

# Renting 101

## Guide To Renting Your First Home



### Step 1 Searching For Your Rental

#### Stop Scams In Their Tracks

##### #1 Too good to be true

If the rental rate seems shockingly low, raise an eyebrow. It may very well be a false listing.

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##### #2 Urgent demand for cash deposit

You have no obligation to make any deposit until a lease is signed. If a landlord is pressuring you to send a cash deposit before viewing a place and signing a lease, DON'T!

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##### #3 Request too much info

You're only obligated to share contact info or SIN, credit, or bank account info with a prospective landlord until you decide to move forward with a lease.

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##### #4 Address details withheld

If the landlord is reluctant to provide an address, this is suspicious and may indicate that the unit does not exist or the images posted are for a different unit than the one available.

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##### #5 Obscured landlord identity

If a landlord's identity is hidden behind a numbered company or is otherwise unclear, be cautious.

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#### liv.rent Quick Tip

When looking for rentals on liv.rent, search for landlords with a [verified checkmark](#).

#### Profile Verification

This icon means users are verified. Users with this icon next to their name indicate that their profile name has been matched to a piece of government-issued ID or business license.

#### Listing Verification

This icon means rental listings are verified. Listings with this icon next to the address indicate that the rental property has been verified by mail or land title documents.

#### Tips For Smarter Renting



##### #1 Search when it's cold

If you have a choice, consider looking in the winter months October to February. Fewer people are looking to rent during the holidays and when it's cold outside.



##### #2 Know your requirements

Make a list of what matters to you — pricing, location, amenities, lease duration, pet policy, etc. Then filter your search on [liv.rent](#) with the identified parameters.



##### #3 Do your research

Find out the [average rent](#) in your target area. It'll arm you with the necessary info to [negotiate terms & rates](#). Also, scope out the neighbourhood on foot to get a better idea of what services & amenities are nearby.



##### #4 Google the property

Look to see if there are any complaints online regarding building management, maintenance, noise, neighbourhood, etc.



##### #5 Strategize in-person viewings

If possible, view [video tours](#) first. Then narrow down your selection and book viewings for only places you're seriously considering.

**Scam Resources**  
[Top 12 Most Common Rental Scams And How You Can Avoid Them](#)  
[liv.rent's Verification Process](#)

**Resources For Smarter Renting**  
[Neighbourhood Guides](#)  
[Tips For Renting In Vancouver](#)  
[Tips For Renting In Toronto](#)

### Step 2 Viewing And Choosing Your Rental

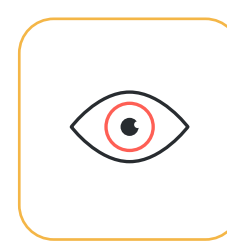
#### Know What You're Looking For



##### Tip #1

##### Don't be afraid to check

Always have the landlord demonstrate that all appliances are working — run faucets, check thermostats, flush toilets, turn on stoves, etc. Also, check that cellphone reception is adequate & verify connectivity.



##### Tip #2

##### View in daylight

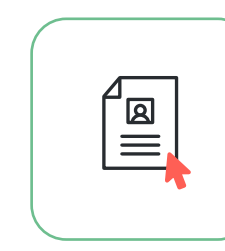
Viewing a home in daylight will give you a better sense of the living space. You'll see how much light exposure there is, and how well the unit is maintained.



##### Tip #3

##### Prepare questions

Let your landlords do the talking by asking open-ended questions (e.g. describe your ideal tenant.) The more they talk, the more they reveal. And ask the hard questions (e.g. how much interest have you had for this unit) to uncover info not addressed in the ads.



##### Tip #4

##### Pre-submit your application

Go the extra mile and submit your application in advance before you even book a viewing. By introducing yourself upfront, it shows that you're serious about the unit — leaving a strong impression on your landlord.

### Step 3 Applying For Your Rental

#### How To Make Your Application Stand Out

##### Complete your renter profile

Landlords want tenants they can trust to take care of their unit and pay rent on time reliably. So, indicators like good credit, strong references, and financial stability matter a lot!

#### liv.rent Quick Tip

Once you've completed [your renter resume](#) on liv.rent, it's the only application you need to apply to multiple listings. Better yet, if a landlord approves, your application automatically converts into a digital contract ready for signing.

##### Identifiers

- ✓ Full name
- ✓ Date of birth
- ✓ Current and former addresses
- ✓ Email address
- ✓ Social insurance number (SIN)
- ✓ Driver's license number

##### Background Info

- ✓ Employment history / proof of employment
- ✓ Educational history
- ✓ Criminal info
- ✓ Pet info
- ✓ References (past landlords, employers, etc.)
- ✓ Emergency contact

##### Financial Info

- ✓ Income source (e.g. pay stubs)
- ✓ Debt info
- ✓ Bank account info (e.g. bank statements)
- ✓ Rent payment info
- ✓ Other financial info (e.g. tax statements)

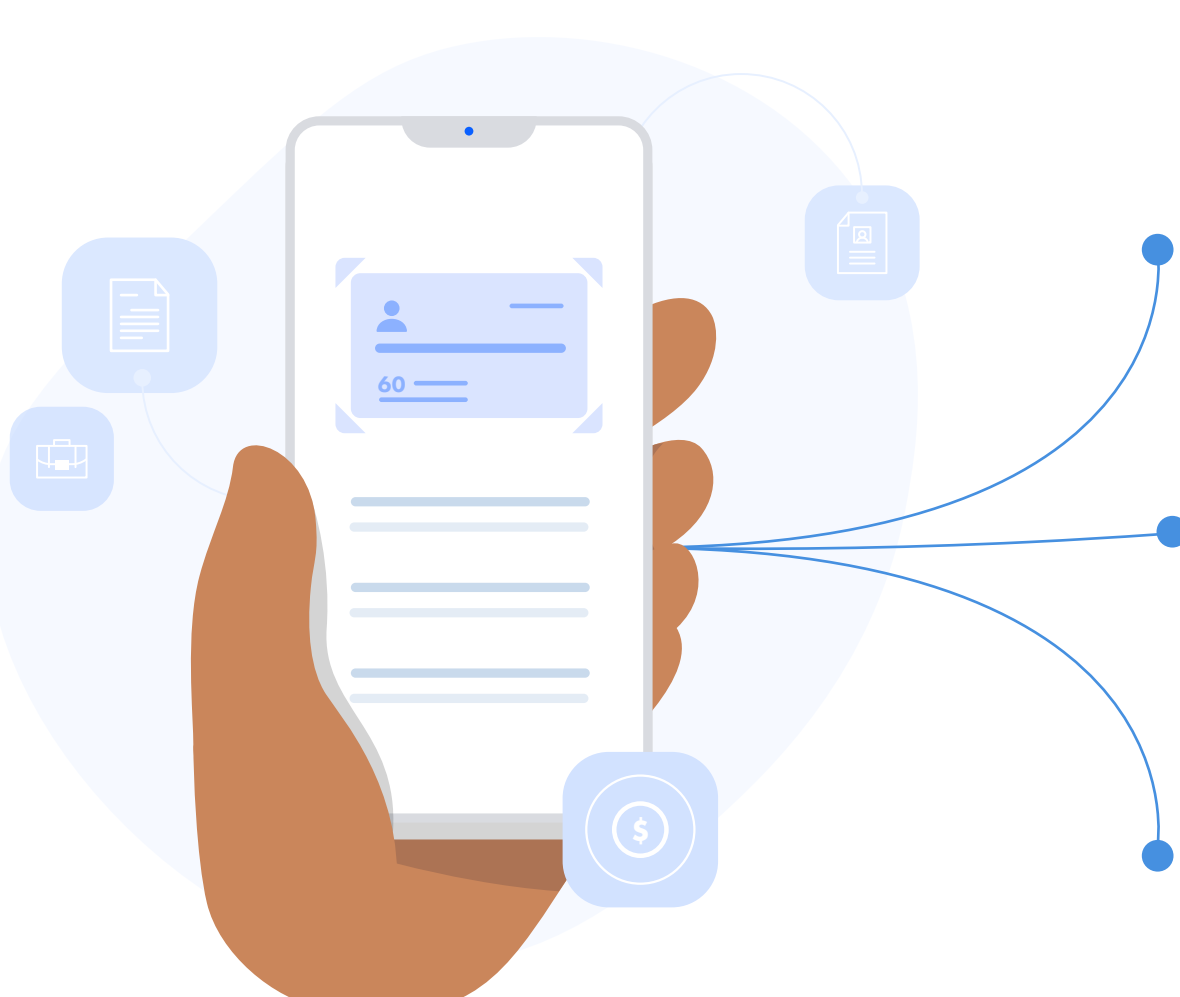
#### How To Handle Questions About Your Credit Score

##### Be prepared with your answers

Landlords do credit checks to assess a tenant's reliability and their ability to pay rent on time. There are [actions you can take](#) to avoid getting your application turned down because of a low credit score or lack of rental history.

#### liv.rent Quick Tip

Even if you're not physically in Canada, liv.rent allows you to secure your rental from abroad. In place of in-person viewings, you can view video tours. Instead of filling out paper applications, complete your renter resume on liv.rent just once and apply to any listing. As opposed to flying into Canada to confirm, you can review and sign digital leases in a few minutes.



##### 1. Provide supplemental information

Submit other evidence showcasing your income and financial history (e.g. bank statements, pay stubs, etc.) Give landlords the confidence that you have a good, steady income and can pay rent in a timely manner.

##### 2. Add an explanation in your renter profile

Similar to a cover letter, you can add a description in your renter profile on liv.rent to explain your situation and why you might not have a high credit score.

##### 3. Indicate you're a first-time renter

If you're missing rental history due to being a first-time renter, select the option "[I'm a first-time renter](#)" on liv.rent to let landlords, know right away. Even if you don't have past landlords to vouch for you, get your employer, colleagues, or friends to be your reference.

#### Rental Application Resources

- [What's a standard rental application?](#)
- [What do you need when applying for a rental?](#)
- [What can landlord ask for on an application?](#)
- [How do I fill out a rental application?](#)

#### Resources For Your Credit Score

- [What kind of credit score do you need?](#)
- [How to secure a place to rent before coming to Canada?](#)

#### Learn More

##### Lease Agreements

Familiarize yourself with lease agreements. Know your rights and avoid agreeing to questionable or illegal lease terms.

- [Ontario Standard Lease](#)
- [BC Residential Tenancy Agreement](#)

##### Rent Payments

Every tenancy agreement should specify the acceptable forms of rent payment, whether it's cash, cheque, e-transfer, credit card, and even bitcoin!

- [How to pay rent to your landlord](#)
- [How to pay rent with bitcoin](#)