



From Vacant to Full: Advertising Tips That Get Properties Filled

BY AMANDA PEREIRA, 4RENT.CA

Landlords and property managers alike share a number of similarities and difference withone another, from types of rentals managed, service areas, to the number of parties involved, but there is one resounding stress the two both share: filling vacancies

Nowadays, the advertising methods used to advertise rental properties are vastly different from the methods employed twenty years ago. Gone are the days of listing a property with a basic description hoping that'll secure you an excellent tenant. Moreover, the blurry photos with the low resolution just won't do it anymore.

If you're scratching your head trying to figure out how to rectify your situation and get those vacancies filled – don't worry. We've compiled this list of tips and tricks we have to get your rental and lease agreements signed, and properties filled.

- 1 Keep It Clean and Advertise Only One Building per Listing: While this may not initially seem like the most cost-effective approach, it is in the long run. When you cram as many properties as you can on one page, rent seekers can become overwhelmed and struggle to focus on one listing. The average renter spends a meagre 2 seconds looking at a listing, so it is wise to maximize your space appropriately and not make them look elsewhere.
- **2 Grab Their Attention:** As noted above, with only 2 seconds to make an impression on a tenant, it is important to maximize that time by utilising visual and keywords. Now is the time to either

take high-resolution images that stage your property positively or hire a professional to do it for you. Is your building in a great location in the heart of the downtown core? How about in a quiet area with a gorgeous riverside view? These are key things to highlight on as they create an emotional response to your ad, and ultimately, get you calls.

- **3 Less Is More Keep It Simple:** This can seem like a double conundrum. When you are creating your ad copy, it is important to be descriptive, but also concise: highlight on the important details of your property such as location, any highlighted features such as renovated suites. If the price of rent is lower than the average going rental costs, or a fabulous price for the location and building, it is a great tool to utilize in your advertisement.
- **4 Frequency:** It's easy to throw in the towel after running your advertisement the first time and only garnering a few calls: but did you know marketing experts say that it can take up to 2-3 times of reviewing an advertisement before a consumer can make a decision? There is value in repetition, and repetition is what gets you from vacant to occupied.

While it can seem like a daunting and time-consuming task, with the proper advertising and marketing methods, these tips are sure to secure you the number of tenants you need to fill your empty spaces.

For more information you can contact Amanda at nexthome.ca

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HOW TO SAFELY USE A NON-MEDICAL MASK OR FACE COVERING

DO'S



DO wear a non-medical mask or face covering to protect others.



DO ensure the mask is made of at least two layers of tightly woven fabric.



DO inspect the mask for tears or holes.



DO ensure the mask or face covering is clean and drv.



DO wash your hands or use alcohol-based hand sanitizer before and after touching the mask or face covering.



DO use the ear loops or ties to put on and remove the mask.



DO ensure your nose and mouth are fully covered.



DO replace and launder your mask whenever it becomes damp or dirty.



DO wash your mask with hot, soapy water and let it dry completely before wearing it again.

DO discard masks that cannot be washed in a plastic-lined garbage bin after use.



DO store reusable masks in a clean paper bag until you wear it again.

DO YOUR PART.

Wear a non-medical mask or face covering to protect others when you can't maintain a 2-metre distance.

NON-MEDICAL MASKS ARE NOT RECOMMENDED FOR:

- → People who suffer from an illness or disabilities that make it difficult to put on or take off a mask
- → Those who have difficulty breathing
- → Children under the age of 2

DON'T JUDGE OTHERS FOR NOT WEARING A MASK.

Kindness is important as some people may not be able to wear a mask or face covering.

DON'TS



DON'T reuse masks that are moist, dirty or damaged.



DON'T wear a loose mask.



DON'T touch the mask while wearing it.



DON'T remove the mask to talk to someone.



DON'T hang the mask from your neck or ears.



DON'T share vour mask.



are sick.



non-medical mask or face covering alone will not prevent the spread of COVID-19. You must also wash

your hands often, practise physical

distancing and stay home if you

REMEMBER, wearing a





DON'T leave your used mask within the reach of others.

Public Health Agence de la santé Agency of Canada publique du Canada

2

Canadä



Editor's Message

BY RAPHAEL YAU, CHAIR RENTAL GAZETTE

Market Update

What was maybe one of the more challenging summers on record, we are coming out of it with new perspectives on summer vacation, enjoying our own backyards, and playing/watching sports with modified precautions due to the Pandemic which is COVID-19. There are many new normals and with the majority of kids and teachers heading back to the classrooms, we must be diligent in the way we interact with each other and try our best to do it in a safe way. The delicate balance of physical health and mental health must be considered, so we should take a breath and always strive to be kind and patient with one another.

Investment in building construction in Canada increased 1.8% to \$15.1 billion in July. Residential sector investment increased 4.9% to \$9.9 billion, while non-residential investment decreased 3.7% to \$5.3 billion. Construction activity has rebounded in the last few months, with investment in building construction remaining slightly lower than February 2020 levels, before COVID-19 construction restrictions were first put in place. On a constant dollar basis, investment in building construction increased 2.0% to \$12.4 billion. Residential Construction is up in Alberta by 3.6% (Canada 4.9%) while non-residential construction is down 4.7% (Canada down 3.7%) as of July 2020.

Edmonton's purpose-built rental apartment market was resilient in the third quarter of 2020 as overall occupancy rates increased compared to the previous quarter. There were six new purpose-built rental project launches in the City of Edmonton in the third quarter of 2020, which added just under 550 new rental units to the market. Overall occupancy across Edmonton, including Sherwood Park and St. Albert, was 91 percent in the third quarter of 2020; up three percent from last quarter but down two percent compared to the same quarter last year. The third quarter of the year is historically when we see higher rental rates and lower vacancy due to the influx of students

to the city, but with many Colleges and Universities going mostly online, there may not be the demand for student housing or apartments from the private sector. The Pandemic has also heavily increased the ability to work from home and many workers are leaving the downtown and purchasing or renting in the suburbs to lower their costs.

The inflation rate in the Edmonton, as measured by year-over-year changes in the Consumer Price Index (CPI), was 0.6 per cent in August. This is a reduction from a rate of almost one per cent in July and on a year-over-year basis, residential-related prices in the region increased by 1.6 per cent in August with the most prominent gains in the water, fuel, electricity component, and for rented accommodation.

We expect pricing on multifamily properties to be flat this fall with capitalization rates hovering around 5.5%. This is mainly due to landlords competing for the better tenants and offering incentives and competitive rents to ensure stability in their buildings. While the rents have been mostly flat, there is a risk of increased vacancy as the measures put in place to keep the Pandemic under control negatively affect the economy. Many small business' may not be viable for much longer and unemployment coupled with the Federal assistance winding down this fall could mean difficulties ahead. Demand for multifamily product remains steady, and vendors are choosing to take advantage of record low interest rates to acquire multifamily product during this time of uncertainty.

Sincerely, Raphael M.H. Yau, B.A. (Econ) Senior Associate, Multi-family Sales, Capital Markets Group, Cushman & Wakefield Edmonton

Sources: The City of Edmonton, Statistics Canada, Cushman & Wakefield Edmonton Research



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Rental Gazette Legal Corner: Security Deposits - A Primer

BY HEIDI BESUIJEN, REYNOLDS MIRTH RICHARDS & FARMER LLP

Most landlords in Alberta are aware of the basic rules relating to security deposits. They appear in Part 4 of the Residential Tenancies Act (RTA), sections 43 to 47. Generally speaking the rules relating to security deposits in Alberta are that a landlord may only request a security deposit which matches one month's rent and must maintain the security deposit in an interestbearing trust account as well as records of the deposit for each tenant. There are specific rules relating to how security deposits are returned but those are not addressed in this article. Instead, we will review some questions which have been posed to ARLA of late and offer a high level response to those. Please note that the details matter and you should confirm with your legal counsel if there are questions or concerns about unique situations.

If I collect a full months' rent but also want to collect a pet deposit, is the pet deposit included in the full months' rent?

This is a really good question and the answer is that it depends on how you structure the pet deposit. One approach to this is to term the pet deposit as a one-time non-refundable pet fee rather than a deposit. Deposit connotes some possibility of return of the funds in the future. If you label this as a fee then what you are saying is that this is money which you are paying for the privilege of having a pet in the leased premises.

I would recommend having separate documentation for a pet fee and that documentation should be clear that none of the money will be returned in the future. Further, none of the money is relating to damage such that there will be any expectation on the part of the tenant that if the pet does damage, those funds will be used to address that damage — the security deposit will be used for that purpose. Instead, the pet fee is exactly what the name suggests: a fee for having a pet.

Can I charge a monthly pet fee and a pet deposit?

There is no barrier to charging a monthly pet fee as well as a deposit. However, it is likely better to roll any extra fee for a pet into the rent. This is because the remedies under the RTA may not extend to the pet fee. So, if a tenant pays rent but not the pet fee, I do not think RTDRS, Provincial Court or Court of Queen's Bench would be willing to evict on the basis of non-payment of pet fee.

This means you can either roll the pent fee into the rent at the beginning of the tenancy or make approval of a pet contingent on executing a new lease for the higher amount of rent.

What if I lower the rent, do I have to return some of the deposit?

Section 43(2) prohibits a landlord from requiring

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a tenant to pay an increase in a security deposit. There is no language which mandates that a landlord refund any part of the security deposit in the event of a decrease in rent. Following the general rules of statutory interpretation I would conclude that it is not necessary to return any portion of the deposit if rent is decreased.

What if there are two tenants but one moves out, how will I need to deal with the security deposit?

The RTA states that the landlord is the trustee of the money held for the tenant who paid it (s 44(2)). However, it also states that if there is an assignment of the lease under section 22 then the landlord holds it for the assignee. This means that if one tenant is leaving, and you are apprised of that situation, it would be best practice to have the tenant leaving the premises to either assign the lease to the remaining tenant only or to a replacement tenant. In that case the records should look the same as they would have without a change except that you will want to note the change in tenants and the timing of that change.

You should be aware that if you have two tenants on a lease you have the ability to seek the full amount of any judgment against either of them as you choose (so if you are owed \$1000 you can collect it all from Tenant A or all from Tenant B or some combination of the two). If one tenant leaves and you allow the lease to be assigned to one tenant only then you are taking on some risk in that it might have been easier to collect from two people than just one.

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Executive Director Report Fall 2020

BY DONNA MONKHOUSE, EXECUTIVE DIRECTOR

In thinking back over these past months, I keep thinking how resilient we are. How strong our association is and how our members have remained as engaged and positive as possible.

In March, when the City of Edmonton called the State of Emergency and everything shut down, I was scared and worried about what is going to happen next, what do we do. I remember when they finally shut down the schools and thought of what impact that was going to have. Let's be honest, it was a very scary time, because of things we didn't know. We were pushed to think outside the box and step up to do what we needed to do to make things work and make things happen. And although there was no personal networking or interaction, we managed to stay connected with our members.

Now don't get me wrong, I know it is a difficult time filled with challenges and the unknown, but there were certainly some positives that have come out of this.

No, I did not learn how to cook, but I did learn all about

Skip the Dishes! I became a bit of an online shopaholic and when masks became mandatory, I made sure all my family was outfitted in the best fit and color. I learned all about Amazon!

We have been busy in the office and are so excited to be able to semi network with our members at our Golf Classic Tournament and through our online Webinars.

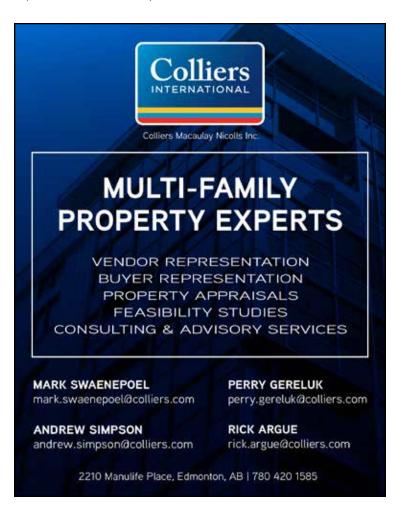


CAN YOU TELL IF WE ARE SMILING OR NOT????

We continue to sift through information daily to ensure our membership is receiving factual information from reliable sources. We were able to participate on the Affordable Housing Review Panel as a stakeholder as well as the City of Edmonton Homeless plan with numerous groups. We continue to be a stakeholder on the ARTAC committee and the Alberta Safety Council. We are working with several groups now on the forthcoming Waste Management Issue that the City is talking about. We sent letters and had numerous discussions with the City of Edmonton on Multi Family Property Taxes and will continue this pursuit for our membership. We spoke with Landlord Associations and groups across Canada during COVID-19 so we were aware of what was happening and learn more about best practices that we can share.

We are here for our members and do whatever we can to assist them!

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SO WHAT ELSE IS HAPPENING AT ARLA'S OFFICE?

- We are staying apprised of the Proposed Waste Management Strategy and how it affects our landlords.
- If you are having concerns at RTDRS please let us know - we cannot help with the issues if we don't know what they are.
- We are working on 2021 Calendar not sure what will happen but we are planning ahead - Seminars, Webinars, Luncheon Speakers, Trade Show, Golf and AGM and we any luck we will be able to host our Appreciation BBQ and Christmas Jingle and Mingle.
- We are always looking for ways we can assist the members and be heard to improve the Residential Rental Industry. If you have any issues that you want to share, please let us know and we will do our best to make sure we are heard.
- . We are looking for ideas that you may have for Webinars, seminars, and Luncheon Speakers, If you know of anyone that does educational seminars or presentations, please let us know. If you can do an online webinar or seminar, on a topic of interest to the membership, please let us know.
- We continue to prospect New Members. Your support

helps our membership grow and in turn your business will grow!! If you know of anyone who is in the Residential Rental Industry – 1 unit or 500+ units, they need to be part of our Association. If you know of a service provider that wants to grow their business, they need to be part of ARLA too. Referrals are great! And will earn you a Free Luncheon.

· We will continue to do weekly broadcasts moving forward to make sure you are up to date on informa-

If you would like to share a testimonial about ARLA and what being a member of ARLA is all about or what you have gained from being a member – we will post those to our website so others looking to join will see the benefits from our members!!

Thanks go out to all the members for their continued support of ARLA. We look forward to reuniting with all of you soon.

I know I always quote the Queen, but she says this with such dignity: "We will be with our friends again. We will be with our families again. We will meet

For now, please stay safe.

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Assess the risk level

Risk levels may vary based on your ability to physically distance, the use of non-medical masks by you and others, and the controls put in place at the establishment or setting to further reduce risk. Some examples of low, medium, high risk are provided below but depend on whether or not proper public health measures are followed. Risk level for exposure is impacted by closed spaces, prolonged exposure time, crowds, forceful exhalation (yelling, singing, coughing).

Low risk		Medium risk		High risk	
	Getting mail and packages	*	Hair salon / barbershop		Bars and nightclubs
	Grocery and retail shopping with public		Medical, health and	4HF	Gyms and athletic studios
ш	health measures	•	dental appointments	泉	Cruise ships and resorts
× O	Camping		Hotel / BnB	4	Hugging, kissing or shaking hands
	Driving Car (solo or with household contacts)	A	Taxi / ride shares	ئ	Large religious / cultural gatherings
÷	Going for a walk		Working in an office	Watching sporting events in arenas and
<i></i>	Backyard BBQ with		Playing on play structures		stadiums
0	your 'bubble' contacts		Movie theatre		Casinos Crowded public
	Restaurant takeout		Outdoor		transportation (bus, subway)
44	Community / Outdoor parks and		restaurant/patio	×	Crowded indoor restaurant / buffet
	beaches		School / camp / daycare	7-	Amusement parks
රා්	Running / hiking / biking solo or at a distance from others	26.	Public pools		High-contact sports with shared equipment (football/basketball)
	Socially distanced picnic	血	Malls / museums / galleries		Conferences
O	Playing "distanced" sports outside	@	Weddings and funerals of limited size	O	Music concerts, or places where people are singing or shouting
	(tennis/golf)	A	Visiting elderly or		Sexual activity with new people
			at-risk family / friends in their home	M	Indoor party



ARLA Annual Golf Classic **Tournament**

BY DONNA MONKHOUSE, EXECUTIVE DIRECTOR, ARLA

Well, that was a bit different this year. At least COVID didn't stop us from having fun. The date changed, the course changed, the way we started the day changed, but it will be an experience that we can talk about next year, when we go back to the way it should be.

The new golf course was great and their staff were so helpful! We were able to hold it on a Friday, which is a great way to start the weekend. Not only that but the weather, WOW, the weather was beautiful. Members of the Alberta Residential Landlord Association (ARLA) teed off at scheduled tee times and made there way through the 18 holes. Even with COVID hanging over us we had such Tremendous support from our membership. Our Golf game had to be held to a limited number of players and we had to be cautious with the sponsors on the holes. We carried hand sanitizer, wore masks and social distanced ourselves, but we still managed to get together and say hello to our peers in the industry.

Thank you for your tremendous support!



There was a Candy Hole, with sweets for everyone, there were shot holes that made the golf game so much better, there was a hole in one; breakfast was warm and tasty and came with a shot of baileys for the coffee.

The Prize draws from the hole sponsors were incredible - Gift Cards/golf bags/Golf Clubs/Echo Dots/Google Nest/A cooler with a fall fertilizer package and lots to drink and snack on.

Members enjoyed prizes galore, and a steak to go! We hope all our golfers enjoyed their lunch in this very different way.

Brittany and I cannot thank you all enough for your support to help make this event successful. Special thank you goes out to long term volunteer Joanne McNalley (CRHC)) for always being there for this tournament and our members.



We were so pleased that 4 of our new members participated by sponsoring holes.

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We missed Shawna Thompson this year as a volunteer (Lionsgate Builders) as she has taken on a different role now and sponsored one of the shot holes as a New Member.

Damage Inc took on the Hot Dog Hole and Entuitive, Mid West Construction and Weiss Johnson sponsored Holes. Welcome to all of you!

We held a virtual banquet which was again, different, to announce some of the winners and were able to give away door prizes right at the tournament.

We can't wait to see all of you at next year's tournament: Please take a moment and SAVE THE DATE on your calendar Friday, June 25, 2021, 8:00 am shotgun start at Sturgeon Valley Golf and Country Club.

TOURNAMENT HIGHLIGHTS

Winning Team who shot a 60: Team 14 – Jason Bent, Joel Sharp, Jeremy Herrington and Brent Melenica.



Most Honest Team with a score of 147: Johanna Stauffer, Stacey Houston, Connie Knutson and Karen Komant.

Proximity Winners

Ladies Closet to the Pin N	Marion Bertie
Men's Closet to the Pin E	Erik Hanson
Ladies Longest Drive	Morgan Whitehouse
Men's Longest Drive J	loel Sharp
Ladies Longest Putt	Stacey Houston
Mens Longest Putt	Chris Smith

Ladies Longest Putt	-
Mens Longest Putt	. Chris Smith
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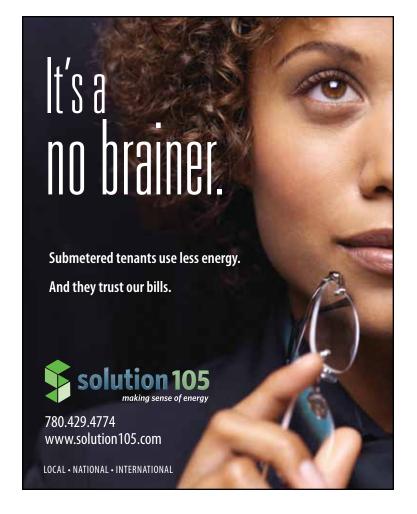
MID CITY CONSTRUCTION

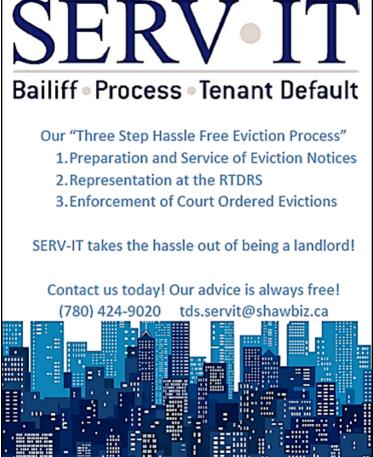
And thanks to Coinamatic for the prize donation.

Thank you everyone for the terrific memories and we look forward to seeing you back out on the course next year.

All the photos from the Golf Tournament courtesy of the social media sponsor and YEGTweetup are now downloaded to the ARLAEdmonton facebook page so please like and share.









The Voice of the Residential Rental Industry

ALBERTA RESIDENTIAL LANDLORD ASSOCIATION MISSION, VISION AND VALUES 2020

OUR MISSION

To represent member interests and provide education for the betterment of the Residential Rental Industry.

OUR VISION

To be the collective voice of the Residential Rental Community for our members

OUR VALUES

To promote the positive contributions of our Association and be the go-to for every Landlord and Service Provider.

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Modular Construction - The Perfect Fit for Affordable Housing

SEPTEMBER 2019: A GREAT BLOG FROM NRB INC.

Each night in Canada, 30,000 people find themselves homeless and 235,000 will experience that feeling of helplessness each year. These individuals are in desperate need of housing, but the need for affordable solutions goes even further – to students, seniors, Indigenous communities and families who are simply priced out of their local market.

How do governments, institutions, non-profit housing providers, businesses and communities come together to effectively close the existing gaps and ensure a healthy affordable housing supply? Enter modular construction as one possible solution

What is Modular Construction

The innovative process involves manufacturing sections of a building off-site in a temperature-controlled facility. Those modules are then transported to their final site, set on the foundation footprint by crane, and joined together to make one integrated building. Once the modules are assembled and the integration is complete, the structure is virtually indistinguishable from those built by traditional construction methods.

The Benefits of Modular Construction

While modular construction serves a wide variety of industries, it is in applications like affordable housing where the

benefits are most apparent.

- Reduced construction timelines: Manufacturing the modules off site while foundational work occurs concurrently on-site allows the construction timeframe to be reduced by up to 50 per cent.
- Cost and schedule certainty: Reducing, if not eliminating, the opportunities for untimely delays caused by weather, site damage, or lack of trade availability creates certainty of budget and project scheduling.
- Quality: A high quality structure is assured by building indoors in an environment of strict, factory-style controls and away from elements that may degrade materials.
- Sustainability: Waste is significantly reduced, from about 30 per cent on a typical construction site to 2 to 3 per cent in the manufacturing setting. The on-site footprint is also significantly reduced, with less noise, dust and traffic over a shorter period.

Applications for Affordable Housing

While the ability to reduce timelines is the most appealing benefit to affordable housing stakeholders, modular construction also presents flexibility in the approach to building. Both permanent and temporary structures are finding a place in solving issues of affordable housing supply, with temporary solutions offering the opportunity to use land that has been marked for future uses or that cannot accommodate permanent foundations to address pressing housing needs. Those structures can remain in place for years or be disassembled and redeployed to a different location on an identified timeline.

NRB and Horizon North are playing a key role in affordable housing development with our modular building solutions. Dozens of projects across the affordable housing continuum, including supportive housing, senior housing, and affordable market rentals, have been built by our company across BC, providing more than 1,400 units of housing to individuals and families in need of an affordable place to live.

The importance of a home cannot be overstated. For many residents, affordable housing offers a new chance at life, an opportunity to be part of a community, and the foundation needed to live the life they want. Modular construction can play a key role in addressing community needs across Canada. With the growing conversation and interest in affordable housing, we see an opportunity for the vision of every Canadian having a safe place to call home to become a reality.





Please Join Us!

Friday, November 20, 2020 12:00 pm - 1:00 pm



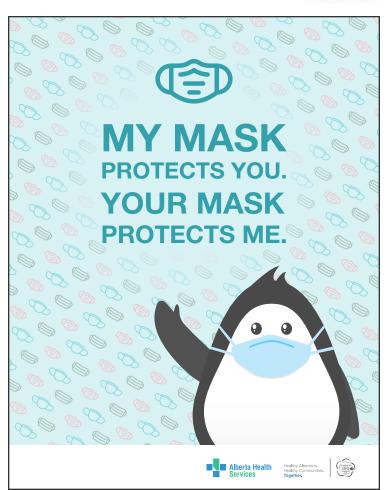
Keynote Speaker: Todd Hirsch

Vice President & Chief Economist, ATB Financial

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The weather outside is frightful, but inside on Zoom, it will be delightful!





CBRE Market Update

According to CBRE's 2020 Quarter 2 report the average vacancy is currently 8% and the average rent is \$1219.00. Here is the breakdown by Edmonton Areas:

Market	Rent	S/F	\$ per S/F	Vacancy
Castledowns	\$1,260	924	\$1.36	12.10%
Downtown	\$1,302	907	\$1.44	10.40%
East Central	\$1,176	899	\$1.31	4.70%
Hudson Bay Reserve	\$1,053	815	\$1.29	5.50%
Jasper Place	\$1,053	805	\$1.31	7.60%
Millwoods	\$1,262	920	\$1.37	5.00%
North Central	\$1,104	829	\$1.33	7.60%
Northeast	\$1,203	892	\$1.35	3.30%
Southwest	\$1,287	943	\$1.37	8.70%
University	\$1,335	901	\$1.48	11.50%
West Central	\$1,124	810	\$1.39	2.80%
West Jasper	\$1,307	941	\$1.39	9.20%
St. Albert	\$1,381	934	\$1.48	9.30%
Sherwood Park	\$1,548	907	\$1.71	1.30%

Source: CBRE Edmonton 2020 Multifamily Market Report



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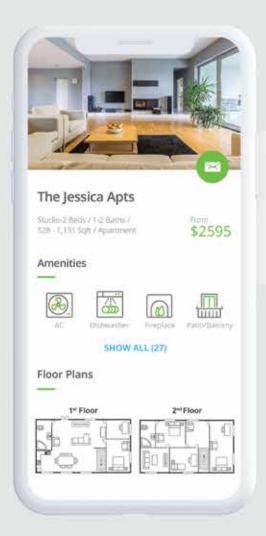
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Advertising in ARLA's Rental Gazette Newsletter is a low-cost effective way to advertise your business to the associations membership. The Rental Gazette provides a member exclusive opportunity to market its products and services by purchasing an ad.

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Insurance - Understanding Some of the Issues

BY DOUGLAS MORROW, EXCEL INSURANCE GROUP

Insurance. Everybody's talking about it! Who would have thought that as an owner of a rental property, apartment building, or that as a board member or unit owner of a condominium complex, that insurance issues would become a subject of almost every meeting or discussion? And as a portfolio or property manager, how can one best disseminate all of the issues, problems and questions in what has become an increasingly complicated insurance marketplace?

Perhaps, it's best to start at the beginning and then add some layers to the discussion for a good understanding of the issues. So let's do that.

The insurance industry follows the principle that the 'premiums of the many pay the claims of the few'. What this means is that insurance claims should be unexpected and relatively rare; this so that the pool of premiums collected from all policyholders is there for those few unfortunate enough to have to claim under an insurance policy. Every claim reduces that pool; so to reduce impact, insurance companies ask for deductibles on all policies to exclude smaller claims. Deductibles also have the effect of keeping the owners of the property engaged in best practices, as this first portion of all claims is paid by the owner.

Traditionally, insurance companies budget to earn a return of some 5% of premiums collected for their shareholders, leaving some 95% of premiums available to pay expenses and losses. Once internal expenses, sales commissions and claims costs are deducted, approximately 60% of all premiums paid are available to pay claims.

There are two statistics that it's useful to know. The first of these is the 'loss ratio', which is a simple calculation of the ratio of premiums paid to actual losses sustained. So, a client account with a loss ratio of less than 60% (calculated usually over three to five years) is profitable; a loss ratio over 60% is not.

The second calculation is called the 'combined ratio', which is the ratio of all expenses, including claims, to premiums collected. A combined ratio of 95% is a good number for an insurance company's annual results. When talking about these statistics, most often client accounts are discussed based on loss ratios; and insurance company profitability is discussed by reviewing the combined ratio for either a particular class of business, or the company's overall annual results.

Let's apply these concepts to residential realty exposures. For many years, the largest exposures faced by insurance carriers in this class were slip and fall type liability claims, and fire losses. Both of these have improved over time; for liability claims with owners and managers taking active steps on snow and ice management practices; and for fire, with the advent of propane and gas barbeques instead of charcoal, and a reduction in indoor smoking exposures (including the demise of matches in the hands of children).

Unfortunately, other sources of loss have taken the place of these perils, most notably water damage. Today's multifamily properties have many more exposures to loss; these include in-unit washers, icemakers in fridges, and kitchen dishwashers. The norm of one bathroom has been replaced with the addition of ensuite and powder second or even third bathrooms. Hot water heating systems are more fragile and in-unit adjustable than traditional cast iron radiators, and many buildings have fire protection sprinkler systems. There are so many water damage claims today, that industry professionals actually call water claims 'the new fire' from a claims perspective. And the majority of these claims are much larger than traditional policy deductibles, so virtually all water losses end in a substantial claim.

In the Canadian insurance marketplace, a residential prop-

erty with a single significant water loss often calculates to a loss ratio of 200% or more over five years; and many insurance companies have reported publicly that their combined ratios for all residential realty placements have been 140% or more in recent years. And what business would continue to budget to receive \$100 for its product, when its costs are consistently \$140 or more?

The old saying 'a rising tide must lift all boats' comes into play here; to return the combined ratio for this class to balance, the industry must and is continuing to make dramatic changes in strategy and process. Some carriers have unfortunately elected simply to completely exit residential realty, while others have elected to support the class by making changes in strategy; these carriers have elected to stay the course. Changes from this last group include significant increases in pricing to reflect current loss statistics; reducing participation on individual properties to better spread risk (better to write 20% of each of five properties than to write 100% of one property), increasing deductibles specifically on water related exposures, reducing coverage for roof claims, and others.

It's worth considering that the latter approach by insurers, however unpopular with clients, is the harder course; to continue to support the class in a balanced way, to find new ways to underwrite risks profitably, and to endure negative public perception as a result is more difficult (but certainly more helpful) than simply deciding to run for cover.

So what can residential realty property owners and managers do to manage these issues? The answer is more than you think. A lot more. Let's discuss some of these things in detail.

Property owners should consider that they are 'partners in

CONTINUED PG 16



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Continued From Page 15

risk' with the insurance companies. So any internal focus within the properties will statistically make a difference in the long term to both parties; less deductibles to pay also means less claims. Here are some ideas for daily or monthly inspections and practices:

For Individual Units:

- Turn off washing machine water pressure lines whenever the machine is not in use;
- Check that all appliances, sinks, tubs and toilets have shut-off valves; test these regularly to make sure they work;
- Shut off these valves when leaving overnight, for the weekend or for a holiday:
- Test operation of sump pumps at least annually; replace pumps very five years;
- Review rules for smoking on balconies; as a note, most planters contain peat moss which will support combustion; planters are not ashtrays;
- Review rules for barbeques on balconies; Electric, LP or natural gas only should be acceptable, and this also dependent on building construction.

For Buildings:

- Maintain a logbook for all snow and ice work and summer services such as lawn mowing, tree pruning etc. Track temperature, precipitation, service provided, who by and time performed every day;
- Visually inspect roof and wall systems monthly for deterioration or damage, and maintain a log for this as well;
- · Inspect utility and building system spaces monthly for clut-

ter, system deterioration, leaks and similar;

- Inspect parking areas and sidewalks for deterioration, potholes, debris and especially sinking or non-level conditions;
- Inspect and test outdoor lighting, electronic and overhead door and security systems and similar;
- Ensure that residents are aware of building water shutoff points, and ensure that these are reasonably accessible in a timely manner;
- Ensure that access to all units, by way of master key, is reasonably possible in a timely manner.

Project Management:

- Create a master building file for marketing your insurance risks, and start by including current project photographs. A picture is worth a thousand words;
- Include a written description of the property for the underwriter. Year built, type of construction, number of stories, number and mix of units, parking space or parkade details, occupant demographics (such as 55+), occupant turnover, major changes, projects or renovations and when performed; all of these tell a powerful story;
- Every three to five years, obtain an professional, independent assessment of building systems in writing, including roof and wall systems, drainage and grading, building water service including hot water tanks, HVAC system, electrical service and wiring, elevator system, and similar. Each report should state current condition and expected remaining service life. This can also form part of a reserve fund study for condominiums;
- Evaluate carefully any building hot water heating system,

and consider adding anti-freezing solutions such as glycol, water escape sensors, automatic pressure drop shut-offs or a combination of these.

For Rental Properties:

- Ensure that all tenants purchase and maintain a tenant's package insurance policy with minimum coverage requirements:
- Ensure that all tenant insurance policies name all adults living on the premises:
- Require a copy of the policy, or that a certificate of insurance be provided each year.

For Condominium Properties:

- Ensure that all Unit Owners purchase and maintain a condominium unit owners insurance policy with minimum coverage requirements;
- Ensure that all Unit Owners policies name all adults living in the unit;
- Consider requiring that a certificate of insurance be provided to the Board each year;
- Communicate clearly the Corporation's approach to deductible chargebacks to Unit Owners, and ensure that Unit Owners insure this exposure on their own policies;
- Include minimum coverage requirements in Corporation Bylaws for Unit Owner coverage;
- Consider articulating a specific deductible recovery policy for the Corporation in the Corporation Bylaws;

CONTINUED PG 17



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Continued From P16

• Ensure that the Corporation's Reserve Fund Study is kept up to date as required.

In the insurance industry, it is often said that underwriters charge for what they don't understand. What this means is that current and complete information, both in writing and with decent visual aids will make a difference as to how the insurance companies evaluate your building and associated risks. Good information will affect everything from initial acceptability of the risk for insurance coverage, to quality of coverage, to premiums charged, to deductibles to be applied. Organizing these things in a businesslike and presentable format for each building is well worth the effort.

The items above present real opportunities to reduce the type and frequency of claims to your property, not just to be able to obtain affordable insurance. That should be your mindset; if you are looking at the exposures from the perspective of managing your own risk, the insurance companies will be more inclined to 'partner' with you and issue a policy of insurance.

Let's face it. Any loss is a bad loss, whether covered by insurance or not. The work and inconvenience to owners and residents alike after a significant loss event, this in addition to the actual costs incurred, are themselves good reasons to consider some or all of these suggestions. The items above are not a complete list, but a good start. Start these processes today, and communicate and work hard to get buy-in from all residents and owners. Finally, work closely with your chosen insurance professional to develop a strategy that will help to quarantee success for the long term.

The author Doug Morrow is an Insurance Broker that has specialized in real estate insurance programs and contract management for almost 40 years.

Karen McCracken is a Commercial Insurance Broker that has been specializing in real estate insurance policies for over 25 years and a long time member of the Alberta Residential Landlord Association.

Douglas Morrow CCIB, CIP, CRM

CEO Managing Director, RiskTech Insurance Services Ltd.

Karen McCracken CAIB. CIP

Commercial Account Executive, Treasures Insurance & Risk Management Inc.

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Your rights when renting: Human Rights in Alberta

Tenant Dispute Resolution Options

Tenant Dispute Resolution Options

When resolving a tenancy law dispute (for example, you have a dispute over your lease, security deposit or eviction), the options you have in resolving your dispute are different than if you have a human rights complaint. The following information outlines some of your options.

Talk to your landlord

Most tenancy problems can be resolved by communicating about the situation with your landlord and trying to work out a solution that both sides can live with. If you reach an agreement with your landlord, make sure it is in writing. If an agreement cannot be reached, you should make sure the problem has been written down in a letter and given to the landlord. It is important to have problems documented because then you will be able to prove that the issue was brought to the landlord's attention.

The Residential Tenancy Dispute Resolution Service (RTDRS)

The RTDRS offers landlords and tenants an alternative means of resolving serious disputes outside of court. This service is designed to be faster, more informal, and less expensive than the courts. A tenant or a landlord who has concerns related to an eviction, unpaid rent/utilities, security deposit, damages, repairs, or other common disagreements may use the service.

To make an application, certain forms must be filled out, filed, and served on the landlord, who then has a chance to respond in writing. A hearing date will be set for the matter to be heard before a Tenancy Dispute Officer, who may make binding decisions on claims up to \$50,000.

Does the RTDRS hear human rights complaints?

No, the RTDRS cannot hear a matter if the dispute involves a determination of human rights. The RTDRS cannot deal with human rights issues because they are considered technical legal issues in which the RTDRS has no expertise.

If a tenancy dispute application is made to the RTDRS and a Tenancy Dispute Officer believes that there is a potential human rights issue, the Dispute Officer must make an Order saying so. The person who had applied to the RTDRS (the "applicant") must then choose to withdraw the application or designate the court (Provincial Court or Court of Queen's Bench) to which the matter is to be transferred. If the applicant designates a court, the RTDRS must send the following to the Clerk of that court:

- The record of any evidence in the form in which it was received.
- Any money paid into the Dispute Resolution Service.
- Any documents and materials in the possession of the Dispute Resolution Service.

If you are unsure if a dispute involves a human rights issue, you should contact the Alberta Human Rights Commission.



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Provincial Court (Civil)

The Provincial Court of Alberta is available for landlords and tenants to apply for a remedy of up to \$50,000. To make an application to Provincial Court, certain forms must be filled out, filed, and served on the landlord, who then has an opportunity to respond in writing before a trial date will be set.

Court of Queen's Bench

The Court of Queen's Bench is the highest level of trial court in the province of Alberta. It is recommended that lawyers represent parties at this level of court. While landlords and tenants can use this court for disputes, it is more common for these applications to be heard in Provincial Court or the RTDRS.

Mediation Services

Mediation is a process where parties discuss problems and try to reach a solution with the help of a mediator. Tenants living in Edmonton or Fort McMurray may contact their local Landlord and Tenant Advisory Board (LTAB) for more information about this service. If a tenant is a party with a civil claim in Provincial Court, the Court may offer mediation through their Civil Claims Mediation Program.

Where to find more information

RTDRS

Edmonton: 780.644.3000

Outside of Edmonton: (toll-free) 310.0000 then

780.644.3000

http://bit.ly/2WNPKRM

Provincial Court (Civil)

http://albertacourts.ca/pc

Court of Queen's Bench

http://albertacourts.ca/qb/home

RCAS Contact Centre

RCAS is a group of programs and services offered by the Government of Alberta in collaboration with the courts of Alberta. It provides administrative support to the courts. 1.855.738.4747 For more information and suggested resources on courts/court services, refer to the Centre for Public Legal Education Alberta's resources:

https://www.lawcentralalberta.ca/selfreplitigants

https://www.law-faqs.org/pretrialapps

Mediation offered by local Landlord and Tenant Advisory Board (if you live in Edmonton or Fort McMurray)

Edmonton: 780.496.5959

Wood Buffalo (Fort McMurray): 780.743.7888

Provincial Court Civil Claims Mediation Program

http://bit.ly/2WMd2m1

You should not rely on this publication for legal advice. It provides general information on Alberta law only.

This publication acknowledges funding provided by the Alberta Human Rights Education and Multiculturalism Fund.



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Reynolds Mirth Richards & Farmer LLP	emirth@rmrf.com	780-425-9510
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Torlys Smart Floors	jody.kelly@torlys.com	7809135765
Trail Appliances Ltd./Commercial Ldry Treasures Insurance & Risk Management	tmoulding@trail-appliances.com	780-434-9414
Inc	karen.mccracken@excelrisk.ca	780-452-4405
Tree of Knowledge (TOK) Engineering Ltd.	mbankey.tok@shaw.ca	780-434-2376
Trusty Tree Services	info@trustytree.ca	780-860-5500
Weiss-Johnson Sheet Metal	marcus.krampitz@weiss-johnson.com	780-463-3096
Westview Village	ggriglak@lautrecltd.com	780-447-3345
Yardi Canada Ltd.	Amanda.Moreira@Yardi.Com	1-800-866-1144
Zipsure.ca	kcorkum@zipsure.ca	902-434-8734



Are you a Landlord in Alberta in need of professional Landlord Forms & Notices?

The Alberta Residential Landlord Association (ARLA) carries all the necessary Residential Landlord Forms that Rental Housing providers need for conducting their business.

Documents can be purchased online through ARLA's website or directly from the office during regular business hours.

Please visit www.albertalandlord.org for more information.