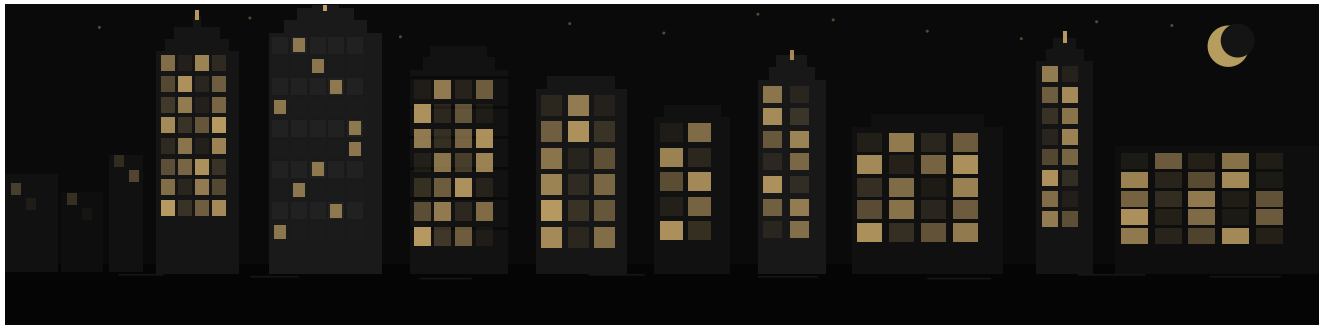


Mississauga Newcomer *Rental Checklist*

A complete preparation guide for newcomers, families, and international professionals navigating the Mississauga rental market.



WELCOME

Moving to a new country is a major life milestone – and securing a home is one of the first challenges you face. The Canadian rental market moves fast, landlords are selective, and the required documents can be unfamiliar if you're new to Ontario.

This checklist was created by **Mohammed Mustaf** of Hamodi Realty to give newcomers, families, and international professionals the tools they need to present a confident, well-organized application – and secure the home they deserve.

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CHECKLIST
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WHAT YOU'LL LEARN INSIDE

01 Documents to Prepare Every document landlords expect from newcomers	02 Questions to Ask Landlords Know your rights before signing anything
03 Common Mistakes to Avoid Errors that disqualify newcomer applications	04 Rental Timeline From your first search to move-in day
05 Lease Review Tips Key clauses to identify before you sign	06 Move-In Checklist Protect yourself on possession day

Rental Preparation Checklist

☐ COMPLETE EACH SECTION

Q FINDING A HOME

- ☐ Set a clear monthly budget – aim for rent under 35% of gross income
Include utilities in your estimate
- ☐ Identify target neighbourhoods (Cooksville, Port Credit, City Centre, Erin Mills, Streetsville)
- ☐ Use MLS, Realtor.ca, and Kijiji – or work with a licensed agent
- ☐ Confirm pet policy, parking, and locker requirements before booking showings

ID IDENTITY DOCUMENTS

- ☐ Passport – clear copy of photo page (all applicants 18+)
- ☐ Canadian PR Card or Study / Work Permit
- ☐ OHIP card or provincial health card (if obtained)
- ☐ SIN card or letter (if applicable to your immigration status)
- ☐ Any government-issued immigration document (PR, COPR, visa stamp)

EMPLOYMENT VERIFICATION

- ☐ Signed employment offer letter on company letterhead
- ☐ Recent pay stubs – last 2 to 3 pay periods
Both physical and electronic accepted
- ☐ Employer contact name and phone for verbal verification
- ☐ If self-employed: business registration documents

\$ INCOME PROOF

- ☐ Most recent T4 or Notice of Assessment (Canadian residents)
- ☐ Foreign income documentation (translated and notarized if needed)
- ☐ Letter from employer confirming annual salary and start date
- ☐ For students: enrollment confirmation and scholarship letters

PROOF OF FUNDS

- ☐ Canadian bank statement – last 60 to 90 days
Any major Canadian institution

CLIP TENANT INTRODUCTION LETTER

- ☐ Brief personal bio – profession, reason for moving, family composition
- ☐ Describe your lifestyle (quiet professional, non-smoker, no pets, etc.)
- ☐ Express intent to be a long-term, reliable tenant
- ☐ Note ability to provide first and last month's rent immediately
- ☐ Keep it to one page – professional and concise

SHIELD TENANT INSURANCE

- ☐ Obtain a tenant insurance quote before making an offer
- ☐ Compare Intact, Aviva, Square One, and TD Insurance
- ☐ Coverage: contents, liability, and additional living expenses
- ☐ Confirm minimum \$1,000,000 liability – many landlords require this
- ☐ Keep policy certificate ready for the application

DOCUMENT APPLICATION REVIEW

- ☐ Complete Ontario Standard Lease application (OREA Form 410 or landlord's own)
- ☐ Provide full legal name exactly as it appears on your ID
- ☐ List all occupants accurately – adults and children
- ☐ Never leave fields blank – write N/A where not applicable
- ☐ Review for errors before submitting

DOCUMENT LEASE REVIEW

- ☐ Confirm rent amount, payment due date, and payment methods
- ☐ Clarify what utilities are included (heat, hydro, water, internet)
- ☐ Review rules on guests, noise, alterations, and subletting
- ☐ Understand the notice period required to vacate (typically 60 days)
- ☐ Verify landlord's name and address are accurate on all pages
- ☐ Request the Ontario Standard Lease if a custom lease is provided

Before You Sign & Move-In Day

10 QUESTIONS TO ASK

- 01** What utilities are included? (heat, hydro, water, internet, parking)
- 02** What is the lease term – 1 year fixed, month-to-month, or flexible?
- 03** What is the preferred rent payment method? (e-transfer, cheque, pre-authorized debit)
- 04** Are pets permitted? Are there breed or size restrictions?
- 05** Are there quiet hours, visitor policies, or amenity access rules?
- 06** How quickly are maintenance requests handled?
- 07** Have there been pest issues, water damage, or major repairs in the past two years?
- 08** What are the average monthly hydro and gas costs?
- 09** Are rent increases planned? What is the Ontario guideline increase this year?
- 10** Who handles snow removal, lawn maintenance, and garbage disposal?

COMMON MISTAKES

- Submitting an incomplete application – missing one document can disqualify you instantly.
- Using a personal email with an unprofessional name – create a professional email for applications.
- Not reading the lease before signing – know exactly what you are agreeing to.
- Ignoring credit scores – a secured Canadian credit card builds history quickly.
- Not disclosing all occupants – landlords have a right to know who will live in the unit.
- Skipping the walkthrough – photograph every room before moving in a single item.
- Offering rent that is too low – in competitive markets, consider offering above asking.

WARNING SIGNS

- ▲ Cash only, no lease or written agreement – not legally compliant in Ontario.
- ▲ No written lease offered, or landlord says 'let's keep it informal' – always insist on the Ontario Standard Lease.
- ▲ Rent significantly below market rate – investigate before proceeding.
- ▲ Landlord cannot provide proof of property ownership or management authorization.
- ▲ Asked to pay more than first and last month's rent as a deposit – illegal in Ontario.
- ▲ High-pressure tactics ('decide in 1 hour') – legitimate landlords give reasonable time.

MOVE-IN DAY CHECKLIST

- ☐ Photograph every room and all existing damage before unloading
- ☐ Test all light switches, outlets, appliances, windows, and locks
- ☐ Verify smoke and CO detector function in every room
- ☐ Confirm hydro, gas, and internet accounts are active in your name
- ☐ Receive all keys, parking passes, mailbox keys, and FOBs
- ☐ Obtain superintendent and property manager contact information
- ☐ Set up mail forwarding from previous address
- ☐ Update address: CRA, IRCC, bank, employer, OHIP, and school
- ☐ Confirm tenant insurance is active from move-in day
- ☐ Read and document initial utility meter readings

MY NOTES

READY TO FIND YOUR HOME?

Need Help Finding a Rental?

- ✓ Free consultation
- ✓ English & Arabic spoken
- ✓ Mississauga specialist
- ✓ Newcomer-friendly guidance





Mohammed Mustaf
Real Estate Salesperson
HomeLife Miracle Realty Ltd., Brokerage



Tel 647-673-0810

Web hamodirealty.com

Email hamodi.realty@gmail.com

Insta [@hamodi.realty](https://www.instagram.com/hamodi.realty)

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