberta.ca · Tribunal administratif du logement · insurer price guides

2 FLOOR 2 OF 7 · SEARCH

Where to look, and when

Most apartments hit the market 30 to 60 days before they're free, because that's roughly the notice tenants have to give. Start looking then and you'll see most of what's available.



The sites worth checking

Set up alerts on two or three. The good places go in days.

SITE	WHERE IT'S STRONG	GOOD TO KNOW
Rentals.ca	Across Canada, especially large rental buildings	Filters by price, pets and move-in date. The same company publishes the monthly rent report on page 2.
Kijiji	Everywhere, and huge in Quebec	Lots of private landlords and rooms. Always view in person before paying anything.
Facebook Marketplace and local groups	Rooms, sublets, basement suites	Fast and informal. Check the profile, and never pay to "hold" a place you haven't seen (page 5).
PadMapper and Zumper	Big cities	Map search, handy for checking a commute before you book viewings.
RentFaster	Alberta and Saskatchewan	Widely used in Calgary and Edmonton.
liv.rent and Craigslist	Vancouver	Craigslist is still used in the Lower Mainland; be extra careful there.
Kangalou and Louer.com	Quebec	Listings use Quebec room counts: a **3½** is a one-bedroom.
Your school's housing board	Students	Off-campus listings, often from landlords who rent to students every year.
The building itself	Rental towers	Big buildings have a leasing office. Call and ask what's coming up next month.

When to look

Feb to May

Quebec. Most leases run to June 30, and tenants have to say by March 31 if they're leaving, so spring is when the listings appear. July 1 is moving day across the province.

July to Sept

University cities. Students all move at once. If you're not a student, looking in October or November means less competition.

30 to 60 days out

Everywhere else. Ontario tenants give 60 days' notice and BC tenants one month, so start your search about two months before your move.

Listing words, decoded

Bachelor
A studio: one main room plus a bathroom.

Hydro
Electricity, whoever supplies it. "Hydro extra" means you pay it.

Basement or garden suite
A separate unit in a house. Check ceiling height, windows and heating.

Condo rental
A unit owned by one person and rented out. Often newer, and often more room to negotiate.

3½ and 4½
Quebec counts rooms. A 3½ is a one-bedroom, a 4½ a two-bedroom.

Utilities included
Ask which ones. Often heat and water, not always electricity.

Purpose-built rental
A building made to rent, run by a company. Steadier rents, fewer surprises.

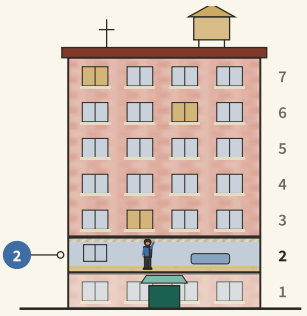
Month-to-month
No end date. Easier to leave, but check your province's notice rules on page 13.

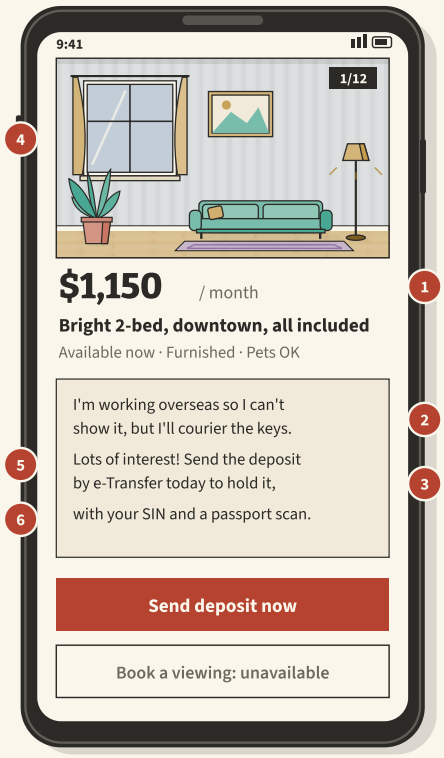
Sources: gov.bc.ca · Landlord and Tenant Board · alberta.ca · TAL · sites listed for reference, no paid placement

2 FLOOR 2 OF 7 · SEARCH

Spot a scam before you pay

Rental scams all end the same way: you send money for a place you haven't seen, to someone who doesn't own it. Don't pay until you've seen it and signed a lease.





Six signs on one listing

1. **The price is too good.** A two-bedroom with everything included for $1,150 is far below any big city's average on page 2. Scammers price low so you hurry.
2. **The owner can't meet you.** They're working abroad or caring for a relative, and offer to courier the keys, which never arrive.
3. **Money before a viewing.** A "holding deposit" by e-Transfer, wire, crypto or gift cards, before you've seen the place or signed anything.
4. **The photos live somewhere else.** Run them through a reverse image search. Stolen photos often turn up on another listing, a hotel page or a real estate site.
5. **Pressure.** "Lots of interest, first to pay gets it." With more empty units around, a real landlord has no reason to rush you.
6. **Too much personal information, too early.** A landlord doesn't need your SIN, even for a credit check, and has no reason to want a passport scan before you've met.

The safe order

1 See it
In person, or on a live video call where they walk in with the key and show the unit number on the door.

2 Check who's renting it
For a big building, call the leasing office using the number on the building's own website, not the one in the ad.

3 Sign the lease
The landlord's full name and the full address go on it. The name must match the person you'll pay.

4 Pay, with a record
Only then pay the deposit and first month, by a traceable method, and ask for a receipt.

Paying the deposit safely

Interac e-Transfer	**Yes, after signing**	Send it to the name on the lease and keep the confirmation.
Bank draft or certified cheque	**Yes**	Made out to the landlord's legal name, handed over when you get the lease or keys.
Crypto, gift cards, wire abroad	**Never**	No real landlord asks for these, and the money can't be traced back.

Already sent money?

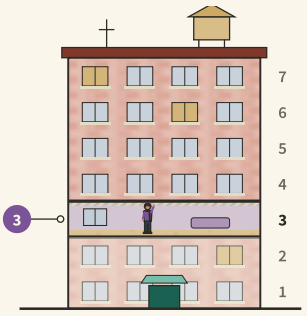
Call your bank or card issuer right away and say it's fraud. Then report it to your local police and to the **Canadian Anti-Fraud Centre at 1-888-495-8501** or online, and flag the listing on the site where you found it. Keep every message and receipt.

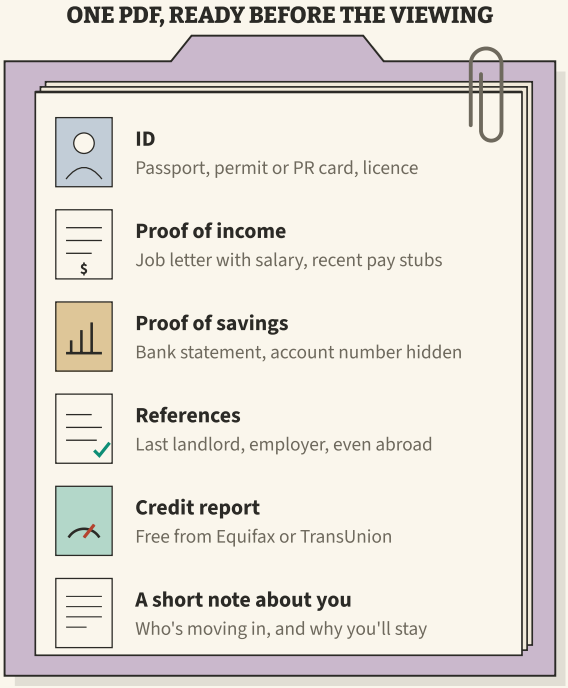
Sources: Canadian Anti-Fraud Centre · Privacy Commissioner of Canada · the listing shown is invented

3 FLOOR 3 OF 7 · APPLY

A file that gets you picked

When several people want the same apartment, the landlord usually picks whoever looks safest and is ready first. Have everything in one PDF on your phone before the viewing and you can apply on the spot.





No Canadian credit yet?

Almost every newcomer starts with no Canadian credit history, and landlords know it. What they want is proof you'll pay, so give them more of the other things:

1. **An employment letter** on company letterhead with your salary and start date. It's the strongest document you can bring.
2. **Proof of savings** that covers several months of rent, with the account number blacked out.
3. **A reference from your last landlord**, even in another country, with an email the landlord can actually write to.
4. **A guarantor**: someone with Canadian income who signs to cover the rent if you can't. Canooq has a letter template for it.

Start building credit the day you arrive. Reporting your rent to a credit bureau is one of the easiest ways, and it's free with the app on page 10.

What you can keep to yourself

- **Your SIN.** The Privacy Commissioner says it isn't needed for a credit check, so it has to be optional.
- **Full bank statements.** Black out the account number and anything unrelated.
- **An application fee in BC.** Landlords there can't charge one.
- **Money**, until you've seen the place and signed (page 5).

The note that goes on top

> *Hi, I'm [name]. I start as a [job] at [employer] on [date], earning [salary]. I'm moving in [alone / with my partner], no pets, non-smoker. My references and documents are attached. I'd love a 12-month lease starting [date]. Thanks for your time.*

Rental application form	canooq.ca/templates/rental-application-form
Guarantor letter	canooq.ca/templates/guarantor-letter
Tenant reference letter	canooq.ca/templates/tenant-reference-letter
Proof of funds organizer	canooq.ca/templates/proof-of-funds-organizer

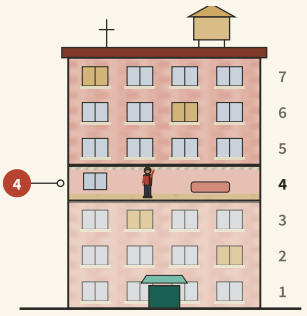
Where to get each piece

DOCUMENT	WHERE IT COMES FROM	TIP
Employment letter	Your employer's HR team or manager	Ask for salary, start date and whether the job is permanent.
Pay stubs	Your payroll portal	Two or three recent ones. New job? The offer letter stands in.
Credit report	Equifax Canada or TransUnion Canada, online	Both let you see your own report for free. Checking it doesn't lower your score.
Landlord reference	Your current or last landlord	Send them the Canooq reference letter template so it takes them two minutes.

Sources: Privacy Commissioner of Canada · gov.bc.ca · Equifax Canada · TransUnion Canada

What a landlord can ask for when you sign

Deposits are capped in all four big provinces, and in Quebec they aren't allowed at all. Know your province's limit before anyone asks you for three months up front.



The rules side by side

Other provinces: see your tenancy office on page 12.

	BC	ON	AB	QC
The lease	A written tenancy agreement	The **Ontario Standard Form of Lease**. If you ask and don't get it within 21 days, you can hold back a month's rent	Written or verbal. Get it in writing	The **mandatory TAL lease form**. You get your copy within 10 days of signing
Deposit limit	**Half a month's rent**	**One month, as your last month's rent**	**One month's rent**	**No deposit at all**
Pets	Pet deposit up to half a month more, however many pets. No monthly pet fees	No pet or damage deposit allowed	All refundable deposits together stay within one month. A non-refundable pet fee only if you agree	No deposit of any kind
Also allowed	Extra keys at replacement cost. Late fee up to $25	A refundable key deposit, up to the replacement cost	Deposit held in a trust account within 2 banking days	First month's rent in advance, nothing more
Not allowed	Application fees	Requiring post-dated cheques or automatic payments	Deductions for damage without inspection reports	Key deposits. Requiring post-dated cheques
The money back	Within 15 days of your forwarding address, or the landlord can owe double	It pays your last month, plus yearly interest at the guideline rate	Within 10 days after you move out	Nothing to get back

Read these lines before you sign

- [ ] Every tenant's name, the landlord's full legal name and an address for notices.
- [ ] The rent, the due date and how you'll pay it. Get a receipt for the deposit.
- [ ] What's included: heat, hydro, water, internet, parking, storage, laundry.
- [ ] The term: 12 months, or month-to-month, and what happens when it ends.
- [ ] Rules on pets, smoking, guests and subletting.
- [ ] Who fixes what, and how to report a repair.

In Quebec, check section G

The lease has to show the **lowest rent paid in the last 12 months**. If your rent is higher, you can ask the Tribunal administratif du logement to set it, but only **within 10 days of signing**.

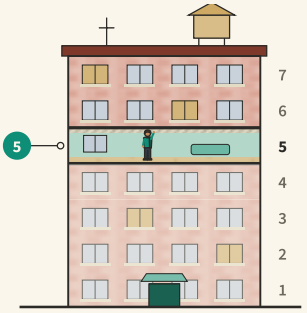


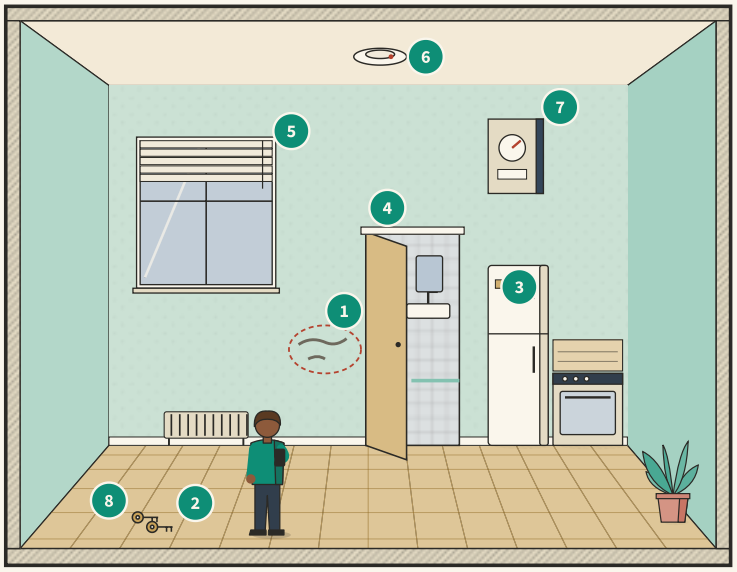
A landlord asks for more? Tell them you know the provincial limit, and offer a guarantor or proof of savings instead (page 6).

Sources: gov.bc.ca · Landlord and Tenant Board · ontario.ca · alberta.ca · Tribunal administratif du logement · Éducaloi

Move-in day protects your deposit

The condition report you fill in on day one is the evidence you'll use on the last day. Spend an hour on it before a single box comes in, then set up insurance, hydro and internet.





Photograph the same spots again on the day you leave.

Photograph these eight spots

1. **Walls:** scuffs, holes, nail marks, stains.
2. **Floors:** scratches, burns, carpet stains.
3. **Appliances, inside:** the fridge, oven and dishwasher.
4. **Bathroom:** caulking, mould, the fan, water pressure.
5. **Windows:** blinds, screens, cracks, and that they lock.
6. **Smoke and CO alarms:** press test. Report a dead one in writing.
7. **Meter readings** if you pay hydro or gas.
8. **Keys and fobs:** count them and write the number down.

BC and Alberta: the report is the law

The landlord has to do a move-in inspection report with you. Read it, add what's missing, then sign. In Alberta, a landlord who skips the reports can't take anything off your deposit for damage or cleaning.

Ontario and Quebec: make your own

No official report is required, so write one. Email your photos and notes to the landlord the same day. The email's date is your proof of what was already there.

Who to call for power and heat

BC	BC Hydro for electricity in most of the province; FortisBC for gas and some electricity.
ON	Your city's local utility, such as Toronto Hydro or Hydro Ottawa, plus Enbridge Gas if the heat is gas.
AB	You can choose your electricity and gas retailer. Compare plans before you sign a contract.
QC	Hydro-Québec. Many Quebec homes heat with electricity, so ask about last winter's bills.

Set up in the first week

Tenant insurance. The landlord's policy covers the building, not your things or your liability if a leak you caused floods the unit below. Insurer price guides put it around **$15 to $35 a month**.

Hydro and internet. If they're in your name, open the accounts from the day you get the keys. Book the internet installation before moving day so you're not left waiting.

Your new address. Update the CRA, your bank, your licence and your health card, and set up Canada Post mail forwarding for the old one.

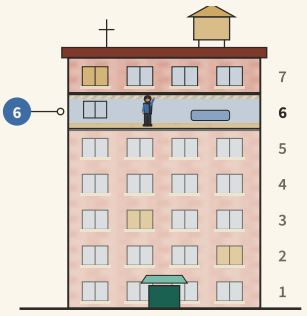
Move-in and move-out inspection checklist	canooq.ca/templates/move-in-move-out-inspection
First apartment checklist	canooq.ca/templates/first-apartment-checklist

Sources: gov.bc.ca · alberta.ca · tenant insurance range from Canadian insurer price guides, 2026

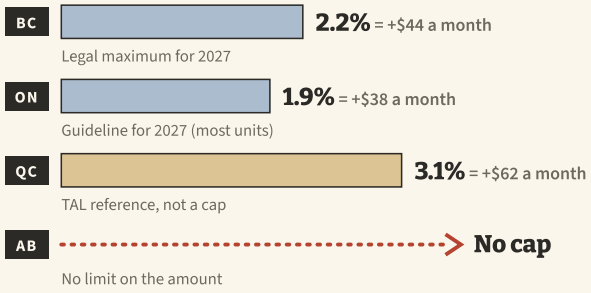
6 FLOOR 6 OF 7 · LIVE THERE

Rent increases: how much and how often

BC and Ontario cap the increase. Alberta doesn't, and in Quebec you can refuse. Everywhere, rent can go up only once a year and only with written notice.



What 2027 means on a $2,000 rent



BC's limit is **2.3% for 2026** and **2.2% for 2027**. Ontario's guideline is **2.1% for 2026** and **1.9% for 2027**. Quebec's 3.1% is the tribunal's base recommendation for leases starting between April 2, 2026 and April 1, 2027.

The trap in Ontario

The guideline doesn't apply to units **first lived in after November 15, 2018**. That covers most new condos and rental towers, and many newer basement apartments. In those, the landlord can raise the rent by any amount once a year, with 90 days' written notice.

Before you sign in a new building, ask what last year's increase was. That's the best clue to what you'll pay next year.

Quebec: you can say no. You have **one month** after the notice to refuse. You keep the apartment, and if the landlord still wants more, they have to ask the tribunal to set the rent.

Same rent, two buildings. Say you pay $1,900 in Toronto. In a building first rented in 2012, the most it can rise in 2027 is 1.9%, or **$36.10 a month**. In a condo first lived in during 2020 there's no cap, so a $200 increase is legal with 90 days' written notice.

The rules in one table

PROVINCE	LIMIT	HOW OFTEN	NOTICE
BC	2.2% in 2027	Once every 12 months	Three full months, on Form RTB-7
ON	1.9% in 2027, except units first occupied after Nov. 15, 2018	12 months since the last increase or since you moved in	90 days, in writing, on the proper form
AB	No limit on the amount	Once every 365 days	Three full months on a monthly tenancy
QC	No cap. You can refuse, and the tribunal sets the rent	At lease renewal	Before renewal. You have one month to answer

Your other rights while you live there

Landlord visits	24 hours' written notice in BC (8 a.m. to 9 p.m.), Ontario (8 a.m. to 8 p.m.) and Alberta.
Receipts	In Ontario, the landlord has to give you one for free when you ask.
Heat	An Ontario landlord can't cut heat from September 1 to June 15, or hydro, water or fuel at any time.
Paying late	Since September 21, 2026, an Ontario notice for unpaid rent gives you **7 days**, down from 14.

Got an increase notice?

- ☐ Is it at least 12 months since the last one?
- ☐ Did you get the full notice, on the right form?
- ☐ Is it within the limit for your unit?

If any answer is no, reply in writing.

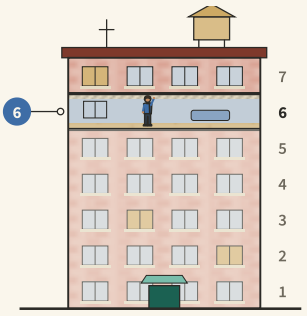
Rent increase response canooq.ca/templates/rent-increase-response

Sources: gov.bc.ca · ontario.ca · Landlord and Tenant Board · alberta.ca · TAL · Tribunals Ontario, Sept. 21, 2026

6 FLOOR 6 OF 7 · LIVE THERE

Three ways to pay less rent

On a $2,000 apartment, asking for 3% off, paying through a rent cashback app and sharing with a roommate are worth anywhere from $240 to more than $8,000 a year.



A year of savings on a $2,000 rent

Bars drawn to scale.

1% cashback
on every rent payment — **$240**

Ask for 3% off
$60 a month, one email — **$720**

Share a 2-bed
instead of a 1-bed alone — **$8,160**

The roommate line uses national averages: a two-bedroom at $2,146 split in two is **$1,073 each**, against **$1,753** for a one-bedroom. The 3% is only an example.

CANOOQ PICK

Get 1% of your rent back with Neobanc

$20 a month

on a $2,000 rent. You send the rent to Neobanc by **Interac e-Transfer, which is free**, and Neobanc pays your landlord by e-Transfer on the due date. Your landlord doesn't need an account. The 1% comes back as a credit toward next month's rent, or you can pick **2%** that unlocks six months after each payment. It can also report your rent to a credit bureau for free, which builds a Canadian credit history.

canooq.ca/go/neobanc

Canooq referral link. Fund your wallet 3 business days before rent is due.

Ask for less

Check your rent against similar units nearby, then send a short, polite email with the numbers. It works best at signing or two to three months before renewal, when the landlord is weighing an empty unit against a small discount.

Is my rent fair?	canooq.ca/tools/rent-comparison
Rent reduction request	canooq.ca/templates/rent-reduction-request

Share the rent

A room in a shared place averages **$909**. Put who pays what, quiet hours and what happens if someone leaves in writing before the first bill arrives.

Roommate agreement	canooq.ca/templates/roommate-agreement

Rent that builds your credit

On-time rent is your biggest monthly payment, and it normally counts for nothing on your credit file. Reporting it changes that, which helps most if you're new to Canada.

Neobanc	Free ongoing reporting to a major credit bureau. **$2 a month** adds up to 24 months of past rent.
Chexy Plus	Reports rent to Equifax. **$20 a month** or $200 a year.

Set rent to go out early

Set the payment for a few days before rent is due. In Ontario, rent that arrives more than 7 days late three times in six months can be treated as persistent late payment.

Paying rent by credit card with Chexy

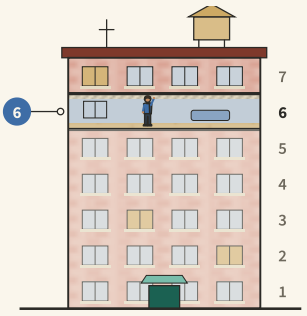
Chexy charges **1.75%** to pay rent with a Visa, Mastercard or Amex, and your landlord still gets an e-Transfer or direct deposit. On $2,000 that's $35 a month, so it only makes sense when your card earns more than 1.75% back, or when that spend helps you hit a **credit card welcome bonus**.

Sources: neobanc.com · chexy.co · Rentals.ca & Urbanation, Sept. 2026 · the 3% ask is an example

6 FLOOR 6 OF 7 · LIVE THERE

Money back at tax time

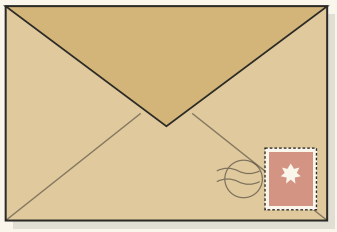
Several provinces pay renters back through the tax return. You only get it if you file, even with no income, and in Quebec only with the RL-31 slip your landlord gives you.



What renters can get back

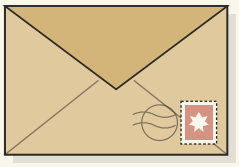
Maximum amounts. Envelope sizes are drawn to scale.

ONTARIO



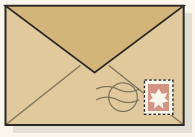
$1,307

MANITOBA



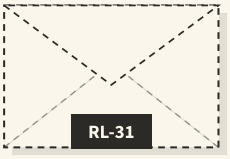
$625

BRITISH COLUMBIA



$400

QUEBEC



Needs your slip

How to claim each one

WHERE	WHAT IT IS	HOW YOU GET IT
ON	**Ontario energy and property tax credit**, up to **$1,307** for ages 18 to 64 and **$1,488** for 65 and over (July 2026 to June 2027)	Fill in the ON-BEN form in your tax return and file by April 30. Paid on the 10th of each month from July.
MB	**Renters Affordability Tax Credit**, up to **$625** for the 2026 tax year ($575 for 2025)	Claim it on your Manitoba tax return.
BC	**B.C. renter's tax credit**, up to **$400**. The full amount for household income up to $64,764 (2025), reduced to zero at $84,764. For 2026: $66,189 and $86,189	Claim it on your B.C. tax return.
QC	**Housing part of the solidarity tax credit**	Your landlord must give you an **RL-31 slip by February 28**. No slip by mid-March? Ask the landlord, then Revenu Québec.

When it arrives

Ontario pays the credit monthly on the 10th from July. If you're owed more than $500, you can choose one lump sum in June 2027 instead.

Low income? Ask about rent help

The **Canada Housing Benefit** helps lower-income renters with monthly payments, but you don't apply to Ottawa. Each province and territory runs its own version. Search your province's housing agency for "rent supplement" or "housing benefit".

File even if you earned nothing. Ontario says it outright: you must file a tax return to get the credit, even with no income. The same return also opens federal benefits. Newcomers can file for the year they arrived.

Keep this

A receipt for every rent payment. It proves where you lived for these credits and for the CRA.

Rent receipt canooq.ca/templates/rent-receipt-template

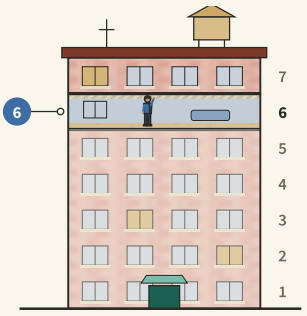
Benefit eligibility checker
canooq.ca/tools/canadian-benefit-eligibility-checker

Sources: ontario.ca Trillium Benefit · gov.bc.ca · Manitoba Budget 2026 · Revenu Québec · canada.ca

6 FLOOR 6 OF 7 · LIVE THERE

When something goes wrong

Start with one clear email. If that doesn't fix it, your province's tenancy office settles disputes between landlords and tenants, so you don't have to go to court.



Five steps, in this order

1
Write it down
Email, not a phone call. Say what's wrong and since when, with photos.

2
Give a date
Ask for a fix by a specific, reasonable date.

3
Keep paying
Don't hold back rent to force a repair. In Ontario, a notice for unpaid rent now gives you only 7 days.

4
Call for advice
Your tenancy office explains the rules for free, before you file anything.

5
File a claim
Online, for a fee. Bring your emails, photos and lease.

The lobby directory

Where each province handles tenancy questions and disputes.

PROVINCE	OFFICE	WHERE TO START
BC	Residential Tenancy Branch	gov.bc.ca/landlordtenant
ON	Landlord and Tenant Board	tribunalsontario.ca/ltb · 1-888-332-3234
AB	Residential Tenancy Dispute Resolution Service	alberta.ca, search "RTDRS"
QC	Tribunal administratif du logement	tal.gouv.qc.ca
MB	Residential Tenancies Branch	gov.mb.ca/cca/rtb
SK	Office of Residential Tenancies	saskatchewan.ca
NS	Residential Tenancies Program	novascotia.ca
NB	Residential Tenancies Tribunal	gnb.ca
PE	Island Regulatory and Appeals Commission	irac.pe.ca
NL	Residential Tenancies	gov.nl.ca

Yukon, Northwest Territories and Nunavut each have a rental office on the territory's government website.

The first email

Hi [name], since [date] the [bathroom fan / heating / leak under the sink] in unit [number] hasn't worked. Photos are attached. Could you have it fixed by [date, about a week away]? Please confirm when someone will come. Thanks, [your name].

Free help

Tenant groups give free advice before you file: **TRAC** (Tenant Resource and Advisory Centre) in BC, **community legal clinics** in Ontario and the local **comités logement** in Quebec. Students can also ask their school's off-campus housing office.

Common problems, and where they go

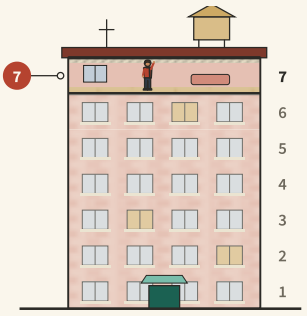
Repairs ignored	Write, wait a reasonable time, then file with your tenancy office.
Deposit not returned	Page 13. In BC, a late return can cost the landlord double.
Scam or fraud	Police and the Canadian Anti-Fraud Centre, 1-888-495-8501 (page 5).

Sources: gov.bc.ca · tribunalsontario.ca · alberta.ca · tal.gouv.qc.ca · gov.mb.ca · Tribunals Ontario, Sept. 21, 2026

7 FLOOR 7 OF 7 · MOVE OUT

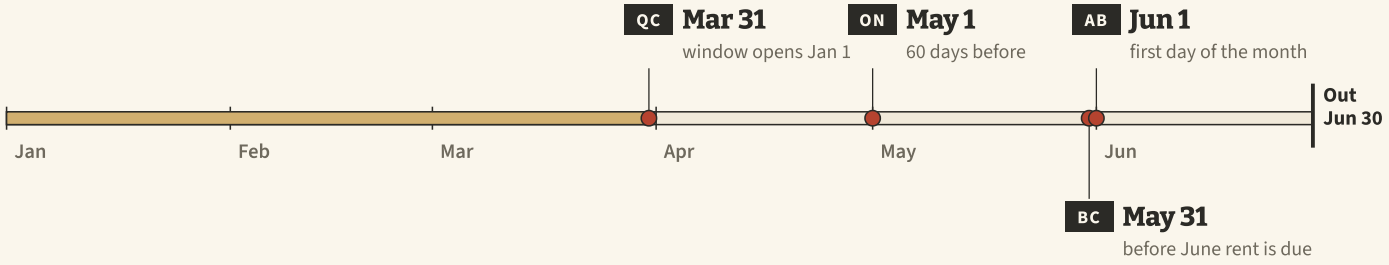
Moving out, deposit back

Leaving on June 30? Depending on your province, the last day to give notice falls anywhere between March 31 and June 1. Miss it and you can owe another month of rent.



Last day to give notice, to leave on June 30

Month-to-month in BC, Ontario and Alberta. A 12-month lease in Quebec.



Notice and deposits, province by province

PROVINCE	MONTH-TO-MONTH NOTICE	FIXED-TERM LEASE	YOUR DEPOSIT
BC	One month, in writing, received before the day rent is due	Leaving early can cost you. Ask the landlord in writing, or find someone to take over the lease	Back within **15 days** of your forwarding address in writing, or the landlord can be ordered to pay **double**
ON	**60 days**, ending on the last day of a rental period (Form N9)	60 days before the lease ends. Or assign or sublet: the landlord needs a good reason to refuse	Your deposit **pays the last month**, with interest
AB	On or before the **first day** of the month, to leave on its last day	The tenancy ends on the date in the lease	Back within **10 days**. No damage or cleaning deductions without both inspection reports
QC	For a lease of 12 months or more: **3 to 6 months** before it ends	You can assign the lease or sublet, with written notice to the landlord	No deposit to get back

What a landlord can keep. Money for damage you caused, like a burn in the counter or a hole in a door. Faded paint and carpet worn from normal use come with living somewhere, and your move-in photos show what was already there.

The last week

- [ ] Clean properly: inside the oven and fridge, the bathroom, the floors.
- [ ] Photograph the same spots you shot on move-in day (page 8).
- [ ] Go to the move-out inspection. In BC, skipping it can cost you the deposit.
- [ ] Give your forwarding address in writing. In BC it starts the 15-day clock.
- [ ] Return every key and fob, and get it confirmed in writing.
- [ ] Read the meters, close hydro and internet, forward your mail.

Templates

End of tenancy notice
canooq.ca/templates/end-tenancy-notice

Sublet or assignment request
canooq.ca/templates/sublet-assignment-request

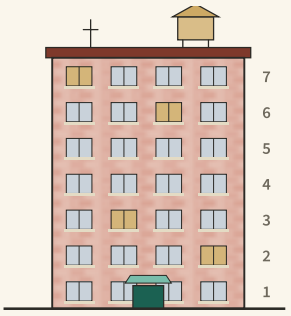
Move-out inspection checklist
canooq.ca/templates/move-in-move-out-inspection

Sources: gov.bc.ca · Landlord and Tenant Board · alberta.ca · Tribunal administratif du logement

THE WHOLE BUILDING

Your renting checklist

Tick it off floor by floor. Every tool and template below is free on canooq.ca, and the rules were checked on September 24, 2026.



1 Budget

- [ ] Rent is under 30% of income, or I know what gives.
- [ ] Cash set aside for the first month and deposit.

2 Search

- [ ] Alerts set on two or three sites, 60 days out.
- [ ] Saw it in person before paying anything.

3 Apply

- [ ] One PDF: ID, income, savings, references, note.
- [ ] Credit report checked, SIN kept to myself.

4 Sign

- [ ] Deposit within my province's limit.
- [ ] Signed copy of the lease, receipt for the deposit.

5 Move in

- [ ] Inspection done, photos emailed the same day.
- [ ] Tenant insurance, hydro, internet, new address.

6 Live there

- [ ] Rent paid through a cashback app, receipts kept.
- [ ] Renter's tax credit claimed at tax time.

7 Move out

- [ ] Notice given in writing, on time.
- [ ] Forwarding address sent, keys returned.

+ Once a year

- [ ] Checked my rent against the neighbourhood.
- [ ] Checked any increase against the rules.

Every tool and template, in one list

Is my rent fair?
canooq.ca/tools/rent-comparison

Take-home pay by province
canooq.ca/tools/take-home-pay-by-province

Relocation cost estimator
canooq.ca/tools/relocation-cost-estimator

Benefit eligibility checker
canooq.ca/tools/canadian-benefit-eligibility-checker

Guarantor letter
canooq.ca/templates/guarantor-letter

Proof of funds organizer
canooq.ca/templates/proof-of-funds-organizer

First apartment checklist
canooq.ca/templates/first-apartment-checklist

Rent reduction request
canooq.ca/templates/rent-reduction-request

Rent receipt
canooq.ca/templates/rent-receipt-template

City affordability calculator
canooq.ca/tools/city-affordability-calculator

Monthly budget planner
canooq.ca/tools/monthly-budget-planner

Rent vs buy calculator
canooq.ca/tools/rent-vs-buy-calculator

Rental application form
canooq.ca/templates/rental-application-form

Tenant reference letter
canooq.ca/templates/tenant-reference-letter

Move-in and move-out inspection
canooq.ca/templates/move-in-move-out-inspection

Roommate agreement
canooq.ca/templates/roommate-agreement

Rent increase response
canooq.ca/templates/rent-increase-response

End of tenancy notice
canooq.ca/templates/end-tenancy-notice

Limits change every year. BC and Ontario set a new rent increase limit each year, and Ontario's tribunal changed several timelines on September 21, 2026. Before you act on a deadline, check it with your province's tenancy office on page 12. This guide is general information, not legal advice.