



Questions a Landlord Can Ask:

What is your income?

You will need to prove to the landlord how you will pay your rent. This can be employment income, savings accounts, GICs, loans, OSAP, etc.

Are you employed? If so, where?

Providing proof of employment like an employment letter or paystubs is a great way to show the landlord you are employed and that is how you will pay your rent. If you are not employed and are a student, you can provide your landlord with an enrollment letter, returning student letter, or acceptance letter. These can be found in your ACSIS account.

Can you provide your rental history?

Providing your landlord details about your previous rental history can be helpful in showing you will be a good tenant. It is okay if you have never rented before, your landlord cannot refuse your application due to this.

How many people do you plan on living with?

If you plan on having more than one person on the lease, your landlord can ask for details about each leaseholder.

Can you provide references from past landlords or personal references?

This is similar to an employment reference but for rental housing! This can be anyone who knows you in either a professional or personal capacity who can speak on your personality and character traits. This helps to assure landlords that you will be a respectful tenant.



Do you provide consent to complete a credit check?

Your landlord may want a credit check. This will allow them to verify you have paid your bills on time. Your landlord can complete a reference check with your full name, date of birth, and address. You do not need to provide your landlord with your SIN. If you are new to Canada and/or have no credit, you can provide your landlord with 3 months of bank statements instead.

What is your preferred contact information?

It's important that you provide the landlord with up-to-date contact information, for example, an email address you check frequently and a phone number where you can easily be reached.

Do you have a guarantor?

Your landlord can ask for a guarantor if you have negative references, bad credit, or a history of not paying your rent. A guarantor is someone who does not live with you but has agreed to cover the cost of your rent and/or any damages you are financially responsible for. This can be anyone who is close to you like a family member or a friend. The guarantor will need to provide their financial information to the landlord such as bank statements, credit check, and proof of income to show the landlord they are able to cover these costs if needed.





Questions a Landlord Cannot Ask:

Your landlord **cannot** ask questions about information that could be used to discriminate against you. This includes:

- Your ethnic background and religion
- Whether you are a Canadian citizen
- Whether you are pregnant or have children
- Whether you receive social assistance
- Whether you are single, married, or divorced
- Your age
- Whether you identify as having a disability

If your landlord asks you these questions and/or refuses to rent to you because of your answers to the above, that could be considered discrimination. To learn more about the Ontario Human Rights Commission visit: https://www.ohrc.on.ca/en/social_areas/housing

