

A background image showing two hands signing documents. One hand is holding a blue pen and the other is holding a black pen. The documents are white with some text and lines. The image is slightly blurred and has a soft focus.

GUARANTOR AND CO-SIGNER REQUIREMENTS FOR ONTARIO RENTERS



A limited credit history can make rental approval more difficult, especially for newcomers, students, and young renters. However, Ontario landlords cannot treat a lack of Canadian credit or rental history as negative information.

Some renters offer additional financial records or prepaid rent to qualify for a [rental unit](#). Others ask a guarantor or co-signer to support the lease. This guide explains each option, their responsibilities, and the documents landlords may request.

Who is a Guarantor?

A guarantor is a person who legally agrees to repay someone else's debt or meet their obligations if that person fails to do so.

Legal role and responsibilities:

- Pay unpaid rent and other costs covered by the guarantee.
- Cover the amount and time period stated in the signed agreement.
- Face collection action or a lawsuit if covered debts remain unpaid.
- Remain responsible until the agreement ends or the landlord releases them in writing.



Who is a Co-Signer?

A co-signer is someone who signs the lease together with the main applicant and accepts direct legal responsibility for the agreement.

Legal role and responsibilities:

- Pay rent and covered charges when due.
- Share responsibility for unpaid amounts.
- Remain liable throughout the lease unless formally released.

Common Reasons Landlords Request a Guarantor or Co-Signer

- Poor credit
- Repeated missed payments
- Unpaid debts sent to a collection agency
- Court-ordered debts
- A past bankruptcy
- Rent arrears
- Unpaid lease-related debts
- Poor landlord references involving missed rent payments
- A history of serious lease breaches
- Income that cannot be verified
- Irregular earnings with limited supporting records



Landlords must not treat missing Canadian credit or rental history as negative. They also cannot single out applicants because they are young, newcomers, single parents, racialized, disabled or receiving social assistance. Income must be considered with credit information, credit references and rental history, not only through a rent-to-income ratio.



Documents Required From a Guarantor or Co-Signer

Ontario has no mandatory government guarantor form. A landlord may request:

- Guarantor Application
- Guarantee and Indemnity Agreement or Lease Guarantee Agreement
- Co-Signer Addendum
- Credit Check and Reference Authorization Form.



- Ontario's Residential Tenancy Agreement, Form 047-2229, signed by co-signer
- Photo identification
- Recent pay stubs
- Employment letter and/or T4
- CRA Notice of Assessment
- Bank statements
- Credit report
- Proof of current address
- Reference details

These documents help the landlord verify identity, income, creditworthiness and responsibility for the lease.

Alternatives to Guarantors and Co-Signers

Renters may make their application stronger without a guarantor or co-signer by:

- Providing pay stubs, employment letters or a CRA Notice of Assessment.
- Showing savings through bank or investment statements.
- Supplying rent receipts and landlord references that confirm reliable payments.
- Using international credit reports, employment records or rental references if they are newcomers.
- Providing tax returns, business statements, contracts or invoices if they are self-employed.
- Applying with another person who will live in the unit.
- Using a paid rent-guarantee service accepted by the landlord after reviewing fees, coverage and cancellation terms.



Before You Sign

Guarantors and co-signers should read every agreement carefully before accepting responsibility. The title used may matter less than the obligations written into the contract.

Renters should also ask which documents the landlord requires before applying. Clear terms, complete records, and written confirmation can prevent costly disputes later.