

Cautious optimism for plan to let rent count for credit scores

IAN BICKIS
The Canadian Press

The federal government's commitment to have rent payments counted toward credit scores is being welcomed by companies that already offer the service, while renter advocates have raised concerns.

The plan to make the practice more widespread is encouraging, said Andrew Graham, chief executive of Borrowell.

"We've been saying for a couple of years now, how important it is for consumers to be able to report rental payments to build up their credit history, so I was pleased to see the government taking some action."

Prime Minister Justin Trudeau said Wednesday that there's something fundamentally unfair about paying \$2,000 a month for rent, while those paying the same amount toward a mortgage earn equity in their home and build their credit score.

He said the government wants landlords, banks and credit bureaus to make sure rental history is taken into account on credit scores, giving young first-time buyers a better chance at getting a mortgage, with a lower interest rate.

Equifax Canada chief executive Sue Hutchison said the credit agency, which has already been working to include rent payments, was excited to hear about the government's announcement.

"We look forward to working with the governments, the banks and other lenders to ensure this important evolution in the credit infrastructure in Canada is implemented responsibly," she said in a statement.

Graham said open banking, which will allow consumers to safely share their banking data to third party financial players like Borrowell, is crucial to the success of the program.

"What we've been telling the government and, and frankly, anyone who will listen,

is that what we really need is open banking."

Zac Killam, CEO of FrontLobby, which has been offering rent reporting to credit bureaus since 2018, said he supports any efforts to raise awareness of the benefits.

"The level of awareness is very low, it's not well understood ... particularly for the portion of the population who it benefits the most."

More than three million adults in Canada don't have a credit score, estimated Equifax in a 2022 report, while a further seven million have only limited data that the credit agency says could limit their ability to access credit products.

FrontLobby relies on both the renter and landlord verifying payments, so isn't reliant on an open banking model. A study it conducted with Equifax found that rent payments were the only source of credit score for almost half of users of the service.

"They're able to reflect all their years of on-time payments on their credit report, which can have obviously tremendously big benefit to their credit report," said Killam.

Reporting rental income, however, only helps a credit score if it's regularly paid on time. With the sharp rising cost of rents, and overall living costs, many are under strain and may not benefit, cautioned Elizabeth Mulholland, chief executive of charity Prosper Canada.

"It's a double-edged sword." She said it's important people have control over whether they want the data to be shared with credit bureaus.

"If you just blanket build it in, that could be problematic for a lot of low income people and vulnerable people," said Mulholland.

"You don't want to set those people further behind. And those challenges go right up the income scale well into the middle class."

She also said the program



CP PHOTO ETHAN CAIRNS

Companies that already offer ways to allow rent payments to count toward credit scores are welcoming the plan by the federal government to make the practice more widespread. Prime Minister Justin Trudeau speaks during a housing announcement in Vancouver on Wednesday.

should be done in the context of open banking, where there are structures in place to protect both the data, and how it's used.

Landlords enticing tenants to sign on with the promise of improving their credit score is concerning, said Douglas Kwan, director of advocacy and legal services at Advocacy Centre for Tenants Ontario.

As it stands, landlords generally have to proceed to the provincial tribunal to hear disputes and seek a remedy. A reporting system would allow them to further pressure tenants, who may be withholding rent over disputes, with the threat of damaging their credit score.

"Their bargaining powers is so much stronger than tenants already, and so when you add these private reporting mechanisms that are run by the landlord ... it's not only problematic, it's dangerous," said Kwan.

Landlords can already have unpaid rent go toward a credit score by having the debt go to collections, said Killam. He also noted that reporting to credit bureaus through FrontLobby would only take effect if rent is more than 30 days late, not just a few days behind.

Borrowell doesn't rely on landlord involvement, something Graham said is important because lots of small landlords don't have the capacity to participate. Killam however raised concerns on how the credit agencies will actually verify where e-transfer payments are going.

It's not yet clear on how the government plan will look in practice, with more details expected in the upcoming budget.

The government has said it plans to amend the Canadian Mortgage Charter and call on landlords, banks, credit bureaus,

and fintech companies to make sure that rental history is taken into account in credit scores.

The Canadian Bankers Association said in a statement that it works collaboratively with government to explore new ways to serve Canadians and will assess the impact of the new policy as details are revealed.

A TransUnion Canada spokesperson said the agency is "already in the process of assessing rental data to support consumers building their credit profiles and to provide potential lenders with the best, most accurate view of the consumer's creditworthiness."

The agency encourages governments to work with the credit reporting industry to evaluate the impact of rental data and how reporting it to companies like TransUnion should be done, the spokesperson said in an email.

PUBLIC NOTICES



DEVELOPMENT PERMITS APPROVED MARCH 21 TO MARCH 27, 2024 PLANNING & DEVELOPMENT SERVICES



Scan code to view all development notices online (updated every Friday).



RESIDENTIAL

- 1064 1 STREET SW** (Lot 26, Block 1, Plan 7058JK) PLDP20230923. Apartments (2 Buildings, 48 Units).
- 525 6 STREET SE** (Lot 39, Block 20, Plan 0512633) PLDP20240061. Backyard Suite (Variance for Interior Side Setback and Rear Setback).

COMMERCIAL/INDUSTRIAL/INSTITUTIONAL

- 1351 30 STREET SW** (Lot 3, Block 1, Plan 7710332) PLDP20240175. Change Of Use (Educational Institution).
- 104 1751 STRACHAN RD SE** (Block 1, Plan 1712050) PLDP20240185. Change Of Use (Health Care Office).

HOME BUSINESS

- 176 SPRUCE CLOSE SE** (Lot 44, Block 1, Plan 9812816) PLDP20240057. Home Business Minor. Trucking.
- 79 CUNLIFFE CRESCENT SE** (Lot 1, Block 7, Plan 7510170) PLDP20240089. Home Business Minor. Mobile Food Vendor.
- 4 TAYLOR COURT SE** (Lot 47, Block 32, Plan 8610792) PLDP20240125. Home Business Minor. Contractor (Painting).
- 11 ROSSMERE CLOSE SE** (Lot 113, Block 18, Plan 7810789) PLDP20240133. Home Business Minor. General Contractor/Project Manager.
- 59 VISTA AVENUE SE** (Lot 37, Block 8, Plan 0413377) PLDP20240144. Home Business Minor. Painting and Decorating.
- 32 SUNRISE COURT SW** (Lot 13, Block 11, Plan 0111061) PLDP20240148. Home Business Minor. Home Repair.
- 413 5 STREET SE** (Lot 4,5, Block 49, Plan 36556) PLDP20240156. Home Business Minor. Service (Snake Removal).

A person claiming to be affected by a decision of the Development Officer or the Municipal Planning Commission may appeal to the Medicine Hat Subdivision and Development Appeal Board by completing and submitting to the City Clerk Department, the required Notice of Appeal form within twenty one (21) days of this publication. Notice of Appeal forms are available from the City Clerk Department, Third Floor, City Hall or on the City's website at www.medicinehat.ca.

All Development Permits listed are subject to conditions. Further information on any Development Permit may be obtained from the Planning & Development Services Department, Second Floor, City Hall during normal business hours (Telephone 403.529.8374).

8AM - 4PM SPECIAL SERVICES

Electric Outages	403.529.8260
Gas Emergency	403.529.8191
Water & Sewer Emergency	403.502.8042
After Hours Special Services	403.526.2828

PROTECT WATER LINES FROM FREEZING

The following actions should be considered to protect your water lines during the cold weather months:

- Repair broken windows and ensure windows/vents are closed during the winter.
- Insulate water pipes in unheated areas, including crawl spaces.
- For sinks located against a non-insulated outside wall:
 - Open the vanity door to allow warm air to reach the water pipes.
 - A light bulb placed near the water pipe may generate enough heat to keep the water flowing.
 - Heat tape wrapped around the pipe may keep the pipe from freezing.
- Residents of mobile homes should check the condition of the heat tape on their water service and water meter.
- Protect an unheated indoor water meter with an insulated box and water pipes should be wrapped in insulation using heat tape.
- Outside water faucets and underground sprinkler systems should have the water supply shut off inside the house at the isolation valve for the faucet/hose bib.
- Sprinkler lines and faucets should be drained/blown out.
- A thin stream of cold-water (as thick as a pen) running continuously from at least one faucet will help prevent a frozen water service.
- If you plan to be away from home over the winter period, close the main water isolation valve located next to the water meter in your home.
 - You should leave the heat on in your home and have someone check inside your home daily while you're away.

A frozen water service or a burst water pipe is an inconvenience and expense that most people would like to avoid. Please take all possible precautions to prevent this happening in your home or business.

For more information, refer to www.medicinehat.ca/frozenwaterlines or contact Environmental Utilities at 403-529-8176.

YARD WASTE COLLECTION STARTS

Regular collection of yard waste material starts **Monday, April 08, 2024!**

Yard Waste collection occurs on the same day as household waste and recycling collection.

Download the Recycle Coach smartphone App or refer to www.medicinehat.ca/collectionschedule to determine your first scheduled yard waste collection day.

To ensure successful collection of yard waste materials, please remember the following tips:

- Place grass clippings and other yard materials loosely in the yard waste cart
- Cut branches and trimmings to less than 3ft (1m) in length and 2in (5cm) in diameter to fit inside the cart
- To allow for yard materials to fall freely from the yard waste cart, do not over pack or overfill the cart
- Only materials inside the yard waste cart will be collected
- Yard waste carts contaminated with plastic bags, garbage or food waste will not be collected
- Be sure to set all carts 3ft (1m) apart and away from all obstacles

If you do not have a yard waste cart or would like more information, refer to www.medicinehat.ca/yardwaste or contact Environmental Utilities at 403-529-8176 or by email to eu@medicinehat.ca.

www.medicinehat.ca

Spy agency told election chief of possible meddling in nomination, inquiry hears

The Canadian Press

Chief electoral officer Stephane Perrault says Canada's spy agency told him during the 2019 general election about possible foreign meddling in a political nomination contest.

A document tabled Thursday at a commission of inquiry into foreign interference says Perrault decided at that point no action could be taken on the issue in the Toronto riding of Don Valley North.

As head of Elections Canada, Perrault is responsible for ensuring Canadians can exercise their democratic rights to vote and be a candidate.

The document, a summary of the commission's classified interview with Perrault, says he noted that participation in a nomination contest is not regulated in the same way as an election.

Perrault also pointed out that no complaints had been lodged by other participants in the nomination contest.

A 2023 media report alleged that China interfered with the nomination of Han Dong as the Liberal candidate in Don Valley North in 2019.

At the inquiry Thursday, Perrault was asked whether the matter brought to him by the Canadian Security Intelligence Service involved the Liberal party's nomination contest.

Perrault said he was not authorized to go beyond what was stated in the document.

In the interview with the commission, he said that following the 2019 election, a nomination contest report audit was conducted as part of the usual process.

The file was referred to the Office of the Commissioner of Canada Elections, which conducts investigations, for reasons apparently unrelated to the allegation of interference, such as accuracy, completeness or missed filing deadlines.

A heavily redacted document tabled Thursday said CSIS spoke with the commissioner's office in 2019 concerning allegations of irregularities in Don Valley North.

The inquiry hearings are delving into alleged interference by China, India, Russia and others in the 2019 and 2021 general elections.

Overall, Perrault told the inquiry he has confidence in the integrity of the last two elections with respect to his mandate.

In his report last May, David Johnston, a special rapporteur appointed by the government to look into possible foreign meddling, said irregularities were observed with Dong's nomination in 2019.

Johnston said there was "well-grounded suspicion" that the irregularities were tied to the Chinese consulate in Toronto, with whom Dong maintained a relationship.

However, Johnston found no evidence Dong was aware of the irregularities or the consulate's potential involvement in his nomination.

Prime Minister Justin Trudeau was briefed about the irregularities, although no specific recommendation was provided, Johnston added. "He concluded there was no basis to displace Mr. Dong as the candidate for Don Valley North. This was not an unreasonable conclusion based on the intelligence available to the prime minister at the time."