

Downtown Vancouver and the North Shore mountains. Kyle Pearce, Wikimedia Commons, CC BY-SA 2.0.

A GUIDE FOR ONTARIO MOVERS

Renting in Greater Vancouver

How renting in B.C. works when you are moving from Ontario: who handles a dispute, what a deposit can be, and the costs I can tie to an official source.



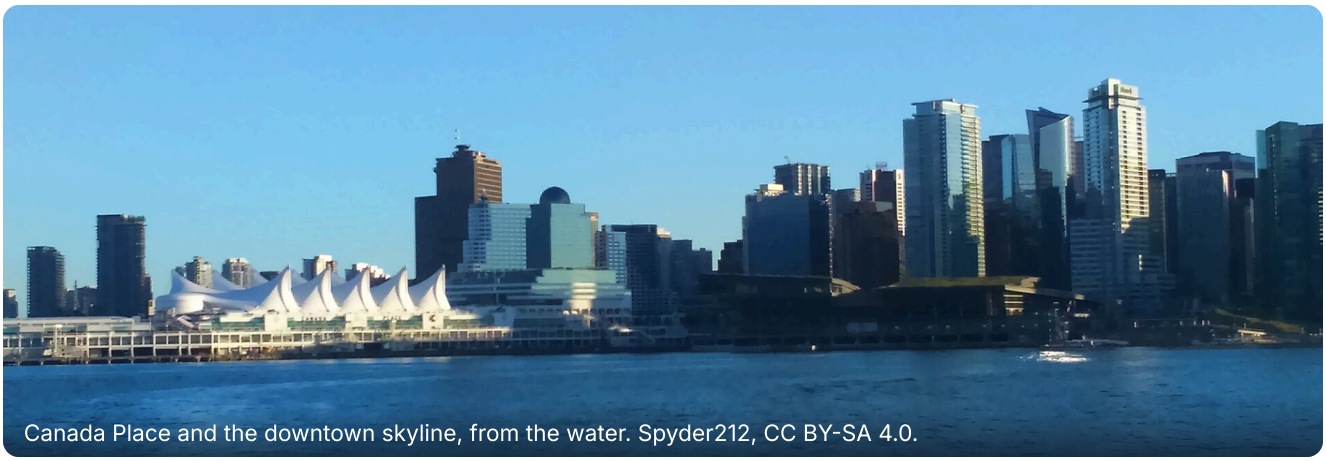
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IF YOU ARE MOVING FROM ONTARIO

The rules change when you cross into B.C.

I am Devin Desaulniers, a Real Estate Associate with Axford Real Estate in Port Moody. I have lived in Greater Vancouver for 28 years, and I have been licensed in British Columbia since 2020. I wrote this for people who will rent here after a move from Ontario.

This is general information, not legal, tax, medical or insurance advice. I checked the government pages on November 20, 2026. Current asking rents are not in this guide. They are on my rent report: devindesaulniers.ca/rent-report.html.



Canada Place and the downtown skyline, from the water. Spyder212, CC BY-SA 4.0.

Who handles a dispute

Ontario's Landlord and Tenant Board, or B.C.'s Residential Tenancy Branch. The deposit rules are not the same.

What you pay to move in

Half a month in B.C., not a full last month. Every dollar I print has an official source.

Two clocks

MSP does not start the day you land. ICBC gives you 90 days for the licence and 30 days for a vehicle.

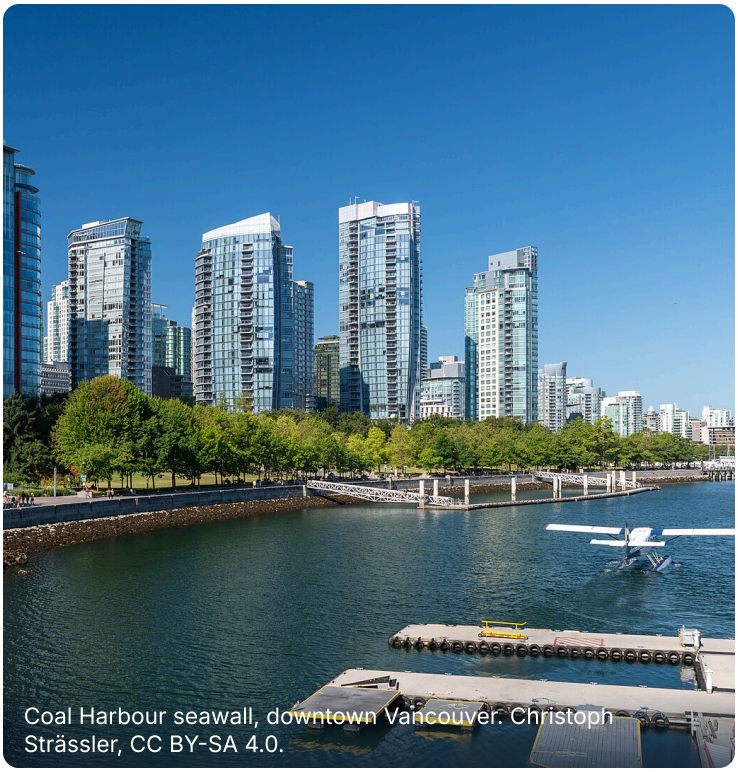
A timeline

From the first search, through move-in day, and the first 30 days in the Tri-Cities, BC and the cities around them.

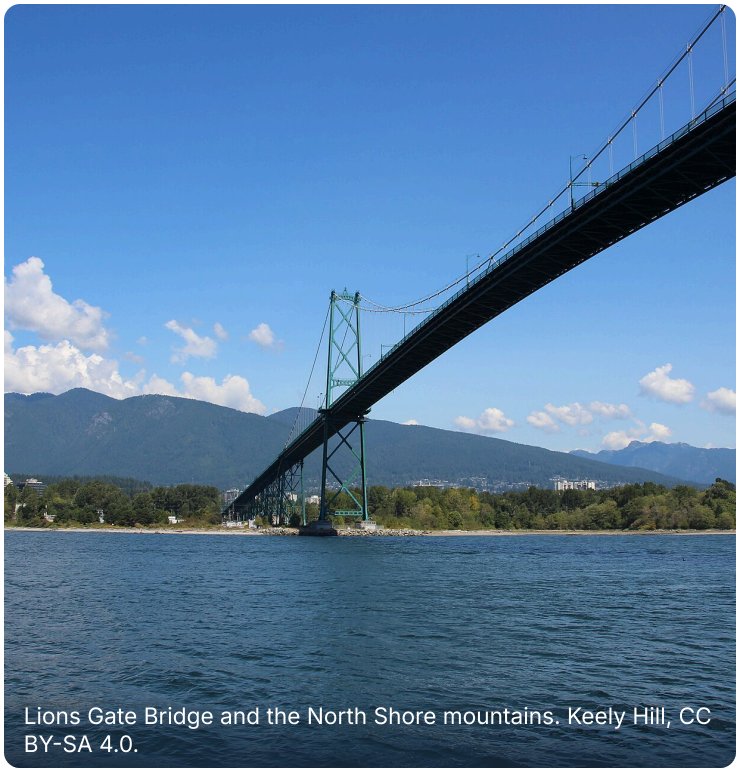
THE PLACE

Greater Vancouver is a set of cities.

People say “Vancouver” when they mean the wider region: the City of Vancouver, Burnaby, the North Shore, and the Tri-Cities, BC, which are Coquitlam, Port Coquitlam and Port Moody, along with Anmore and Belcarra. Start with where you will work or study, then shortlist two or three areas.



Coal Harbour seawall, downtown Vancouver. Christoph Strässler, CC BY-SA 4.0.



Lions Gate Bridge and the North Shore mountains. Keely Hill, CC BY-SA 4.0.



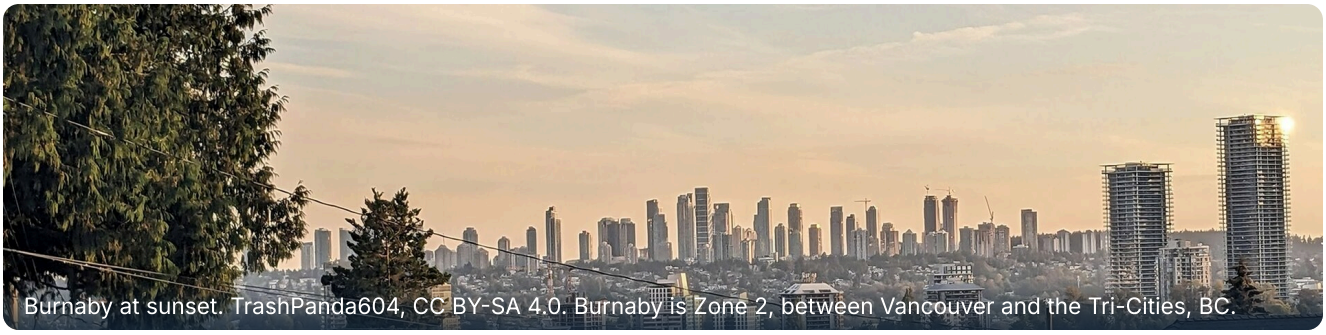
Lonsdale Quay, North Vancouver. Shaundd, CC BY-SA 4.0.



Coquitlam, May 2018. Alex of Canada, CC BY-SA 4.0.

GETTING AROUND

One SkyTrain line reaches the Tri-Cities, BC.



Burnaby at sunset. TrashPanda604, CC BY-SA 4.0. Burnaby is Zone 2, between Vancouver and the Tri-Cities, BC.

A DIAGRAM I DREW · NOT A TRANSLINK MAP

The Millennium Line runs from VCC–Clark in Vancouver to Lafarge Lake–Douglas in Coquitlam. These are the stations after Lougheed Town Centre, in TransLink's order.

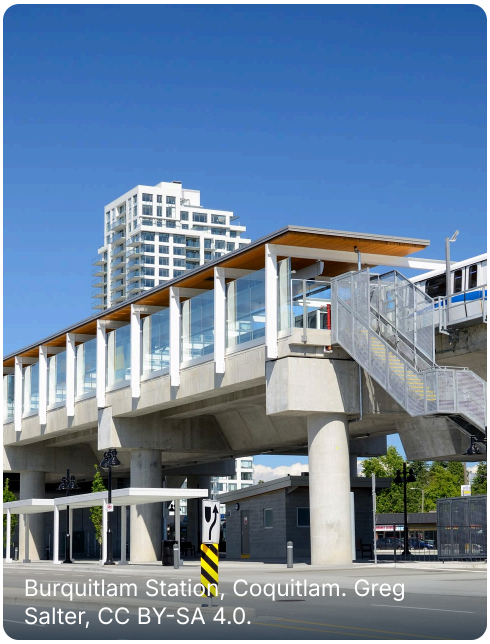
- **Lougheed** — Burnaby
- **Burquitlam** — Coquitlam
- **Moody Centre** — Port Moody
- **Inlet Centre** — Port Moody
- **Coquitlam Central** — Coquitlam
- **Lincoln** — Coquitlam
- **Lafarge Lake–Douglas** — Coquitlam

Zone 1
Vancouver

Zone 2
Burnaby

Zone 3
Tri-Cities, BC and both Langleys

TransLink's tariff in force July 1, 2026 puts those cities in those zones. Port Coquitlam has a West Coast Express station, not a SkyTrain station. Coquitlam Central and Moody Centre connect to the West Coast Express. Peak trains on this stretch are listed at about every 3 to 4 minutes. Confirm a trip on translink.ca.



Burquitlam Station, Coquitlam. Greg Salter, CC BY-SA 4.0.



Moody Centre Station, Port Moody. Canmenwalker, CC BY 4.0.



Lafarge Lake–Douglas Station. Greg Salter, CC BY-SA 4.0.


West End apartments, from the Burrard Bridge. Robert Ashworth, CC BY 2.0.

WHO HANDLES A DEPOSIT

Ontario's board, or B.C.'s branch.

ONTARIO

Landlord and Tenant Board

1 month

The most a rent deposit can be, on a monthly tenancy. It is applied to the last rent period.

- The Residential Tenancies Act, 2006, sections 105 and 106.
- It is the only security deposit the Act allows. It is not a damage deposit.
- The landlord pays interest on it each year, at that year's rent-increase guideline.

BRITISH COLUMBIA

Residential Tenancy Branch

½ month

The most a security deposit can be. A pet damage deposit can be another half month.

- Province of B.C., "Tenancy deposits and fees," updated March 4, 2026.
- Any number of pets. A certified guide or service dog is not a pet, and there is no monthly pet fee.
- No fee to accept, review or process an application. The two deposits together can equal one month.

$1,500
The Province's own rent example. Not a Greater Vancouver rent.

$1,500
Ontario's cap on that example, applied to the last rent period.

$750
B.C.'s security-deposit cap on that same example. Pets: up to $750 more.

AFTER THE MONEY MOVES

In B.C. the deposit is not your last month.

After you pay in Ontario

Last period

- The deposit comes off the last rent period, not off damage.
- If the yearly interest is not paid when it is due, you may deduct it from a later rent payment.

Residential Tenancies Act, 2006, s. 106.

After you pay in B.C.

15 days

- Once the security deposit is paid, the tenancy is established. The landlord cannot then rent the unit to someone else.
- You cannot put a deposit toward rent unless the landlord agrees in writing.
- A landlord keeps a deposit only with your written permission or an RTB order.

Province of B.C., deposits page.

Form RTB-27
You and the landlord complete a Condition Inspection Report at move-in and move-out. That report is what a later deposit claim is compared with.

0% in 2026
After you give a forwarding address in writing, the landlord has 15 days to return the deposit with any interest, if there is no dispute. The interest rate for 2026 is 0%.

30 days to pay
Pay the security deposit within 30 days of signing. If you do not, the landlord can serve notice to end the tenancy.

The only key
A landlord cannot charge you for the only key or access device.

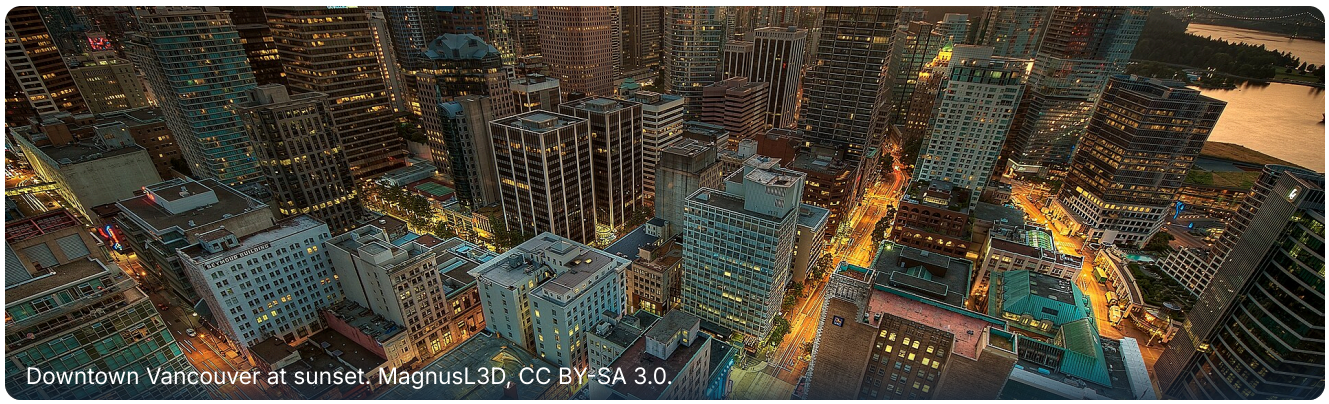
How to get ahead of it. Budget half a month, not a full extra month the way Ontario's last-period deposit works. If you have a pet, budget a second half month. Do not pay an application fee. Get the agreement in writing before money moves, and keep the receipt.



Rocky Point Park, Port Moody, February 14, 2026. Yuet Man Lee, CC BY-SA 4.0. Port Moody is one of the Tri-Cities, BC.

RENT INCREASES

The yearly cap is not the rent you agree on day one.



Downtown Vancouver at sunset. MagnusL3D, CC BY-SA 3.0.

ONTARIO GUIDELINE

2.1%

2026. The 2027 guideline is 1.9%.

- For most tenants, no more than the guideline without Landlord and Tenant Board approval.
- At least 12 months since the start or the last increase, and 90 days' written notice on the Board's form.
- The guideline is capped at 2.5%. It does not apply to units first occupied after November 15, 2018, or to a new rent when a tenancy turns over.
- Ontario's sample: 1.9% on $1,000 in 2027 is $19.

ontario.ca, "Residential rent increases."

B.C. ALLOWABLE INCREASE

2.3%

2026. The 2027 limit is 2.2%, from January 1, 2027.

- Once every 12 months, inside that year's limit. A landlord cannot round up.
- Three full months' written notice on Form RTB-7, with the dollar amount and the date.
- An unused piece of last year's increase cannot be added to this year's cap.
- The cap limits an increase during a tenancy. The starting rent is the rent in the agreement.

Province of B.C., "Rent increases." Some tenancies, including rent geared to income, sit outside this limit.

How to get ahead of it. Do not compare a B.C. asking rent with an Ontario renewal cap. The cap applies after you are in the home. When a notice arrives, check that it is Form RTB-7, three full months ahead, and inside that year's percentage. The Residential Tenancy Branch has a calculator.

THE AGREEMENT

Get it in writing before you send a deposit.



False Creek, with BC Place and the mountains. Thomas Quine, CC BY 2.0.

ONTARIO STANDARD LEASE

Required for most new private leases

The standard lease is required for most residential agreements signed on or after April 30, 2018. It sets the total lawful rent and what is included. It does not apply to care homes, most social housing, co-ops, and some other tenancies.

If you were entitled to one and did not get it, ask in writing. The landlord then has 21 days. Ontario's renting-rights page explains what happens if it still does not arrive.

ontario.ca, standard lease guide, and "Renting in Ontario: Your rights."

B.C. WRITTEN AGREEMENT

Form RTB-1 carries the standard terms

A landlord must prepare a written agreement for every tenancy. Both of you sign and date it. Their own form is allowed only if it includes every standard term. Form RTB-1 includes those terms.

It names the people and the unit, the start, whether it is month-to-month or a fixed term, the rent, and any deposits. A fixed term does not usually end just because the end date arrives. You must receive a copy within 21 days.

Province of B.C., "Tenancy agreements," updated March 4, 2026.

How to get ahead of it. Read the rent, the date, what utilities are included, pets, and any extra term such as tenant insurance. Photograph the pages the day you sign. A term that contradicts the Residential Tenancy Act cannot be enforced. I can go through a lease with you. I am not a lawyer, and that read is not legal advice.

HEALTH COVERAGE

OHIP carries you. MSP does not start on arrival day.

MSP
Rest of the month, plus two

ICBC
90 days, and 30 for a car

Compass
$6 card. Tap in and out.

Deposits
Half a month, plus half for pets

OHIP AFTER YOU LEAVE

2nd full month

If you move permanently to another province, OHIP covers the same services as a temporary absence until the last day of the second full month after you leave Ontario. Apply in the new province.

In another province, OHIP does not cover ambulance services, or prescription drugs given outside a hospital. Ontario recommends private insurance for uninsured services.

ontario.ca, "OHIP coverage outside Ontario," updated May 2, 2024.

MSP WAIT

+ 2 months

The wait is the rest of the month you become a B.C. resident, plus two more months. The Ministry of Health sets that date. Apply as soon as you arrive. Each family member has their own wait.

Keep your former provincial plan during the wait. You can get needed care before MSP starts, and you pay the full cost unless other insurance covers it.

MSP wait-period page, updated June 4, 2026. Health Insurance BC: 604-683-7151 in the Lower Mainland.

How to get ahead of it. Put "apply for MSP" on arrival week, and keep your Ontario health card until MSP starts. If you want cover for an ambulance or a prescription during the gap, arrange that insurance before you leave. I am not quoting a premium.



Burrard Inlet at Port Moody. Kalamazadkhan, CC BY-SA 4.0.

YOUR LICENCE AND YOUR CAR

An Ontario policy does not become a B.C. policy.

While the Ontario licence is still valid

90 days

You can drive on it during that window. When you qualify for the B.C. licence, you surrender the Ontario one. B.C. allows only one driver's licence.

An Ontario auto policy does not replace B.C. registration. If you bring a vehicle, basic coverage here is ICBC Basic Autoplan, and it is mandatory.

What to take to ICBC

30 days

To register, licence and insure a vehicle. Commercial vehicles must be done immediately.

- Accepted ID, your current licence, the licence fee, and proof of driving experience.
- Proof of insurance is no longer required for the licence. Premiums are adjusted for the first three years.
- ICBC credits up to 15 years of non-learner experience. Emailed records are not accepted for the graduated-licensing exemption. Bring an original abstract, or an original licence that shows the issue date.

How to get ahead of it. Order an original Ontario driver's abstract before you fly, and book the ICBC appointment for the first weeks you are here. If you are shipping a car, start the 30-day clock on arrival day. I am not printing a licence fee or an insurance premium. I could not confirm one new-resident licence price on an ICBC fee page, and the premium depends on your record.



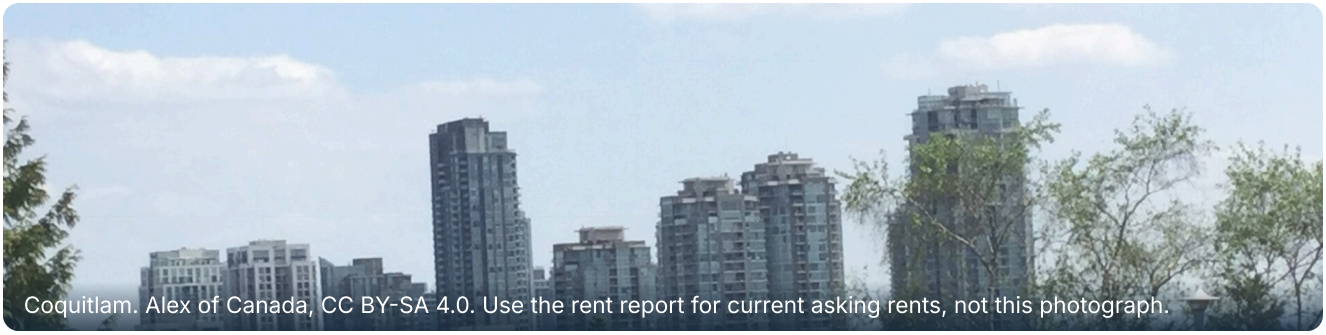
Lions Gate Bridge, with the North Shore mountains behind it. Keely Hill, CC BY-SA 4.0.

ICBC: "Moving from within Canada," "Proving your driving experience," "Moving to, from or within B.C.," and "Basic insurance."

WHAT IT COSTS TO MOVE IN

Rent, then half a month. Not a made-up total.

There is no single government cost-of-living number that covers a renter's first month. The rent is whatever the agreement says. I am not reprinting asking rents. See devindesaulniers.ca/rent-report.html.



Coquitlam. Alex of Canada, CC BY-SA 4.0. Use the rent report for current asking rents, not this photograph.

ITEM	THE RULE	SOURCE
First month's rent	The amount in the written agreement.	Your agreement. Asking rents: the rent report.
Security deposit	At most half of the first month's rent. On the Province's $1,500 example, $750.	Deposits page, March 4, 2026.
Pet damage deposit	At most another half month if pets are allowed. Not for a certified guide or service dog. No monthly pet fee.	Same page.
Application fee	Not allowed. A landlord also cannot charge for the only key.	Same page.
BC Hydro	$13.50 plus GST on the first bill for a new account. A security deposit may be required. BC Hydro does not publish one amount. It can be waived after a credit check or a letter showing 12 months of on-time utility payments. Open the account before move-in.	BC Hydro, new customers.

How to get ahead of it. Hold one month's rent, plus half a month for the security deposit, plus another half month if you have a pet, plus $13.50 plus GST for the hydro account. Do not send a lump sum that looks like Ontario's last-month deposit plus a damage deposit plus an application fee. Gas, internet, movers and furniture are real costs, and I have no official price for them, so they are not in this table.

TRANSIT, THE CARD, THE CAR

The fares I can print, and the premiums I cannot.


Lafarge Lake–Douglas Station, Coquitlam, the end of the Millennium Line. Greg Salter, CC BY-SA 4.0.

Compass Card	$6 refundable deposit, returned when you bring the card back, minus any negative balance.	TransLink Compass Card page.
Adult Stored Value	1 zone $2.85, 2 zones $4.20, 3 zones $5.40. Load $5 or more. Cash or a bank-card tap is $3.50, $5.10 and $6.70. A fare lasts 90 minutes.	TransLink pricing page.
Evenings and weekends	Trips starting after 6:30 p.m. on weekdays, and all day Saturday, Sunday and statutory holidays, are a 1-zone fare. Buses are 1 zone at all times.	Same page.
Adult monthly pass	1 zone $117.20, 2 zones $156.70, 3 zones $211.65. DayPass, all zones, $12.55. Children 12 and under ride free on bus, SkyTrain, SeaBus and the West Coast Express.	Same page.
Tri-Cities, BC to Vancouver, weekday daytime	Zone 3 to Zone 1 is a 3-zone fare before 6:30 p.m.: $5.40 with adult Stored Value, or $6.70 cash. Evenings, weekends and statutory holidays, that trip is the 1-zone fare.	Tariff Bylaw 162-2026, July 1, 2026, plus the pricing page.
ICBC	A licence fee is charged. I am not printing one. Basic Autoplan is mandatory if you licence a vehicle. The premium depends on your record. Up to 15 years can be credited.	ICBC pages on page 14.
Tenant insurance	A landlord can add it as a term. There is no government premium, so I am not quoting one.	B.C. tenancy-agreements page.


Burquitlam Station. Greg Salter, CC BY-SA 4.0.


Moody Centre Station. Canmenwalker, CC BY 4.0.



Inlet Centre Station. Yuet Man Lee, CC BY-SA 4.0.

FROM THE FIRST SEARCH TO THE KEYS

A timeline you can actually follow.

MSP, OHIP and ICBC dates come from the government. The search window is from my work with people moving here. It is not a government rule, and it is not a promise that a rental will be ready by a set date.



The seawall at Coal Harbour, downtown Vancouver. Christoph Strässler, CC BY-SA 4.0.

BEFORE YOU SEARCH	PDFs ready: photo ID, proof of income, landlord and employer references, and a short note on who will live there, the date, pets and must-haves. A credit report you pull yourself is optional. Your Canadian credit file can travel with you.
ABOUT 6 WEEKS	Set the budget from pages 11 and 12. Do not stack an Ontario-style last month with a separate damage deposit. Shortlist two or three areas, often the Tri-Cities, BC plus Burnaby or Vancouver.
4 TO 6 WEEKS	Most rentals are listed only a few weeks before they are available. This is when I ask people to start. If you are still in Ontario, ask for a live video walkthrough and a floor plan.
OFFER WEEK	Confirm the unit and who you are dealing with before any money moves. Sign a written agreement. Pay only the deposits B.C. allows.
MOVE-IN DAY	Complete Form RTB-27. Photograph the condition. Collect the keys. Open BC Hydro if electricity will be in your name.
FIRST 30 DAYS	The checklist on the next page. Apply for MSP in week one. The vehicle clock is 30 days. The licence clock is 90 days.

How to get ahead of the search. Apply the same day a fit appears. Do not send a deposit for a home nobody you trust has seen. A person who will not show the unit, will not put the agreement in writing, or asks for more than the deposits on page 5 is outside those rules.

FIRST 30 DAYS

The list I would tape inside a cupboard.

- [ ] Apply for MSP in the first week. Keep OHIP through the wait.
- [ ] Open BC Hydro before or on move-in day. The account charge is $13.50 plus GST.
- [ ] Bring the original driving record, not only an email.
- [ ] If children are in school, register with the local district once you have an address. School District 43 covers Coquitlam, Port Coquitlam, Port Moody, Anmore and Belcarra.
- [ ] Get a Compass Card, the $6 deposit, and ride your real commute once.
- [ ] Book ICBC. Licence within 90 days. Vehicle within 30 days.
- [ ] Keep the signed agreement, the deposit receipt and Form RTB-27 together.
- [ ] Walk somewhere nearby. Lafarge Lake in Coquitlam and Rocky Point in Port Moody are in this guide.

School District 43: sd43.bc.ca. Follow the district's own page for documents. I am not summarizing eligibility beyond the cities it serves.



Lafarge Lake, Coquitlam. Greg Salter, CC BY 2.5.



Coquitlam Central, SkyTrain and the West Coast Express. Greg Salter, CC BY-SA 4.0.



False Creek, Vancouver, 2025. Northwest, CC BY 4.0.



Burnaby at sunset. TrashPanda604, CC BY-SA 4.0.

SOURCES

Where the facts came from.

I checked these pages on November 20, 2026. If a page has been updated, follow the official page.

1. Province of British Columbia, “Tenancy deposits and fees,” updated March 4, 2026. www2.gov.bc.ca, housing-tenancy, deposits-fees.

2. Province of British Columbia, “Tenancy agreements,” updated March 4, 2026.

3. Province of British Columbia, “Rent increases.”

4. Residential Tenancy Branch. www2.gov.bc.ca/gov/content/housing-tenancy/residential-tenancies

5. Government of Ontario, Residential Tenancies Act, 2006, sections 105 and 106. ontario.ca/laws/statute/06r17

6. Government of Ontario, “Residential rent increases.” ontario.ca/page/residential-rent-increases

7. Government of Ontario, “Guide to Ontario’s standard lease.”

8. Government of Ontario, “Renting in Ontario: Your rights.”

9. MSP coverage wait period, updated June 4, 2026.

10. Government of Ontario, “OHIP coverage outside Ontario,” updated May 2, 2024.

11. ICBC, “Moving from within Canada.”

12. ICBC, “Proving your driving experience.”

13. ICBC, “Moving to, from or within B.C.”

14. ICBC, “Basic insurance and Enhanced Care,” and “Insurance for new and returning residents.”

15. TransLink, “Pricing and fare zones,” and the Compass Card page, including the $6 deposit.

16. TransLink Transit Tariff, Bylaw 162-2026, in force July 1, 2026, Appendix 1 fare zones.

17. TransLink, SkyTrain schedules, Millennium Line.

18. BC Hydro, “New BC Hydro customers.”

19. School District No. 43 (Coquitlam). sd43.bc.ca

20. Current asking rents: devindesaulniers.ca/rent-report.html

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About this guide. Prepared November 2026 by Devin Desaulniers, Real Estate Associate, Axford Real Estate, 2326 Clarke Street, Port Moody, BC V3H 1Y8. 604-809-1032. devin@axfordrealestate.ca. General information for renters moving from Ontario. Not legal, tax, medical, insurance or financial advice, and not a promise that a rental will be found. Axford Real Estate is named on every page. You do not need to hire me to use this guide.