

Landlord and tenant issues and questions

As Fort McMurray residents return, many tenants and landlords have questions related to their insurance coverage. Insurance Bureau of Canada (IBC) has provided some answers below based on its own information and information provided by Service Alberta.

As a general rule, the first course of action for both tenants and landlords is to talk to each other to resolve any issues they have and to keep everyone safe.

- **Who is responsible for cleaning and repairing fire damage?**
The landlord is responsible for ensuring the unit is in a habitable condition. In most cases, the landlord, or the landlord's insurance company, will pay for repairs to the unit.
- **How long does a landlord have to repair a damaged rental unit?**
There is no set period for a landlord to repair a rental unit, unless an Environmental Health Officer has inspected the property and issued an order to the landlord. However, landlords should attempt to repair the unit within a reasonable time. If tenants believe it is taking too long to repair the unit they can contact Alberta Health Services.
- **My belongings were damaged in the fire. Who is responsible for cleaning, fixing or replacing them?**
Tenants are usually responsible for their belongings. If you have tenant's insurance, read your policy closely to see what kind of damage is covered and call your insurer with any questions.
- **Who is responsible for covering the cost of alternate accommodations?**
Tenants are responsible for the cost of alternate accommodations unless otherwise stated in the rental agreement. If you have tenant's insurance, read your policy closely to see if you have coverage for alternate accommodations and call your insurer with any questions.
- **My landlord says my unit needs to be inspected for environmental safety before I can move back in and to call my insurer about this. Is my insurer responsible?**
No, insurers have no responsibility or authority to inspect or to provide clearance for entry on health and safety issues. The tenant or the landlord can contact Alberta Health Services to have an Environmental Health Officer inspect the unit and determine whether it is in livable condition.
- **I am a landlord and want to be sure that my units are safe for tenants to return. I also want to ensure I am not open to any liability for harm to my tenants. How should I proceed?**
You can contact Alberta Health Services to have an Environmental Health Officer inspect the unit and determine whether it is in livable condition.

Residential Tenancy Dispute Resolution Service, www.servicealberta.ca/rtdrs,
780-644-3000 (in Edmonton) 310-0000, then 780-644-3000 (toll-free)

Laws for Tenants and Landlords in Alberta, www.landlordandtenant.org
Alberta Health Service - Health Link, phone 811

Service Alberta Consumer Contact Centre Edmonton: 780-427-4088
Toll free in Alberta: 1-877-427-4088