

Rental Applications

QUESTIONS AND ANSWERS

A landlord often asks you to fill out a rental application. The landlord reviews the information that you provide on the application. They use the information to decide whether or not to rent to you.

A landlord cannot ask you for information that can be used to discriminate against you because of a protected ground. For example, a landlord cannot ask you about your religious beliefs.



For more information about protected grounds when renting, visit:

http://www.albertahumanrights.ab.ca/other/tenancy/what_to_know/info_protected_grounds.asp

What information can a landlord ask for?

A landlord wants to make sure that you are a responsible tenant who can pay the rent. They can ask:

- How much money do you make per month?
- Where have you worked? How long did you work there?
- Where do you work now?
- Where did you live before?
- Where do you currently live?
- How old are you?
- Do you smoke?
- Do you own a pet?
- Are there landlords or employers that I can contact?
- Can I run a credit report?

What information can a landlord not ask for?

Under the *Alberta Human Rights Act*, a landlord cannot ask you for information that relates to the 14 protected grounds. Here are some questions that a landlord cannot ask you:

- Where are you from?
- How long have you been in Canada?
- Will your family be visiting you?
- What is your Social Insurance Number (SIN)? I cannot rent to you if you do not tell me your SIN.
- Are you planning on having more children?
- Are you married, single, or divorced?
- What is your source of income?

I have not worked or lived in Canada before. I have no rental or work history in Canada. Can a landlord refuse to rent to me?

Under the Act, a landlord cannot refuse to rent to you just because you do not have a rental history. If a landlord refuses to rent to you just because you have not lived in Canada before, it could be discrimination.

What can I do if I have not rented in Canada before?

You can talk to the landlord about your situation. You and the landlord can work together to find other ways to show you are a good tenant. For example:

- Ask your religious leader or settlement worker to be a reference.
- Show your landlord a bank statement which shows you can pay the rent.

I am new to Canada and I do not have a credit history. What can I do?

If you do not have a credit history or rental history, a landlord may ask you to provide a co-signor. A co-signor is someone who agrees to pay the rent if you do not pay.

I found an apartment that I like. The monthly rent would cost more than 30% of my monthly income. Can the landlord refuse to rent to me?

No. The landlord is comparing your income to the monthly rent. He is using a rent-to-income ratio and deciding that you cannot afford the rent. Law courts have said that rent-to-income ratios do not predict whether or not you will pay the rent on time. Landlords sometimes use rent-to-income ratios to discriminate against some groups.



For more information on rent-to-income ratios, see:

http://www.albertahumanrights.ab.ca/other/tenancy/what_to_know/what_info_for_landlord.asp



Do you have more questions? Contact the Alberta Human Rights Commission:

<http://www.albertahumanrights.ab.ca/>

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