

# Things To Have: Credit Checks

## About Credit Checks:

Some landlords will do credit checks to make sure you can afford your rent and will pay it on time. Having a good credit rating can make it easier to get housing. Having a poor credit rating can make some landlords less likely to rent to you.

For more information about credit checks, ratings, and how to improve your credit situation, check out this guide from the Region of Waterloo Community Services:

[regionofwaterloo.ca/en/living-here/resources/Documents/Housing-Services--Renters-Toolkit/docs\\_admin-2209063-v4-preparing\\_for\\_housing\\_search\\_\\_how\\_to\\_get\\_credit\\_and\\_reference\\_checks\\_and\\_why\\_you\\_need\\_them-csdaccess.pdf](https://regionofwaterloo.ca/en/living-here/resources/Documents/Housing-Services--Renters-Toolkit/docs_admin-2209063-v4-preparing_for_housing_search__how_to_get_credit_and_reference_checks_and_why_you_need_them-csdaccess.pdf)

## Where can I get help?

Credit Canada is a non-profit credit counselling agency to help people avoid bankruptcy, become debt-free and achieve financial wellness

Phone: 1 (800) 267-2272

[www.creditcanada.com](http://www.creditcanada.com)