

THE Rental gazette



What Should Landlords Look for in a Tenant Credit Report

BY SAMUEL ROBITAILLE, SALES DIRECTOR, SINGLEKEY

Being a landlord in today's rental market requires diligence and experience. To avoid leasing their units to risky tenants, most landlords rely on tenant credit checks — it's a foundational part of the tenant screening process. While these checks are very insightful, even seasoned landlords can overlook important information.

How to Read a Credit Report for Landlords: Five Key Tips

1. Learn the Difference Between Poor, Good, and Great Credit Scores

The first risk indicator landlords typically review is the credit score. SingleKey uses an Equifax ER 2.0 score to create an accurate picture of the tenant's financial health. A credit score is a useful metric encompassing the entire spectrum of a prospective tenant's financial standing, including:

- Payment Behavior
- Debt
- Income
- Outstanding Debt
- Late Payments

The average Canadian has a credit score of 630. So tenants with a score ranging from 600 to 700 are considered to have an average score. When reviewing rental applicants with a score below 600, landlords may want to look more carefully. A credit score below 500 is likely due to poor payment behaviour or a recent bankruptcy, indicating the riskiest applicants.



While a low credit score doesn't mean that a tenant will be delinquent on rent, we can safely make the assumption that a tenant who doesn't pay their bills on time is more likely to not pay their rent on time.

2. Identify the Types of Debt the Tenant Owe

Another key piece of information on our tenant credit reports is debt. While large amounts of any debt aren't a

CONTINUED PG 6

INSIDE

| | |
|--------------------------------|----|
| President's Message..... | 2 |
| Editor's Message | 3 |
| Executive Director Report..... | 4 |
| Golf Tournament | 5 |
| Legal Corner..... | 7 |
| Member Profile..... | 9 |
| Retaining a Tenant..... | 16 |
| Welcome New Members | 18 |
| Member Waste Removal..... | 19 |
| Upcoming Events..... | 22 |
| Service Member Directory..... | 25 |

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*The opinions expressed in any article in
The Rental Gazette are those of the author of
that article and not necessarily those of the
Alberta Residential Landlord Association.*



President's Message

BY DAN POSA,
ARLA PRESIDENT 2021

Hello to all our great Members!

Summer came and went and we hope you all had a great one!

It was hoped that we would be moving forward without any further covid issues, but that has kind of taken a turn on us.

ARLA is looking forward to our upcoming events to end this year off right – Golf was a full house and everyone had a great time. October we will have our luncheon with Todd Hirsch – such a great speaker and his conversation with us is always welcome. Our AGM is in November, and we hope that if you wanted to be on the Board of Directors you put your name forward. ARLA Board always welcome new members and I can tell you from experience, we have a great Board of Directors. December we will have our 2nd annual Jingle & Mingle, so watch for those details.

This has been a difficult time for most of us and I hope we have been keeping you informed and up to date on everything that has been happening as it relates to the pandemic. I hope all of you had a chance to get away from it all during the summer months. There's nothing like a couple of weeks off to refresh and recharge.

The board of directors continues to meet over zoom, and it's working, but it will be nice to once again meet in person.

We continue our efforts with the City of Edmonton on the waste removal issue. As you know, it is clear that multi-family owners are overpaying for waste removal services. A tremendous behind the scenes effort has gone into presenting our case to council; and, it has been challenging given that there is a municipal election this October. We will be sending out our candidate questionnaire and hope you all have some time to review it. Some of the responses are very much in favor of our efforts on the waste issue.

ARLA always wants to hear from you – do you have an issue or a concern? If so, we will look into it and work for a resolution wherever possible. Email us to let us know your thoughts and concerns.

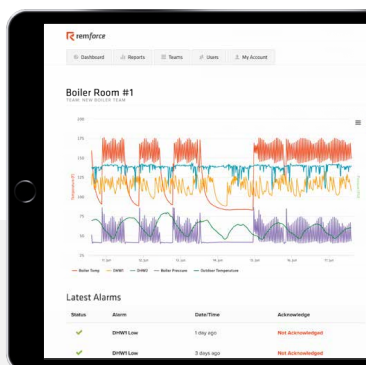
Thank you all for your continued support of ARLA. We appreciate our members!



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Editor's Message

BY RAPHAEL YAU, CHAIR RENTAL GAZETTE

Market Update Fall 2021

What a whirlwind summer we have experienced! From the removal of all pandemic restrictions to the reimplementation of almost all restrictions and the introduction of the proof of vaccination program mid-September, there has been a lot of poor messaging and direction from both Provincial and Federal leaders. Adding to this a Federal Election and local municipal elections during the fourth wave of a Pandemic has added anger and frustration from people from all levels of the political spectrum. As we all may be running out of patience, 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 non-residential building construction in Canada increased 0.9% to \$4.6 billion in July of 2021 year-over-year. Overall construction activity was down 1.7% to 18.1 billion as residential construction declined for the third consecutive month following a record peak in April. Overall construction in Alberta is up 3.4%, however it is yet to be seen how the fourth wave and the newly implemented restrictions could affect this trend.

There has been talk from central bankers to try to curb the soaring price of housing in many of Canada's major markets. This idea of increasing interest rates could have a real effect on housing prices and affordability. The Inflation rate in Canada was 4.1% in August as many economists were expecting it to reach 4.9%. This would have been the highest inflation Canada has seen since 2003.

The inflation rate in the Edmonton, as measured by year-over-year changes in the Consumer Price Index (CPI), was 4.7 per cent in August 2021 compared to the same month a year ago. In Alberta, nearly all commodities increased with Energy (+33.9%) and Transportation (+12.4%) with the highest increases. Natural gas prices have increased greatly in recent months so consider servicing your boilers and hot water tanks to ensure maximum efficiency.

We expect pricing on multifamily properties to be flat this fall with capitalization rates hovering around 5.5%. We have heard of anecdotal evidence of units near post secondary or along LRT routes fielding many calls at the end of August, beginning of September as out of town students were waiting until the very last moment to see if there would be in-class learning. While rents have been mostly flat, there is a risk of increased vacancy again as the measures put in place to keep the Pandemic under control negatively affect the local economy. As Federal assistance programs wind down it could mean difficulties ahead for many businesses. Demand for multifamily product remains steady, and vendors are choosing to take advantage of low interest rates to acquire multifamily product during this time of uncertainty although the length of time for financing approval has taken longer in recent times.

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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STAFF

Donna Monkhouse

Executive Director

donna@albertalandlord.org

Brittany Dorado, Executive Assistant

Events & Member Development

executive@albertalandlord.org





Executive Director Report Fall 2021

BY DONNA MONKHOUSE, EXECUTIVE DIRECTOR

WELCOME TO THE FALL 2021 RENTAL GAZETTE

As we move into fall, we are looking forward to seeing everyone at in person events again. It's been a long time coming.

We continue to monitor and watch all the news and issues and keep you up to date on happenings in Alberta. We shared with you our updates and asks on the Waste Management Issues. If you need any further explanation or assistance on this please let me know.

We have compiled a list of questions & answers from the Municipal Election Candidates and will be sharing this with all members shortly. It may help you make a decision on who to vote for. We were invited to the Mayoral Forum that was held at the Westin and were able to hear from four of the top runners for Mayor; Cheryl Watson, Michael Oshry, Kim Krushell and Amerjeet Sohi. We were also invited along with 9 other groups to have a one on one with these 4 adding Mike Nickel. These provided further insight and I encourage you to read their platforms.

We continue to secure many great new members. This is

great news for our Association – everyone benefits from Networking and building relationships.

Please don't forget to refer your service providers, Property Managers, friends, Landlords of one unit or more, suppliers, trades, or anyone else that you know would benefit from becoming a member of ARLA. If you refer a new member your name will be entered into a draw for a \$100 gift card to be drawn every 4 months. Help us grow!

We will be holding our General Meeting in October and AGM in November. December we will have our 2nd annual Jingle & Mingle as well. We are also going to continue with some Webinars – there are some that are not able to attend in person events, so these have been very helpful for them. We will hold our RTA Sessions via webinar throughout 2022 and a few other educational sessions as well. We have a new one to ARLA coming up on Applied Turnover Documentation – Move in's / Out's – in October.

We continue to be involved on committees for the Minister of Housing Committee; Safety Codes Council; and ARTAC. So any questions please reach out.

We continue to advocate for the Multifamily industry to gain control of their waste removal from the City of Edmonton and allow Multifamily to hire their own private contractor. We will keep fighting to get this service back in your control.

We continue our talks with the Superintendent of Insurance and the Insurance Bureau of Canada about the increasing costs for the Multi Family Industry and will continue to advocate on this issue.

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 or would like help with, please let us know and we will do our best to help resolve them.

We would like to thank those members that sponsored our Webinars and General meetings and of course our website!

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

For now, please Stay Safe.



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ARLA Golf Classic Tournament

BY DONNA MONKHOUSE, EXECUTIVE DIRECTOR



ARLA sponsored the CCI Golf Tournament on September 10, 2021! It was a good day for networking!

ARLA's Golf Classic Tournament September 17, 2021 at Sturgeon Valley Golf & Country Club.

Thank you again to all those that participated! It was a great day!

Winner Highlights:

The winner of the Mulligan Prize was Norm Wurz. Mulligans raised \$850.00 that will be donated to The Mustard Seed.

The winner of the 50/50 Prize was Stacey Houston. 50/50's raised \$1600.00 of which half will be donated to The Mustard Seed.

The Winning Team: Team 13A with a score of an unbelievable 58 (yes, I counted twice) – is Nishal Narayan, Mike Banin, Danny Barata and Alvin Singh. Congratulations Team 13A.

The Most Honest Team: Team 3B with a score of an incredible 105 – is Amel Dubarry, Amanda Boydell, Adriana Suarez and Dawn Bryan. Congratulations Team 3B.

The Angel Badge: (the one who swore the most) winner is Connie Knutson, CIVIDA

The Fish Badge: (the last one in the water) winner is Blaine Kemp, Global Tech

Proximity Prize Winners:

Men's Longest Drive winner is John Addison, First General

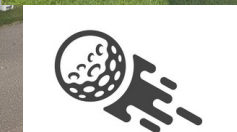
Ladies Longest Drive winner is Maria He-Shouster, Boardwalk

Men's Closest to the Pin winner is Danny Barata, DSC

Ladies Closest to the Pin winner is Kelley Fogarty, Ayre & Oxford

Men's Longest Putt winner is Arthur Turyijuka, Brentwood Group

Ladies Longest Putt winner is Johanna Stauffer, CIVIDA



Continued From Cover

great sign, it's important to understand that not all debt is created equally.

High-Interest Debt



Credit cards and risky loan options, such as payday loans, are high-risk debt because of their higher interest rates. Also, payday loans are often the last resort for borrowers and can indicate the tenant may

be going through financial hardship.

Low-Interest Debt

On the other hand, debt categories like mortgages and HELOCs (Home Equity Lines of Credit) are significantly less risky because of the lower interest rates and the asset securing the loan. Also, individuals can rent out their property to cover the mortgage payment.

Student debt and car payments are forms of debt that aren't as risky as credit cards or payday loan debt. What is important here is whether the applicant has been able to make regular payments.

3. Tally Up the Total Monthly Debt Payments

Credit reports outline the number of regular payments that a person has to pay towards items such as an auto loan, credit card, or cell phone. It is important to review these monthly payments because they show the portion of the applicant's income going towards recurring expenses and bills.

For example, in the sample credit report, the "Payment Term Amount" shows how much money is to be paid, while the "Narrative" explains the frequency of payments.

| CREDIT GRANTEE | RCODE | CREDIT % USED | MONTHS REVIEWED | ACCOUNT NUMBER | PAST DUE AMOUNT | PAYMENT TERM AMOUNT | NARRATIVE |
|-------------------------|-------|---------------|-----------------|----------------|-----------------|---------------------|-----------------------------------|
| BELL MOBILITY | O-1 | 0% | 15 | ****3246 | \$0.00 | | Monthly payments |
| TD MORTGAGE | M-5 | 03% | 36 | ****0330 | \$10,893.00 | \$628.00 | Mortgage, Monthly payments |
| CAPITAL ONE CREDIT CARD | R-1 | 82% | 51 | ****8830 | \$0.00 | \$120.00 | Monthly payments |
| TDSCOTA CREDIT CARD | R-1 | 90% | 16 | ****2049 | \$0.00 | \$189.00 | Lease account, Bi-weekly payments |
| CIBC PERSONAL LOAN | I-9 | 73% | 32 | ****3186 | \$7,346.00 | | Written-off, Credit counselling |
| CDA STUDENT LOANS | I-9 | 34% | 24 | ****3188 | \$0.00 | \$322.00 | Mortgage, Monthly payments |
| TD BANK CARD SERVICES | R-9 | 37% | 18 | ****2226 | \$5,134.00 | | Closed by credit grantor |

To give you a real-world example, if the applicant's pre-tax income is \$3000 per month but they have to

pay \$1000 towards their credit card and car loan payments every month, this doesn't leave much behind to cover rent and living expenses.

4. Calculate the Rent-to-Income Ratio



It's important to know if the tenant can actually afford the expense of renting a unit. A landlord should consider how the tenant's monthly income compares to how much they will have to pay for monthly rent. To

simplify the process, the tenant credit report calculates the rent-to-income ratio so you won't have to worry about it.

Looking at the tenant's rent-to-income ratio gives you a good sense of affordability. If they make \$3000 per month but are applying for a unit where the rent is \$2000 per month — that's a red flag.

We also suggest going one step further and using the (rent + debt payments) to income ratio. With this formula, both their monthly debt payments and their rent are used to get a better grasp on how much they can really afford.

Our data shows affordability is one of the top predictors of tenant rent default. If a tenant is spending more than 50% of their income on rent, there won't be much left to save for a rainy day. In this scenario, unexpected expenses or job loss would cause the tenant to stop paying rent.

5. Focus on Collections and Bankruptcies

Collection items and bankruptcy demonstrate financial responsibility, and remain on a credit report for 6 years and have a significant impact on credit scores. Collections and bankruptcy can happen, but it's important to ask the right questions when you see them on a tenant's credit report.

1. What was the amount owing?

The amount owing is an important factor in determining how detrimental the outstanding payment is to the applicant.

2. How old is the default?

In cases where a bankruptcy occurred 5 years ago, that is not nearly as important as when the bankruptcy is fresh. The older the bankruptcy, the less financial strain the applicant is under.

3. What type of debt was it?

If a collections item is for a payday loan, that is much more worrisome than if it was an outstanding phone bill.

Collection items and bankruptcy demonstrate financial responsibility, and remain on a credit report for 6 years and have a significant impact on credit scores. Collections and bankruptcy can happen, but it's important to ask the right questions when you see them on a tenant's credit report.

KEY TAKEAWAYS

The 5 Things Landlords Should Look Out for on a Tenant Credit Check

1. Credit Score
2. Amount of Debt and Type of Debt
3. Monthly Debt Payments
4. Rent-to-Income Ratio
5. Collections and Bankruptcy

Find the Right Applicant with a proper Tenant Credit Report

Being smart with your tenant screening process keeps your renting risk-free. A good tenant will not only have a stable income, but they'll have a reassuring financial history. Keeping in mind the 5 key risk indicators in this guide will help you get the most out of your tenant credit report and raise any red flags that you should be aware of.

If you are looking for the best tool to screen your tenants, consider the SingleKey Tenant Credit and Background Check report. The five metrics we just reviewed are at the top of every report. Don't forget that we also offer a free tenant review call to help walk you through the tenant report results, so book a call with us any time.

For more information, please contact Sam@singlekey.com website: www.singlekey.com

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Rental Gazette Legal Corner: Are You Being Served?

BY HEIDI BESUIJEN, REYNOLDS MIRTH RICHARDS & FARMER LLP

Service of legal documents is a widely known requirement that is not well understood. At its heart, the point of serving documents is to bring a legal proceeding to the attention of another party. Usually this means a respondent or defendant in a lawsuit.

Each province in Canada has the jurisdiction to determine how and when service in that province is effective. In Alberta, the Alberta Rules of Court set out detailed rules as to how and service will be considered effective as well as what can be done when this is difficult. In the context of residential tenancies, the Residential Tenancies Act (the "Act") also speaks to the issue but does not override service for the purpose of the court. The comments in this article are confined to service under the Act. If you are addressing service of documents from the courts, you are urged to seek legal advice in regard of the options available to you if personal service cannot be effected.

Primary Attempts at Service

Now, the Act allows as a starting point that service either be effected personally or by registered mail.

Personal service involves handing the documents in question to the person who is either known to be or who you have verified to be the party to be served. This is one aspect of legal practice which can be said to be accurately portrayed by Hollywood – where one character asks the name of another before handing them a document stating "you've been served". Note that it is not necessary for the person being served to be in the midst of performing a surgery or for the documents to be placed in a pizza box for good service --- these are details added for dramatic flair.

The Act also allows for service by registered mail. Registered mail has its place but also presents difficulties because it is costly and can easily be avoided by simply refusing to collect the registered letter. It can also take longer than, in my experience at least, these types of matters require.

Secondary Attempts at Service

The Act also allows that where a landlord is not able to give effect to service of a Notice to Vacate under either section 33 or 36 of the Act that posting to the door of the premises can be good service.

Similarly, the Act allows for service by electronic means but only where the Notices to Vacate under section 33 or 36 cannot be served personally or by registered mail. Electronic means result in a printed copy of the document to be received by an electronic device within the residential premises. What does this mean? That a fax has been successfully transmitted – it should be apparent that this means of service is likely of limited use. It should also be noted that the Residential Tenancies Dispute Resolution Service Regulation does not permit service by this means as good service for the purposes of that tribunal.

It is recommended that multiple attempts at personal

CONTINUED PG 8



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Continued From P7

service be undertaken before relying on a secondary attempt at service. This is because some decision makers will want to ensure an honest attempt at the other forms of service has been undertaken.

For example, as an alternative to personal service, it's best practice to attend to the premises on a few different days, at a few different times of day before simply posting to the door. You can post to the door on each occasion but also return to try for personal service. Make notes as to how and where the notice was posted to the door as well as whether the notice remained on the door when subsequent attempts were undertaken. All of this information should form part of your Affidavit for Service. This is recommended because the Act allows alternative service but only when the landlord is not able to effective service "by reason of the person's absence from the premises or by reason of the person's evading service". It will be up to you to establish that these conditions were met.

Finally, it should be noted that when appearing before the RTDRS, the Residential Tenancies Dispute Resolution Service Regulation, provides that service must be proven to the satisfaction of the tenancy dispute officer in question and also that a tenancy dispute officer can direct service in any manner. As such, it might be possible to service by means of email, but you will likely need an order in advance permitting service to a particular email and indicating how long after that email is sent that service will be considered effected. Otherwise, you will need to prove receipt of the email which can be difficult to do without a read receipt or reply response confirming receipt – as such you won't want to rely on that unless absolutely necessary. If you do receive a reply confirming receipt of documents, then you can ask the tenancy dispute officer to accept such method as good service

All in all, notwithstanding all the technology available to us, the gold standard for service remains.



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Member Profile: Emily Ruttan (Dietrich) BEd, MBA

CHIEF PROGRAMS OFFICER, HOMEWARD TRUST EDMONTON (780-405-3756)

• **Tell us your name, title and where you work.**

Emily Ruttan (Dietrich), BEd, MBA; Chief Programs Officer, Homeward Trust Edmonton

• **Tell us more about where you work and your reason for being there?**

What does HTE do? Homeward Trust Edmonton (HTE) is a not-for-profit organization that works on behalf of community and in partnership with government and local agencies to end homelessness in Edmonton. Homeward Trust Edmonton (HTE) is a not-for-profit organization that works on behalf of the community and in partnership with all levels of government and local agencies to end homelessness in Edmonton. We lead efforts that address homelessness and its devastating impacts on individuals, families, and neighborhoods. It is our belief that everyone has the right to a home, and that our communities are stronger, safer, and more vibrant when homelessness is brief and non-recurrent. Our efforts are driven by community need and

priorities outlined in A Place to Call Home: Edmonton's Updated Plan to End and Prevent Homelessness.

The work of ending homelessness in Edmonton requires the support, resources, and expertise of many community partners, health care, justice, and all orders of government. Homeward Trust manages public funding from the City of Edmonton, the province of Alberta, and the federal government of Canada. HTE contracts more than 30 agencies, supporting over 100 projects a year, to deliver on our shared mandate to end homelessness. The work we do would not be possible without the support of our funders, system partners, landlords, and dedicated affiliates

• **What is my role?**

I've heard my role described as "chief clean up person on aisle six." I think this is indicative of everyone in the sector — we have all had to take on many roles to mobilize the pandemic response to homelessness. However, in all seriousness, my role is to work with

our internal team and contracted agencies to develop, deliver, and evaluate the programs and projects in the city to help end homelessness. I work at HTE because I see the difference our work makes in people's lives, the culture created by the super diverse group of people that work at HTE or with us, and because I know I can personally contribute.

• **What led you to this career?**

I have spent my whole career harnessing the power of community to solve 'wicked' or complex problems that involve a cross-response. What I mean by a cross-system response is that one sector cannot solve the challenge. For example, homelessness is solved only when health, justice, other strategic partners, and the homeless serving sector come together to remove barriers and address the root causes of homelessness.

I have worked the better part of 20 years in various public sector roles, but I have never had a traditional

CONTINUED PG 10

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Continued From P9

public service job. I spent a good portion of my early career in northern Alberta communities in roles that were more hands-on than most public sector jobs. My early career involved travelling to remote communities and helping to build capacity for access to education, and later to address challenging environmental issues. I travelled to most of these communities by quad, single engine plane, river raft, ice bridges, and car (no horses, but kids would come to school by horse drawn carriage, not bus, in some communities). In those years I also taught youth that had previously dropped out of high school. I taught them English; mostly by using art and rap music to meet curricular outcomes. They all passed, but more importantly, we built community.

In 2010, I got my dream job helping to build the University of Alberta's Office of Sustainability, which included teaching at the Faculty of Extension. It was my first time living in a 'big city' and not needing to wear rubber boots to work. For the better part of six months, I frequently found myself lost on that sprawling campus. I also learned to take a train to work.

I was at the university for six years, and during that time I completed my MBA and took on consulting roles to increase the oil and gas sector's social license to operate. I also volunteered for the mayor and council on addressing women's issues.

Before joining HTE in 2019 I worked for the City Manager. I worked in 'issues management', with a heavy focus on two areas: building the capacity for the City's emergency response; and a performance management framework for 80 lines of business. I was surprised to be recognized with an honorary fire chief assistant status (which earned me a gold-plated helmet).

I learned so much during my time at the City, but I knew in my soul I needed to return to mission-based work. That is why I joined Homeward Trust. I wanted to be on the front lines again. My current role is the sweet spot for me between strategy and operations. The role feels like me, and is a good fit given my background.

• What are some of the current issues facing Homeward Trust?

The COVID-19 pandemic has underscored that homelessness is a public health emergency. You cannot self-isolate or follow public health orders if you do not have a home. For the last 19 months, like many organizations, we have been actively engaged in a COVID-19 response; this has meant mobilizing innovative programs and facilities at a rapid rate. The work of housing people, and subsequently supporting people after they have been housed so they can retain their housing, has not stopped for even one day. In fact, we

have sustained housing outcomes throughout the pandemic compared to previous non-pandemic years. That said, this task feels like being in a leaking boat and not being able to bail water out fast enough. The influx into homelessness in our community has increased; and just like the population of people that are housed, people that are experiencing homelessness are facing severe challenges that are made worse by COVID-19. This means that ensuring people have access to supports is incredibly important.

• How would you compare your day-to-day work with how it looked pre covid? And where do you see it going now?

Before COVID-19, my condo was a pit stop for a busy life. Now, I spend almost all my time from here, and I have been working from home for 19 months. I started working from home on my couch, moved to a makeshift folding antique kitchen table, and then to a desk with multiple monitors in a nook in my living room. I still use my 'dining room chair' to sit on and yoga blocks under my feet. For the first 12+ months of the pandemic I spent way too much time at this desk or pacing in my condo on calls. I now make an effort to include more outdoor activities in my daily life and have since found a better balance.

CONTINUED PG 12



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Continued From P10

I really miss the collision points in the office. I miss the casual encounters over lunch or coffee that add colour and nuance to our world. My hope is that the future is a blend of both working from home and the office.

However, I am really cognizant that this has been MY experience. Many people in my sector have been working on the front line since before we even knew what COVID-19 was, how it was transmitted, or the impacts of it. I recall hearing on a CBC broadcast that we are “all in the same storm but we are in different boats.” I remember this when talking to my friends, especially those in the North, whose livelihoods have been devastated by COVID, or the multiple hard-working Albertans who I know that have lost their jobs and had to start over. I know it is a privilege that I get to work from the safety of my home, however, I also know that it has required a real commitment to mental and physical health to stay productive and healthy.

- **How important is it to belong to a professional association to you, like ARLA.**

My career has been defined by building community, and I believe that the community that ARLA activates is incredibly important to our economy in YEG, but also the core work of ending homelessness. About 80% of the people that are experiencing homelessness will

move to market housing and most will be successful in sustaining housing. This would not be possible without the community of landlords in YEG. ARLA demonstrates real leadership in this space.

- **What energizes you at work? What drains you at work? And how do you turn things around when you are having a bad day?**

We have identified that we need to be more intentional in our work with landlords, and we have a number of initiatives to improve our communication and engagement with landlords. This work is built on understanding the barriers that landlords face when working with us and making concrete steps to address these barriers. Believe it or not, I get excited when someone tells me why they don't want to work with us. It's 'energizing' because I view this information as a gift. Resistance is a resource. What can we learn from this experience and how can we address it to improve the immediate relationship (and other relationships with landlords) is the question that drives me and our team.

- **What's the best advice you were ever given? Who was it from?**

That's a hard question. One that sticks out to me is from a boss early in my career that asked me: “Who do

you need to be to best support that person?” Learning how to adjust my behavior to serve others has made me a better leader.

- **What was your first job?**

My dad owned a fire and flood restoration company. A very elderly lady had a terrible fire in her house where her husband died in the fire. She had 30 years of knick knacks that were covered in soot. I stood at an industrial sink with a toothbrush for weeks on end cleaning each one. I earned money for my dirt bike, and I made that lady's day when I gave all her keepsakes back to her carefully wrapped and clean.

- **What's one thing most people don't know about you?**

I was born on the side of the road between Brooks and Calgary (my birth certificate says Calgary). When I arrived at the hospital the doctor said I “turned out pretty good considering.”



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Property Management

WHAT WE DO



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Revenue & Occupancy
Management



Property Enhancement
/Development



Resident Retention



Property Management



Market Research



Social Media
Marketing

The Greystone Residential team works in close collaboration with property owners to ensure a smooth transition process when we assume responsibility of a new property. Utilizing tools such as our PM Planning and Management Takeover Checklist we will implement a sound plan and strategy that meet the owner's goals and objectives for the property.



Property Management

Greystone Residential Management Corp. professionally manages over **3,500 residential suites** in Alberta. Our buildings range from walk ups and townhomes to high rises in a wide range of neighbourhoods.



Development Management

Greystone Residential works diligently to develop fair and equitable solutions that will be to the satisfaction of residents, while offering the greatest value to the property owner. In addition, we take great pride in our proactive approach to identify potential maintenance concerns before they become problems.



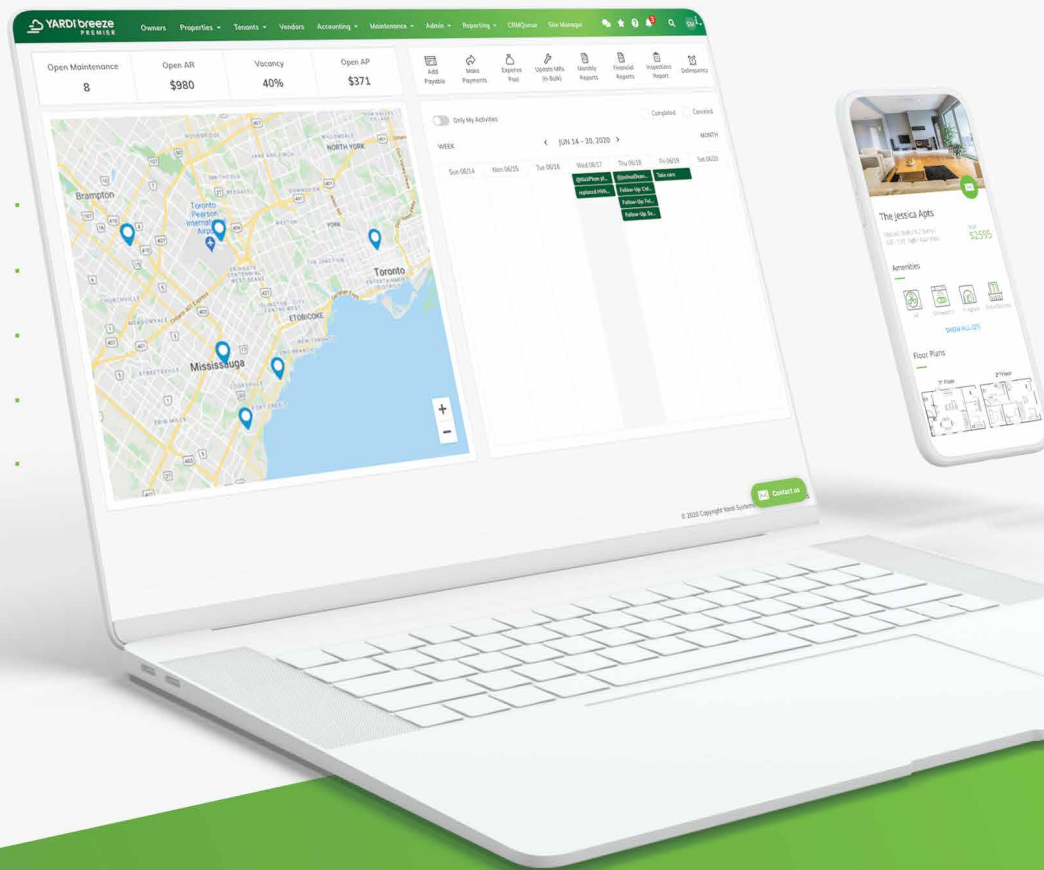
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Retaining a Tenant

Cost-Free Tenant Retention

No matter what incentives are offered, if tenants do not feel like they are “Home” they’ll move out as soon as they can. Here are a few things you can do to increase tenant retention:

Respond to Tenant Communications Quickly

If a tenant calls with a problem or issue, it is more than likely they have one. Be it maintenance or a concern with a neighbor etc. respond to them. At the very least let them know you have gotten their message and will follow up shortly. Ignoring a tenant only leads to more calls and an unhappy tenant.

The last thing a tenant wants to feel is that he or she is on their own. Tenants that are under the impression they are not listened to will be quicker to move out when the lease is up.

Be as Personable with Your Tenant as You Can

Even knowing their children’s names can help or what type of job they do.



When you communicate with them, drop a personal touch to finish it up. If you are checking in to see if the unit has any maintenance issue, or if their maintenance issue was repaired a simple – hope your family is doing well is a simple gesture to show you care.

These types of personal touches create a deeper connection be-

tween the landlord and tenant. In turn, they give a tenant more reasons to stay over the long run. After all, if one moves, who knows what the next tenant will be like.

Keep Your Property Relevant and Competitive

While you might have a great relationship with your renters and have great incentive offers in place, if you are charging too much or your unit is out of date, you may be giving your tenant a reason to move out.

Every six months, take a look at your competition, know the area and what is out there for rent. Are you charging too much for what you are offering? Is your property in need of renovations? Is the building Clean and well maintained?

Retaining tenants is much less expensive than constantly having to find new ones. Luckily, with the right incentives in place, you can increase how long your average tenant stays. Be creative with what you offer, but also do not forget that having a good relationship with your tenant goes a long way.

PAUL DAVIS
Ryan Bubenko
Business Development Manager

T: 780.454.4047
M: 780-700-1244
E: ryan.bubenko@pauldavis.com
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ARLA

Alberta Residential Landlord Association

The Voice of the Residential Rental Industry

ALBERTA RESIDENTIAL LANDLORD ASSOCIATION MISSION, VISION AND VALUE STATEMENT

2021

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.

WHO WE ARE

The Alberta Residential Landlord Association (ARLA) founded in 1994, is a membership based, not for profit Association, that is dedicated to strengthening the Residential Rental Industry by educating, uniting and advocating for professional members and preferred service members. ARLA represents approximately 90,000 + primary and secondary units in Edmonton and surrounding areas. Together our members employ thousands of people and spend in excess of \$230 million annually on the operational side. Our Association is governed by a Board of Directors and committed staff members who together provide a united voice for the rental housing community in Edmonton and across Alberta.

ARLA offers tremendous benefits and ensures its members are well informed with respect to government legislation, market trends, education and networking opportunities. We have an array of professional landlord forms and notices available for purchase, to help streamline and standardize rental housing business practices for all landlords in Alberta.

The Voice of the Residential Rental Industry

Welcome New Members

541461 Alberta Ltd

Armada Holdings and
Development Ltd

Brandon Flynn

Canadian Restoration
Services

Complete Care Restoration

First Service Residential

Global Tech Group Ltd.

Gopaul Ayre

Gurteg Gill

Gwen Heish

Heartland Environmental

Large Ventures

MEF Canada Ltd.

Michael Yennouzis

Mikael Makonnen

Miraculous Maids Inc

Narinder Bakshi

On Side Restoration

Paul Davis Edmonton

Pest Control Guru

Pop-A-Lock

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Services

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Member Waste Removal and Recycling

BY DONNA MONKHOUSE, ARLA EXECUTIVE DIRECTOR

For the past year and a half, ARLA has been representing its members to the City of Edmonton Utility Council in an effort to allow the Multi-Family Industry to have control over their own Waste Removal. At the July 9, 2021, Utility Committee meeting, ARLA spoke alongside others – developers, Multifamily Owners/operators and contractors.

This presentation was in respect to the **EXCESSIVE** costs of the removal of our waste & recycling and poor environmental track record (Currently City of Edmonton is at 9% diversion).

At this last meeting, a motion was made by Councillor Walters and supported By Councillor Hamilton, and McKeen as follows:

That the Business Case and cost of service study for Residential Communal Collection be referred back to Administration to provide an alternative business model for consideration, which allows for a fully privately operated service within the regulated utility model along with a robust data sharing and accountability framework to ensure that diversion targets contained within the 25-year waste strategy are met.

This was a great FIRST step forward, but many more to come...

- We need administration and council to understand the Business-to-Business relationship allowing us to control our costs and environmental outcomes in open market competition.

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We need your help **NOW!** Based on the 2021 utility rate your Bill SHOULD BE \$30.69 per unit per month; verify your EPCOR bills for accuracy. You should also inquire what service levels you are currently receiving.

Let us know if you have any issues or concerns that you would like to discuss; ARLA will keep you apprised of any new outcomes.



What Goes Where?

Edmonton



Download the **WasteWise** app and search items not listed here



For more information visit edmonton.ca/waste

Edmonton

FOOD SCRAPS

Collect materials in your food scraps pail and empty into the cart. Only paper or BPI/BNQ certified compostable bags are allowed. Regular kitchen bags not accepted.



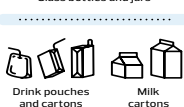
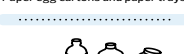
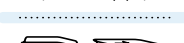
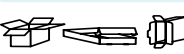
Scrape your plate here
Put your unwanted table scraps into the pail or cart.



Top up your cart with yard waste
Have extra room in your food scraps cart?

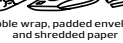
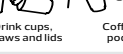
RECYCLING

Clean and dry items. Remove caps, lids and straws and place in garbage. Flatten boxes and place loosely into a blue recycling bag. Bundle large pieces of cardboard and set out underneath the bag.



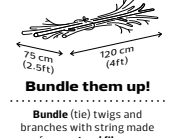
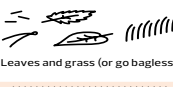
GARBAGE

Put in the garbage cart. Garbage can go directly in cart without bag. Cart lid must close.



YARD WASTE

Set out for seasonal collection, put in a paper or clear plastic bag, or Top up your food scraps cart. Drop off at an Eco Station.



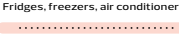
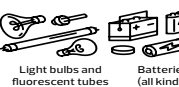
Bundle them up!
Bundle (tie) twigs and branches with string made from natural fibres.



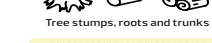
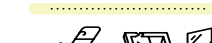
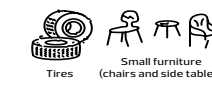
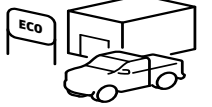
Compost at home
Home composting is still the best thing to do with food scraps and yard waste. Feed your soil. It's fun and easy.
edmonton.ca/compost

HAZARDOUS WASTE

Drop it off at an Eco Station
Fees may apply for some items. No non-residential hazardous waste.
edmonton.ca/ecostations












OVERSIZED WASTE





Multi-Family Waste FAQ

The Multi-Family waste sector is much like the Industrial/Commercial/Institutional waste sector. In other cities we manage our waste collection individually by entering into a contract with a private service provider of our choosing. Each Multi-Family building has unique waste needs that cannot be addressed by one single partner and we can adhere to the rules and regulations in place to meet the cities operational targets and regulatory practices. This will be the best way to ensure that the Multi-Family sector is well served and competitive in the marketplace.

Total Direct & Indirect Costs What Multi-Family Residents Pay for Each Month \$31.37

| | |
|---|---|
|  | Collections \$10.82 |
|  | Organics Processing \$5.53 |
|  | Refuse Derived Fuel Facility \$1.18 |
|  | Landfill \$8.09 |
|  | Resuse Centre \$0.17 |
|  | Waste Education Programs \$0.60 |
|  | Materials Recovery Facility \$2.37 |
|  | Drop Off \$0.55 |
|  | Eco Stations \$2.06 |

Services Multi-Family Residents Pay For but Don't Receive Directly

| | |
|---|------------------------------|
|  | Organics |
|  | Refuse Derived Fuel Facility |

Direct Costs What Multi-Family Units Would Like to Privatize

| | |
|--|--|
|  | Collections \$10.82 |
|  | Organics Processing \$5.53 |
|  | Materials Recovery Facility \$2.37 |
|  | Landfill \$8.09 |



**Based on the city of
Edmonton 2020 Infographic*

We are very happy to pay our fair share of the costs. In fact we have been paying more than our fair share of the costs as there are services we have paid for, but have not received any direct benefit from.

We want to have control over our 3 stream collection process and we know from experience in other cities that we can receive the same or greater level of service for roughly 1/3 the cost and be treated as part of the ICI Sector.

The Solution ✓

The Multi-Family sector is similar to the industrial and Commercial Sector and we would like to pay for the services we receive.

We can source our own collection for a solution that works for each building. In this way we are more like the ICI sector rather than Single-Family.

Note: We support the city's 25 year plan (the future of waste) and want to work with you to see it succeed.



What Are the Problems for Multi-Family Waste Collection?

- We pay full price whether vacant or occupied. We don't pay for the volume of waste picked up but rather per unit (\$31.37 per unit). This puts high-density development at a strategic disadvantage versus single-family development and makes affordable housing unaffordable.
- We pay for service we don't receive. Multi-Family has paid for organics and processing and in 2020 the city collected over \$10 million for organics processing from multi-family units and over the past 10 years has contributed millions of dollars for a service that we have not received any benefit from.
- We pay more for waste collection than every other major city in Canada! We are paying between 2 and three times the cost for waste collection that our counterparts in Calgary and across Canada and in many cases are receiving less service.
- Multi-Family pays \$2.06 for Eco Station per month per door but is not able to access the service. IE: Multi-Family contractors that have grass clippings are charged but we are told this may change in 2021.

What is a Hybrid Model?

Multi-Family buildings want to have the ability to choose who collects their waste/recycling and organics. We are extremely supportive of City of Edmonton Waste Strategy and support these goals. We want the ability to hire private waste collectors to pick up our waste, recycling and organics. We would still participate in the Eco Station; drop off; reuse centre.

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upcoming EVENTS

Educational Webinar

Effective Turnover Documentation & Best Practices presented by Chrystal Skead, CPM, ARM, Clear Stone Asset Consulting
Thursday, October 7, 2021

General Meeting Luncheon

Guest Speaker, Todd Hirsh, Chief Economist, ATB Financial
Wednesday, October 20, 2021

AGM & Christmas Luncheon

Lunch & Entertainment by Rapid Fire Improv
Friday, November 19, 2021

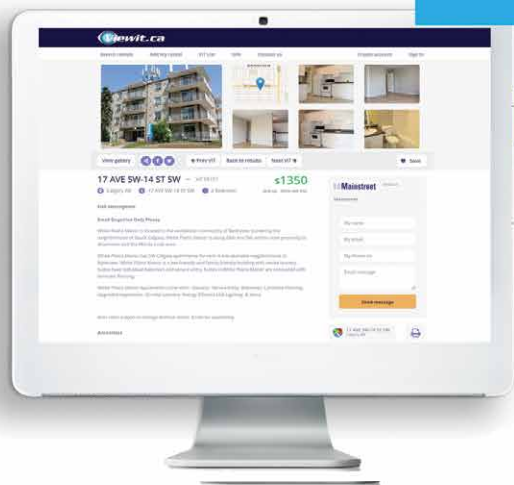
Educational Webinar

Resident Retention presented by Chrystal Skead, CPM, ARM, Clear Stone Asset Consulting
Thursday, December 9, 2021

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A key strategy to coping with workplace stress is to manage your energy more effectively. Try these suggestions:



Determine when you have your peaks in energy



Practice proper ergonomics to reduce the strain on the body



Replenish energy



Stay hydrated



Match the task to your energy



Get a good night's sleep



Focus on the positive aspects of the day



Plan for something fun during your down time



Use low periods to connect with others



Maintain balance between work, family, activities, and taking care of yourself



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