



Northwest Community Legal Clinic

SEPTEMBER 2024

SUPPORTING INDIVIDUALS
AND OUR COMMUNITY BY
PROVIDING QUALITY
LEGAL SERVICES.

Building credit or undermining tenants? Online Tenant Registries cause concern over credit scores and privacy.

ACTO

In a very competitive housing market, new online tenant registries have appeared that claim to help tenants. These registries offer to report your rent payments to credit reporting agencies, like Equifax, to improve your credit score. However, tenant advocates worry that these online registries might negatively affect tenants' credit scores, privacy, and ability to get housing in the future.

You may feel that you should give your information to tenant registries to help you get housing. Landlords are allowed to ask about your rent history, income, and credit score, as well as for references. They can only use this information to decide if you are a suitable tenant. Landlords can't use this information to hurt your chances of renting a place or to hurt your reputation. And, even if your landlord asks you, you don't have to give your information to a tenant registry.

Supposed benefits

Many online tenant registries claim to provide significant benefits to tenants – if you make rent payments on time, you may boost your credit score. Over time, you can build a good rent record by paying rent on time every month. This is similar to making credit card payments on time to build a good payment history. While tenant registries might seem to be helpful, they may also have negative results.

Negative impacts

Tenants wonder what happens to their credit scores if rent is paid late, say if a cheque bounces or isn't deposited by the first of the month. Or, landlords may report late payments by mistake or too early, which could also lower a tenant's score. Registries have not told tenants how they can verify their payment history or correct any mistakes, especially where the tenant is not at fault.

As well, these rent records are available for landlords to review and find desirable tenants – building a list of “good tenants” that can be shared with other landlords. Registries claim that this rent record is good for tenants to make their future rental applications more attractive to landlords. However, tenants who have any late payments or other things on their rent record, may find it difficult to apply for a tenancy in the future, or to get a loan or mortgage based on their credit score.

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Building credit or undermining tenants? Cont'd

ACTO

Sharing information

Privacy is another concern for tenants who may not know how their payment history will be shared by these registries. In 2016, the Office of the Privacy Commissioner of Canada investigated a property management company which improperly collected and disclosed tenants' personal information, making a "bad tenant" list for a landlord association. The list included tenants who it was said had not paid rent or had damaged the unit. A tenant filed a complaint against the company when their rental applications were rejected because their name appeared on this list. The Privacy Commissioner found that the tenants who appeared on the list did not know their information was being collected for this purpose and tenants could not challenge the accuracy of landlords' claims. The company was ordered to stop collecting information and destroy the "bad tenant" list.

Tenant registries may have the same effect, by creating a "good tenant" list based on a good rent record. If a tenant doesn't appear on the "good tenant" list, they could have their rent application rejected by a landlord. Some tenant registries don't tell tenants how their information may be shared.

As it becomes harder to rent, tenants are right to question what tenant registries really offer. While they could boost your credit score, they may also cause significant harm by targeting vulnerable tenants, affecting your ability to obtain credit or a loan, and interfering with your ability to get housing in the future.

For more information on what a landlord can ask on a rent application, please visit the [Steps to Justice website](#). If you need further help, please contact your local community legal clinic for legal advice.

Ontario Disability Support Program Amount

Laurie Nuttall, Staff Lawyer, Fort Frances

Steps to Justice has [updated information](#) on the amount someone can get from the Ontario Disability Support Program (ODSP). The rates have gone up 4.5%. The basic ODSP rate for a single person who gets the highest amount of shelter allowance is now \$1,368 a month, up from \$1,308.

The Table below shows the highest monthly payment for 2024, if you're:

- single and living alone, or
- living with a spouse who does **not** have a disability.

<u>2024 rates</u>	<u>Basic needs amount</u>	<u>Maximum shelter allowance</u>	<u>Total monthly payment for 2024</u>
Single person	\$786	\$582	\$1,368
Couple	\$1,134	\$915	\$2,049

You may also be able to get more money from ODSP in certain circumstances, including if you:

- are pregnant or breastfeeding
- live in a remote community
- need a special diet
- are a single parent

Getting help

If you need help applying for ODSP, you can contact the Northwest Community Legal Clinic at one of our three offices in Kenora, Atikokan and Fort Frances.

Atikokan Celebrates 125th Birthday

Sheila Ferguson, Support Staff , Atikokan



Pictured left Sheila Ferguson, Support Staff and right Lisa Campbell, CLW with their information table outside on Main Street for Atikokan’s 125th Birthday. They provided information and giveaways as well as a door prize. A big warm welcome to our newest members who have joined the NCLC association!

Annual General Meeting Notice

**NOTICE to the GENERAL
MEMBERSHIP of the Northwest
Community Legal Clinic Association
and the PUBLIC .**

**Our Annual General Meeting will be
held Saturday Oct. 19, 2024 @ 9:00am
at Super 8 meeting room, in
Fort Frances.**

***Agenda**
Annual Reports of Clinic Activities
President’s Report
Treasurer’s Report
Executive Director’s Report
2023-2024 Auditor’s Report
Election of 2024-2025 Board of Directors
Changes to By-Law No. 1
Other Business*

~EVERYONE WELCOME~



Supporting individuals and our community
by providing quality legal services.

Fort Frances

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1-800-799-2485 Toll Free

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Kenora

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Kenora, ON

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Office Closures

Monday October 14th - Thanksgiving Day

Friday October 18th - Staff Meeting

Monday Nov. 11th - Remembrance Day

December 25 - reopening January 2nd
Christmas Holidays

Sub-Offices

We are not travelling to Red Lake and Ear Falls at this time. If you have any questions, please call our toll free number 1-800-403-4757.

Wear Orange

Both the National Day for Truth and Reconciliation and Orange Shirt Day take place on September 30th.

Orange Shirt Day is an Indigenous-led grassroots commemorative day that honours the children who survived Indian Residential Schools and remembers those who did not.

This day relates to the experience of Phyllis Webstad, a Northern Secwepemc (Shuswap) from the Stswecem'c Xgat'tem First Nation, on her first day of school, where she arrived dressed in a new orange shirt, which was taken from her. It is now a symbol of the stripping away of culture, freedom and self-esteem experienced by Indigenous children over generations.

On September 30, we encourage all Canadians to wear orange to raise awareness of the very tragic legacy of residential schools, and to honour the thousands of Survivors.

DISCLAIMER: These articles provide information only and are not to be considered as legal advice. Content reflects the laws that were current at the time of publication and the law may have since changed. Consult your community legal clinic or legal representative for legal advice on your specific situation.



Consider the environment...

Please recycle this newsletter!