

Curtis & Jessica

P I M E N T E L

The Hamilton **RENTAL** *Success* **GUIDE**

*How to Get Approved Faster & Win in
Competitive Rental Markets*

*Presented by: Curtis & Jessica Pimentel, Licensed Realtors
Hamilton | Burlington | Area Experts*

HOW THE HAMILTON RENTAL MARKET REALLY WORKS

What Most Renters Don't Know:
Most landlords choose:

- ✓ Strong income
- ✓ Solid credit
- ✓ Stability
- ✓ Clean applications

Price alone does NOT guarantee
approval

Clean presentation > rushed offers

Some listings receive:

10+ offers in urban cores

20+ offers near transit, hospitals
& schools

Why Good Tenants Get Rejected:

Missing documents

Unverified income

Weak credit without explanation

Poor communication

Incomplete applications

WHAT LANDLORDS ARE ACTUALLY LOOKING FOR

Landlords approve based on RISK, not just rent amount.

They evaluate:

- ✓ Income stability
- ✓ Credit history
- ✓ Job consistency
- ✓ Rental references
- ✓ Clean documentation
- ✓ Professional communication

The “Ideal” Rental Profile:

- Rent $\leq$ 35–40% of gross income
- Credit score 650+ (flexible with strong income)
- 1+ year job history
- Positive landlord references



If you're missing ONE of these — don't panic. You can still win with proper positioning.

RENTAL DOCUMENT CHECKLIST

You should ALWAYS prepare these BEFORE booking showings:

- ✓ Photo ID
- ✓ Employment letter
- ✓ Last 2–3 pay stubs
- ✓ Full credit report
- ✓ Rental application
- ✓ Landlord references
- ✓ Personal reference
- ✓ Bank statement (if self-employed)

Complete applications make it easier for landlords to make quicker decisions.

**We recomend preparing 3 months of bank statements, and offer a zoom or in person meeting. This can create better trust and transparency for landlords AND tenants. **



Tenants who submit complete packages get priority.

HOW TO STRENGTHEN WEAK CREDIT OR NON-TRADITIONAL INCOME

**If Your Credit Isn't Ideal:
You can still win a rental if you:**

- ✓ *Add a co-signer*
- ✓ *Show strong employment stability*
- ✓ *Provide proof of savings*
- ✓ *Explain past issues honestly*

If You're Self-Employed:

- ✓ *2 years Notice of Assessment*
- ✓ *Business bank statements*
- ✓ *Letter from accountant*



Honesty + preparation beats hiding issues every time.

HOW TO WIN IN MULTIPLE-OFFER RENTALS

This is where most tenants lose.

WINNING STRATEGIES

- ✓ **Submit first, not last**
- ✓ **Complete documentation upfront**
- ✓ **Write a short personal introduction (yes, it helps)**
- ✓ **Be flexible on possession date**
- ✓ **Avoid unrealistic conditions**



Speed + clean paperwork wins more than overpaying.

COMMON RENTAL MISTAKES THAT GET YOU REJECTED

Don't Be THAT Person

- ✗ Submitting screenshots instead of documents
- ✗ Applying with missing pay stubs
- ✗ No references
- ✗ Overstretching your budget
- ✗ Applying to houses you can't realistically qualify for
- ✗ Ghosting after submitting an offer



REJECTED

💡 A Full Credit Report that you PAID for will help solidify four chances, even with a lower score. Employment, Landlord and Personal References will also win you points

SMART BUDGETING FOR RENTERS

Before you apply, calculate:

- ✓ Your max monthly rent (safe range)
- ✓ Utilities
- ✓ Parking
- ✓ Internet
- ✓ Tenant insurance
- ✓ Transportation



Just because you're approved doesn't mean the payment will feel comfortable long-term.

SHOULD YOU USE A REALTOR FOR RENTALS?

What a Realtor Does for Tenants:

- ✓ Access to all MLS rental listings
- ✓ Booking showings
- ✓ Negotiating terms
- ✓ Presenting your application professionally
- ✓ Saving you time
- ✓ Shielding you from scams



In most cases, you pay \$0 to use a real estate agent.

YOUR RENTAL GAME PLAN WORKSHEET

Fill this out before starting your search: _____

• **Target monthly rent:** _____

• **Preferred areas:** _____

• **Ideal move date:** _____

• **Credit range:** ☐ 500–600 ☐ 600–700 ☐ 700+

• **Employment:** ☐ Salaried ☐ Hourly ☐ Self-employed

• **Pets:** ☐ Yes ☐ No

• **Parking required:** ☐ Yes ☐ No

• **Non-Negotiables:**

• **Can live WITHOUT:**

This helps us match you with the RIGHT rentals faster.

NEXT STEPS TO FINDING YOUR NEW HOME

- If you'd like:
-  Private MLS rental alerts
-  Help strengthening your application
-  Guidance on weak credit situations
-  Faster approvals
-  Less stress
-  Fewer rejections

We would love to help you personally.



Reply to our email with:

- Your budget
- Move-in date
- Preferred area
- Or text us directly after downloading this guide.

Curtis & Jessica Pimentel, Licensed Realtors
Hamilton | Burlington | Area Experts

