



Notices of Security Interest (NOSIs)

What you need to know about Notices of Security Interest (NOSIs)

A Notice of Security Interest (NOSI) is a document that lets a business keep a legal right to remove leased or financed equipment, eg. heating or air conditioning system or water heater, from your property if it's not fully paid for.

Previously, when a consumer entered into a contract with a business to rent, finance or lease certain goods to be installed in their home – for example, a heating, ventilation, air conditioning (HVAC) system or water heater – the business could register a NOSI on the title to the consumer's property through the Land Registry System. This NOSI notified other parties that the business had a security interest in a fixture installed on that property.

The NOSI helped protect the business' security interest in the equipment – particularly if a homeowner defaulted on payments or decided to sell or refinance their property – by providing the business with priority against other parties with an interest in the land.

Learn more about NOSIs at Ontario.ca/SecurityInterest

Why did the government step in to address NOSIs?

In the past, some businesses misused NOSIs and exploited homeowners for financial gain. In some instances, businesses subjected consumers to undue pressure to negotiate a buyout of the contract of the consumer good, in its entirety, to clear it from title.

Some homeowners also were persuaded to use high-interest mortgages to pay out NOSIs.

As a mortgage gives rise to an interest in the land, this put homeowners in an even more precarious situation, creating a risk of losing their homes if they defaulted on the mortgages.

In 2024, the Ministry of Public and Business Service Delivery and Procurement addressed the misuse of NOSIs for consumer goods when it passed the *Homeowner Protection Act, 2024*, which banned consumer NOSIs from being registered on the Land Registry System. No new NOSIs for consumer goods can be registered on title to property. Consumer NOSIs registered before June 6, 2024, are deemed expired and can be removed from title. If you have a lawyer, your lawyer may help you confirm whether a NOSI registered on your title is for a consumer good, and assist in having it removed.

How does a consumer know if they have a consumer NOSI on title?

Visit [OnLand.ca](https://onland.ca) to search land registry records in the Ontario Land Registration System and to determine if a NOSI has been registered on your property. OnLand is your online information source which gives you access to official, property-related information and documents, for a fee.

The OnLand Help Centre at help.onland.ca offers resources and video guides to support customers as they search land registry records. If you have a question about OnLand, call **1-888-278-0001**.

Get help with your questions

If you have an agreement for equipment installed in your home and you have concerns about how that agreement was originally formed (e.g., there was undue pressure or a misleading representation), contact Consumer Protection Ontario at:

- 416-326-8800
- 1-800-889-9768 (toll-free)
- 416-229-6086 (TTY)
- 1-877-666-6545 (toll-free TTY)
- consumer@ontario.ca (email)

Do these changes mean that a business can no longer pressure consumers to negotiate a buyout of their agreement and/or remove equipment installed in a consumer's home if they don't pay?

The legislation only deals with registrations of consumer NOSIs on the Land Registry System. This means the agreement that a consumer entered into with the business is not affected. As a result, the contractual obligations remain in effect, as does the underlying security interest in the equipment.

If you have been contacted by a business about paying an outstanding balance on an underlying agreement or if a business has threatened to bring a civil proceeding against you and you have questions about your obligations under your agreement, contact Consumer Protection Ontario at:

Learn more at:

[Ontario.ca/consumerprotection](https://ontario.ca/consumerprotection)