



## HOW LANDLORDS DECIDE, AND HOW TO STRENGTHEN YOUR APPLICATION.

### PURPOSE.

This guide helps you understand what landlords are trying to confirm, and what you can provide to make your application easy to approve.

### THE BIG IDEA. THE LANDLORD CONFIDENCE DIAL

Think of your rental application like a confidence dial. Most landlords start around 3 out of 10 with any new applicant. Every clear, consistent document moves the dial up. Missing, inconsistent, or unclear information moves the dial down. Our goal is to help you submit a clean package that gets the dial over 10.

### THE 3 QUESTIONS LANDLORDS ARE TRYING TO ANSWER.

1. CAN YOU AFFORD TO PAY.

Landlords want to confirm your ability to carry the rent and utilities every month, on time, without stress.

What moves the dial up.

Employment letter. Recent pay stubs. Proof of savings. Offer letter if you are starting soon. Student funding proof if applicable. Support letter if someone is assisting, plus their proof. Reasonable rent to income fit.

2. WILL YOU PAY.

Landlords want to see your payment habits and reliability, not just your income.

What moves the dial up.

Credit report. On time payment history. Landlord reference that confirms on time rent. Professional communication. Consistent details across documents. No gaps that you cannot explain.

3. ARE YOU THE BEST CANDIDATE I CAN GET.

Landlords compare multiple applicants. They choose the one that feels lowest risk, easiest to work with, and most respectful of the home.

What moves the dial up.

A complete package submitted quickly. A short polite introduction. Stable timeline. Clear move



in date. Respectful tone. Flexibility on start date when possible. Strong references. Clean, organized documents.

## **YOUR STRONG APPLICATION PACKAGE. WHAT TO INCLUDE.**

### **A. ID AND BASIC DETAILS.**

Government ID. Names of all occupants. Current address. Contact info.

### **B. INCOME AND EMPLOYMENT.**

Employment letter stating role, salary, start date, and status. Last two to three pay stubs if employed. If self employed, recent business bank statements, and proof of contracts or income history. If starting a new job, include your signed offer letter.

### **C. CREDIT.**

Full credit report, not just a score screenshot, if available.

### **D. RENTAL HISTORY AND REFERENCES.**

Landlord reference. Employer reference if helpful. Personal reference only if it adds real credibility.

### **E. FUNDS AND STABILITY SUPPORT.**

Recent bank statement page showing savings, with sensitive transactions hidden if you prefer. If someone is supporting you, include their letter and proof, and confirm how support will be provided.

### **F. THE INTRO NOTE.**

One short paragraph that says who you are, why you are moving, your move in date, and that you will respect the home and pay on time.

## **COMMON ISSUES THAT DROP THE DIAL.**

- Incomplete documents.
- Conflicting numbers between documents.
- Long delays in responding.
- Large gaps with no explanation.
- Unclear employment status.
- Unverified references.
- Over sharing personal stories without documents to support the situation.



## **NEWCOMERS TO CANADA. HOW TO COMPETE WITHOUT CANADIAN CREDIT.**

If you are new and do not have Canadian credit yet, we can still build a strong file.

What helps.

Job offer and proof of start date. Proof of savings. References from previous landlords, including outside Canada. Proof of rent payments if you have it. A guarantor if available. A clear introduction note. A complete package submitted fast.

### IMPORTANT ONTARIO NOTES.

A landlord can ask for information to assess the application. You should only share what you are comfortable sharing, and sensitive details can be redacted where appropriate. Always verify the lease terms, deposits, and included utilities before you sign. This guide is educational and not legal advice.

### HOW WE HELP AT CHARISSA REALTY.

We organize your documents into a clean landlord ready package. We position your profile clearly, especially for newcomers, students, and self employed clients. We communicate professionally with the listing side and keep the process moving.

### NEXT STEP.

If you want help packaging your application, message LEASE and I will send a checklist and a simple template for your intro note.

Contact us:

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