THE Rental gazette



How to Manage Disputes in the Workplace

BY TANIA ANDRUSHKO, DIRECTOR OF PROPERTIES LESTON HOLDINGS (1980) LTD.

Nowadays, organizations hire a vast diversity of employees with different cultural, geographical, and intellectual backgrounds; therefore, conflicts are typical and unavoidable. We can bury them unsolved or use it as an opportunity for improving working relationships and fostering leadership development in the team.

Be part of the solution, not part of the problem -Steven Covey

According to CPP Global, 95% of employees say that dealing with conflicts is everyone's responsibility. Unresolved conflicts always produce negative results, regardless if it was between two co-workers, two departments, or management teams. Disagreements are sure to happen, and the idea is not to prevent them, but effectively use it as an opportunity for building a stronger team. While there are plenty of conflict resolution techniques, let's look at how employees can bring value to the table up and be more confident of settling disputes in the office.

Find the source of conflict

Is it a different point of view? Is it a miscommunication? Or maybe this is due to unlike business approaches, personality clashes, or both? Whatever it might be, the first thing in resolving a conflict is to indicate and understand the underlying reason for it. Never assume anything. Maybe it was something simple and small that could have been discussed to bring everyone on the same page, or perhaps this dispute was fueled by long-term disappointment or stress. Evaluate the situation and be ready to get uncomfortable.

Approach your opponent in person

The best way to find a resolution is an in-person meeting. Yes, it might be very uncomfortable. Agreed, we always find a million reasons not to be involved in awkward situations. Indeed, emails and texts are so much easier, but if you intend to find the best way out, the other party should be involved. Find a quiet, safe place where no one will interrupt you. Mark the time and focus on finding the solutions.

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The Voice of the Residential Rental Industry

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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.

The Voice of the Residential Rental Industry



President's Message

BY DAN POSA, ARLA PRESIDENT 2021

Hello to all our great Members! This year has already started to fly by, and I cannot believe I have been the President of ARLA for 3 months already. I can tell you that I have been working with the ARLA office on many initiatives for 2021.

I would reflect on last year, but I think we are all exhausted by 2020 and so I will focus on 2021 and how it is starting to look like this year may land on a positive note.

I would like to thank Paul Jones for his hard work last year during a very difficult time. I would also like to thank the ARLA office for making sure the membership was updated and continued to grow. I have very much enjoyed working with our new Board of Directors thus far, and, I can assure you they are a positive, knowledgeable, skilled group of people who will help move ARLA forward.

We are busy working on the Waste Management Issues and Donna will keep you updated. Rest assured that we are not giving up this fight! We are putting together a Panel Discussion, or Q&A, with upcoming Municipal Candidates for Election for some time in September. The Election date is October 21, 2021 and it is important to know where these candidates stand on issues that are of importance to our membership.

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

Although we have been doing most of our events virtually, we are already planning for in person events, whatever form they may take. I look forward to being your President in 2021 and if there is anything I can do for you please let me know.

I am looking forward to Spring and I hope to see you all very soon.



Continued From Cover

Be open to hearing a different point of view

You probably will have to admit that you were wrong. You will hear something that was entirely missed through an emotional hurricane. Maybe you will end up on the same note that you left last time, but it is better to try - be open-minded and ready to understand. When employees fail to accept their differences – that is when the conflict arises. Sometimes we overlook essential details, and sometimes we are so concentrated on our gain that do not go deep in the situation. Now is the place and time to listen actively and to let everyone have they say.

Find common ground

It does exist! The fact that both of you are discussing a problem means you both agree there is a problem! Summarize areas of agreement and disagreement and make conflict resolution a priority rather than winning or being "right." By showing how to focus on the result and not the personality, you will gain trust and respect from your opponent.

Use your Emotional Intelligence

Conflicts always trigger strong emotions. Show your wiliness to compromise and collaborate and use impulse control to remain calm under the fire. Express your empathy by paying attention to the feeling being expressed by others, and it will help resolve the problem faster. Moreover, if a disagreement is within a team, by guiding them through dispute resolution and providing a safe place to express their thoughts freely - your team will feel secure knowing that you can survive challenges and difficult situations.

I hope this article will boost your confidence in managing conflicts and leveraging situations for a successful outcome.

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Editor's Message

BY RAPHAEL YAU, CHAIR RENTAL GAZETTE

Market Update March 2021

Spring is upon us and while we have had many record low cold February days, March has come in like a lamb. I hope shovels are replaced with brooms and rakes, and spring cleanup begins shortly. While the weather this Winter made it harder to participate in activities outside due to COVID-19 restrictions, many took up the challenge and tried new activities like snowshoeing, cross country skiing, pond skating and fortunately there was plenty of snow in the mountains to get away for a few days of skiing. Let us review what has happened in Alberta's economy in 2020 and what to expect going forward.

Oil prices have steadily increased this winter and as of the end of February West Texas Intermediate (WTI) closed around US\$62, with the WTI-Western Canadian Select (WCS) differential narrowing to around US\$11. Employment grew in January month over month to 20,800. Compared to a year ago, employment was down by 79,600. Alberta's unemployment rate for January is 10.7%. Economic activity while increasing month over month in December remains 2.7% down from a year ago. The housing starts in Alberta have decreased 4.2% month over month in January to 29,618, however year over year they have increased dramatically at 42%. Home sales in the resale market have surged 12% month over month to 6,671 units in January and are up 57% year over year. Alberta's population was 4,428,112 as of October 1, 2020. This is an increase of 1.0% from the previous year. During the past 12 months, Alberta welcomed 18,177 net international migrants and 726 net interprovincial migrants. Business output is trending upwards with manufacturing shipments increasing 2.3% (\$5.7 billion) and Alberta goods exports increasing 14% (\$8.8 Billion) month over month in December. On an annual basis, manufacturing shipment are down 5.1% and Alberta goods exports are 14.0% lower.

family rental market, low interest rates aimed at spurring economic activity allowed for entry-level home buyers to remain engaged in the housing market. This resulted in strong multi-family unit absorptions in both Calgary and Edmonton. Edmonton quarterly multi-family sales increased by 19 percent compared to the previous quarter while Calgary sales remained consistent with third quarter levels. Rental market activity has remained strong in both Calgary and Edmonton with vacancy rates only increasing by one and two percent on a yearover-year basis, respectively. This strong performance is anticipated to continue as increased vaccination rates and the gradual re-opening of the economy should result in increased rental demand in the months to come. In 2020, CMHC statistics for Edmonton show average monthly rent in the purpose-built rental market was \$1,153. That was up slightly from 2019. Yet, by comparison, the carrying cost of a median-priced condominium — including property taxes, utilities, and mortgage — was \$1,234 a month. That is still \$81 a month more than rent, but the spread between the two has never been smaller in the last nine years, according to CMHC data. As we have seen in the past, this may deter developers from building as many rental projects going forward and may deter developers from more expensive concrete high-rise product in the City Centre to wood-frame walk-ups in the Citv's new greenfield developments. The stay-at-home orders and working from home have also changed the perception of living in the downtown core and instead, many younger households have looked for more space in the suburbs as the commute is less frequent to their offices. With the vaccine rollouts, it will be interesting to see how long this trend lasts and whether workers will eventually head back to their downtown offices 5 days a week.

As for traditional purpose built multifamily, vacancies in Edmonton have increased to 7.2% due to lower demand

CONTINUED PG 5



ARLA BOARD OF DIRECTORS

EXECUTIVE COMMITTEE

President: Dan Posa Past President: Paul Jones 1st Vice President: Roxanne Johnson 2nd Vice President: Christopher Batdorf Secretary / Treasurer: Raphael Yau

COMMITTEES & DIRECTORS

Constitutional: Bethany Freeden Education & Conference: Roxanne Johnson & Marisa Redmond Government Liaison: Sonny Mirth Membership & Benefits: Christopher Batdorf & Sandy Pon Rental Gazette Newsletter: Raphael Yau & Tania Andrushko Program & Social Committee: Carolyn Flexhaug & Kate Brisson Public Affairs & Social Media: Jonathan Bussey

ALBERTA RESIDENTIAL LANDLORD ASSOCIATION

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Donna Monkhouse Executive Director donna@albertalandlord.org

Brittany Dorado, Executive Assistant Events & Member Development executive@albertalandlord.org



For the condominium market and the shadow multi-



Executive Director Report Spring 2021

BY DONNA MONKHOUSE, EXECUTIVE DIRECTOR

Last year at this time I remember struggling to write the update for the ARLA Spring Gazette. This year I am sitting here no longer scared of what might happen, but with my eyes on the end of this tunnel we have all been in. It has now been a year and although we are in the same position, we know more, we have changed how we do things, and we can see some positive on the horizon. We made it through the year and now we need to start seeing things moving forward. It has been exhausting!! We did things we never thought we could and some of us even learned some new skills that we will continue perfecting! The one thing I know for sure, is that we miss seeing everyone at the events and can hardly wait for our first in person event.

We did our best at the office to keep everyone connected and updated, but virtual is nowhere near the personal touch! I am a hugger; this was not a good time for me.

We secured many great new members throughout 2020 and kept the membership growing, and we will continue doing this same thing in 2021. Please 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 \$100 gift card. Help us grow!

January and February for ARLA were busy – we held several Webinars and our first General Meeting Luncheon without the lunch and virtually. We continue to be involved on committees for the Minister of Housing Committee; Safety Codes Council; ARTAC etc.

We have started planning our Golf Tournament in September; our AGM in November as well as our first in person Luncheon! We are ready!

We continue to advocate for the Multifamily industry to gain control of their waste removal from the City of Edmonton and hire their own contractor. We are not going to back down and will keep you updated.

We have spoken with the Superintendent of Insur-

ance and the Insurance Bureau of Canada about the increasing costs for the Multi Family Industry and will continue to advocate on this issue.

Landlord and Tenancy Advisory Board is no longer and have been renamed Tenant Support Services. Landlords that were going there for forms and advice have now started calling us.

We heard from members about numerous mailbox break-ins at the buildings and have reached out to Canada Post to start working on something for and with the Landlords on possible super boxes.

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 have updated the website - check out the Service Members by Category, Government Advocacy Page or the Bed Bug and Cockroach Resources. We would love to start a testimonial page but need your help - if a member did something you want to acknowledge let us know; if someone did a great job for you let us know; if you want to say something about ARLA let us know. Be Nice!

If you haven't already, please check out our Social media platforms – Like and Share!

We would like to thank those members that sponsored our Webinars and Luncheons and 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.

ALBERTA RESIDENTIAL LANDLORD ASSOCIATION



Dandelion Facts: Dandelions are NOT weeds, but are from the same family as sunflowers. 1 cup of dandelion greens = 535% of your daily recommended vitamin K and 112% of vitamin A. A Dandelion Seed can travel up to 5 miles before it lands. Every part of the dandelion is edible. Up until the 1800's, dandelions were seen as extremly benefical. People would remove grass to plant dandelions.

Continued From P3

and higher supply. Average rents are up modestly at 0.8% (\$1,153), but this may be due to new rental projects coming online and pulling up the average rental rates. The vacancy rates have increased while there were no significant changes in rent. Newer product commanding higher rents saw the higher vacancy rates reaching a high of 12%, which is 4.8% higher than the vacancy rate of all units (7.2%). Turnover rates have decreased in all unit types and this may be due health restrictions during this COVID-19 pandemic which may deter tenants from moving for a lower rent or a preferable location.

The total transaction volume for multifamily sales in 2020 was \$561.6 million. Volume was up 29.7% from 2019 which saw \$433 million in sales. The bulk of the sales can be attributed to the Centurion's acquisition of the Devonshire Portfolio and the Mayfair on Jasper for \$305M in the first quarter of 2020. Sales in the second half of 2020 recorded \$100M, as both private groups and large institutions continue to show interest in Edmonton. Overall sales per suite have averaged \$148,017, with high-rise sales per suite reaching \$290,003 on average, and walk-ups averaged \$128,341. Average capitalization rates for multifamily remained stable at 5.4% this year. Multifamily land sales in 2020 totaled \$83.7M, 37.6% lower than in 2019.

Despite vaccines starting to roll out in the province, vaccine shortages may prolong public health measures, delaying the reopening of the local economy, and causing a slowdown in the demand for rental units. Multifamily vacancy is expected to stabilize if not slightly increase in 2021 as few projects are slated for completion in 2021, and demand for rental units remains low. Multifamily asset sales are anticipated to remain active as investors continue to seek long-term investments with stable cash flow and take advantage of low interest rates. Cap rates are expected to remain stable.

Raphael M.H. Yau, B.A. (Econ), Multi-family & Investment Sales, Cushman & Wakefield Edmonton Source: CMHC, Cushman & Wakefield Edmonton Research Services, Treasury Board and Finance (Alberta)



Tenants are on Viewit.ca right now. Are your buildings?

Millions of visitors looking for their next home on Viewit.ca means one thing: Pictures make renting a click away





Q&A With Paul Jones, Ayre & Oxford

PROFESSIONAL REAL ESTATE MANAGEMENT

Tell us about Paul Jones:

I am Vice President and Partner at Ayre & Oxford Inc. and I have been working in the exciting and ever-changing world of Property Management since January 1, 2000, my how time flies by. Along with my Real Estate license, I also hold my CPM and ACM designations. My goal is to have my Real Estate Brokerage license also completed by the end of the summer 2021 as well.

What are some of the current issues facing Multifamily?

The current Rental Industry in Edmonton has been one of the most challenging over the last year. With the drop in the oil prices, obviously Covid-19 pandemic, the shutdown of the Alberta economy on a few separate occasions has proven difficult. We have seen vacancy rates increase along with incentives and a reduction in rental arrears collection resulting in a challenging market. Adjusting to the dramatic market changes throughout the year and keeping in tune with it is required more than ever. Finding creative ways for marketing and cost savings for clients is what we strive to do on a daily basis.

Tell us about Ayre & Oxford:

Our founders John Ayre and Don Oxford taught us all about family and how important having a family atmosphere in the office is to keep a business running and successful even in these days of streaming, online meetings and advertising mostly online.

We sadly lost John Ayre on November 14, 2019 and I will always remember all the lessons that he taught and guided me over the 18 years I had the absolute pleasure of knowing this great man. To know John is to love John!

Don Oxford our other founder has moved onto greener pastures in the warm country of Cuba. We love Don and miss him, but wish him the best in his well-deserved retirement. He also taught me so much through my career and I will always be grateful to know, trust and still be friends with this great man.

Our goal at Ayre & Oxford Inc. is to continue the legacy these two great men left behind. Keeping the values of clients and the people that choose to work with us at the highest level. The team spirit within our Residential Team allows us to collaborate and share

ideas with each other to keep our service top notch with attention to detail.

What Value does Ayre & Oxford offer?

We manage all your Real Estate needs, from you small walk up of 12 suite 1960's walk ups (for mom & pop owners, that's what us old guys call these) to your high-end condo quality 177 suites with corporate Ownership. Recently we embarked on a complete building retrofit taking it out of 1970 to 2020. This was a challenge but amazing to see not only the transition of the property but the responses from the long-term residents, increasing the quality of their home and the reactions from the Owners was very rewarding. We really do offer full service at Ayre & Oxford Inc., handling the day-to-day maintence of suites to full renovations, screening tenants and collections of rents etc. We don't want

to forget to mention our large Condominium department along with our Commercial and HOA. You need to look no farther than Ayre & Oxford Inc. to get quality service with expertise & knowledge.

Education is very important to us and we have several licensed Property Managers with their CPM, ACM, ARM as well as many other designations throughout our company. We encourage our personnel to continue to grow in their Real Estate education as this continues to allow us as Industry Leaders to remain at the top of the Property Management Companies, Getting our AMO designation in 2014 was a very exciting day for us at Ayre & Oxford Inc. as we are one of five Companies

in Canada to achieve this prestigious accreditation. Maintaining the highest quality of Ethics and Professional service to all of our clients.

Why is it important to belong to a professional organization like Alberta Residential Landlord Association?

Being in the industry now for over 20 years, the partnership with ARLA has not only helped me grow in my career but also ensure that we are always in tune with the market and other colleagues in the industry where we share ideas, challenge the Governments of all levels and keep putting the needs of the Owners first. Being the President of the Board of Directors during 2020 makes me sometimes wonder why I am still great friends with Donna Monkhouse (JK) our wonderful Executive Director for ARLA that works hard for all property Owners associated with ARLA.





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CONTACTS:

Vice President (Residential) Paul A. Jones CPM ®, ACM, Associate, Partner paulj1@ayreoxford.com

Vice President / Associate Broker (Condominium & Commercial) Robyn Brown, CPM®, ARM ®, Associate Broker, Partner rbrown@ayreoxford.com

President /Broker Rose M Evans, AMO®, Executive CPM®, ARM ®, ACM, Broker, Partner roseevans@ayreoxford.com

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Rental Gazette Legal Corner: Death of a Tenant

BY HEIDI BESUIJEN, REYNOLDS MIRTH RICHARDS & FARMER LLP

This article is the first in a series dealing with various issues which can arise when there is a death in a tenancy. The original intent was to provide a single tidy, one-stop shop article but as it turns out: this can get complicated!

Something that landlords might not be aware of is their obligations arising from the Wills and Succession Act, SA 2010, c W-12.2 (the "WSA"). Broadly speaking, the WSA addresses the legalities of wills in Alberta, what happens when a person dies without one and other similar issues. Of note, however, are the provisions relating to the temporary possession of the family home which is found among those provision designed to protect the family members left behind when a person dies.

Section 75(3) of the WSA provides occupancy rights to the surviving spouse or adult interdependent partner of the deceased. While it's clear that a spouse is

the husband or wife of the deceased person, adult interdependent partner is a unique Albertan concept. Without becoming too specific, since the definition is not straightforward, it includes what many people would describe as a common law spouse. However, landlords should be aware that it can be broader than this and include any person who lived in a relationship of economic interdependence with the deceased – there is no necessity of a romantic relationship. An example of this might be a parent who lives with an adult child who is wholly dependent on their parent perhaps by reason of a disability.

Returning to the WSA, where a person has died and they were the only name on a written tenancy agreement, their surviving spouse or adult interdependent partner is entitled to live in the family home for 90 days from the date of the death.

During that 90-day period, the person occupying the

premises during that period of time is the deemed tenant for most purposes. That means they must follow the tenant's covenant such as not doing or permitting significant damage to the leased premises. The obligation to pay rent can depend on how matters are addressed in any will but rent must be paid. Further, landlords continue to have all of the rights of a landlord under the Residential Tenancies Act (i.e. to access the unit on proper notice, to collect rent, etc.).

This article introduces the concept of temporary possession but landlords are urged to seek specific legal advice when addressing situations involving the death of a tenant because these matters can be nuanced and involve legal issues outside of those landlords would normally expect to address.



Alberta Residential Landlord Association Code of Ethics

PROFESSIONAL MEMBER 2021 / PREFERRED SERVICE MEMBER 2021

The following Code of Ethics has been adopted by Alberta Residential Landlord Association's (ARLA) Board of Directors. Any breach of the Code of Ethics may result in the suspension or termination of membership.

It is the mandate that all ARLA Members be informed as to the developments and trends within the industry and render their services and opinions using their full training, qualifications and experience. Part of our Associations duty is to always protect the public against fraud, misrepresentation and unethical practices. ALRA Members withstand from seeking unfair advantages over and publicly criticizing the reputation of other industry members or the industry as a whole.

Public confidence in the professionalism and integrity of our Members is of the upmost importance which is necessary for the future credibility and success of the Alberta Residential Landlord Association. This Code of Ethics is not intended to describe the minimum expectation of permissible performance; rather, it describes the optimum performance the public has a right to expect and makes that performance the "norm" for Members of the Alberta Residential Landlord Association. The demand for high standards of professional conduct protects the interests and the rights of the Members within the Association, its clients and customers. As such, the Code is and will continue to be a demanding document; a plan for professionalism, capable of including and accommodating every change, challenge and controversy which arises.

- Members shall, at all times, conduct their business and personal activities with the knowledge of and in compliance with applicable Federal, Provincial and Municipal laws and regulations and shall maintain the highest moral and ethical standards.
- Members shall act in a professional manner and treat all stakeholders with respect, fairness and in kind.

- Members shall, strive to maintain and continually improve the professional standards of the industry through education, training and refinement of their unique skills.
- Members shall, seek to maintain an equitable, honourable and cooperative relationship with fellow Members;
- 5. Members must use moral and ethical judgment in all decisions and act honestly and in good faith.



The Voice of the Residential Rental Industry



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/Development

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2	
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Development Management

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greystonermc.ca



Invest in Your Property with Spring Maintenance

BY LACEY WATSON, DIRECTOR BUSINESS DEVELOPMENT, MID-CITY CONSTRUCTION

Spring has arrived! With the snow almost gone we can see all the work that needs to be done on our roads, sidewalks, and underground utilities.

Your property is an investment, and keeping up with regular maintenance helps to protect that investment. Regular and active maintenance will protect you from larger, more costly repairs down the road.

Things to consider this Spring when making your maintenance to-do list:

- Call a Professional to assess the current condition of your utilities, pavements and concrete.
- o An Engineer will generally charge a fee to provide an assessment report and cost estimate, and more fees will apply for tendering, management, and inspection services. Discuss fees up front.
- o Contractors will usually provide an assessment and quote free of charge. When comparing assessments and quotes from competing Contractors, ask questions and make sure quotes are for equivalent services. Ask for and check references
- o Consider discussing future work or maintenance plans, and feel free to request budgetary pricing for additional work you may need done in the future.
- The average life span of flat work concrete such as sidewalks, curbs and pads is 20-25 years if properly maintained
- The average life span for a moderate traffic parking lot is 15-20 years if properly maintained
- It is important to reduce the potential impact from water, as water penetration is a leading cause of damages resulting in costly repairs.

Preventative Maintenance

- Sweeping to remove winter sand and chips reduces abrasive wear on surfaces and keeps landscape areas healthy.
- Crack Sealing helps reduce water penetration, preserving pavement structure.
- Inspection and cleaning of catch basins and storm sewers may be required to remove accumulated silt sand and chips from the winter, ensuring pipes are clear of obstructions.
- An Asphalt Overlay can reseal the surface and extend the life of a pavement that has retained its structural capacity.

Repairs

- Pot hole patching keeps water from penetrating. Consider:
- o Saw-cutting edges and removing loose material will result in longer lasting repairs.
- o Pot holes are generally a symptom of a deeper problem, so surface repairs will likely result in continued repairs and should be budgeted accordingly.
- o Deeper Repairs that address poor base or subgrade should not require ongoing maintenance.
- Raised or Sunken Manholes and Catchbasin tops should be adjusted to ensure drainage.

• Pot holes near manholes or catchbasins may be indicative of a deeper problem, and it is advised to inspect the underground utilities prior to completing surface repairs.

Investing in regular maintenance on your property will help protect you from future more costly repairs.

'Alligator Cracking is something to look out for in your parking lots this spring. Cracking like this is a subgrade issue and needs to be completely removed and replaced a simple asphalt patch or overlay will not be a long-term fix.



For more information about any of the above please contact Lacey Watson at 780 886 4114 or email her at lwatson@mid-city.ca

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10 Steps to Reduce Your Rental Property Insurance Costs

INSURANCE BUREAU OF CANADA

Insurance Bureau of Canada recognizes there are challenges with insurance affordability issues facing rental property owners. Here are 10 tips to help you achieve savings, not only today, but in the long-term.

Search for the best broker for your business.

You should work directly with an independent commercial insurance broker that has experience in insuring residential rental properties (apartments, single family rentals, duplexes, triplexes, etc.). Be sure that the broker represents multiple insurance companies that offer specialized insurance for rental properties. This is extremely important for many reasons: no one insurance company is interested in insuring every rental property since geography, condition of the building and the value of the building plays a big part in whether they will offer coverage. Using a broker representing multiple insurance carriers ensures there are options for your coverage, which can include the broadest coverage and most competitive price for your specific rental properties. Such a specialist also knows how to best protect your assets because they are working with properties similar to yours each day.

Review the insurance deductible.

Deductibles are the amount of money you have to pay towards a loss before your insurance company starts to pay a claim on your policy. The higher the deductible, the more money you can save on your premiums. Insurance companies typically require a deductible of at least \$1,000. If you can afford to raise your deductible to \$5,000, you may save as much as 25% on your property insurance premium. You can also raise your deductible on problem areas of your portfolio, such as wind/hail/sewer back-up/ flood. It may be a wise choice to have an increased deductible if you have had prior losses.

Consider whether you need replacement cost or actual cash value settlement value.

If there was a total loss to your rental property, would you rebuild in the same location (similar to what you had before) or would you prefer to settle the loss on an Actual Cash Value basis and sell the land without a building for someone else to develop? You can lower your insurance premium through an Actual Cash Value policy. Be sure to have an Actual Cash Value appraisal conducted to inform the limit of insurance you need and to help you define the claim payment after the loss.

Combine policies/locations onto one policy.

In most cases, it is more cost effective to combine your single location insurance policy with your other single location insurance policies. This provides the benefits of scale along with simpler insurance management and accounting. A rental property insurance specialist can (when using the correct insurance program) combine single detached, duplex, and multi-plex buildings together which reduces the issues faced by single location insurance policies when a building becomes vacant or under renovations.

Improve security/fire safety.

Smoke, fire, water, burglar and CO2 detectors when monitored by a central alarm company can deter incidents and report incidents early with a quicker response from emergency responders.

Improve the housekeeping and appearance of your property.

A property that is organized and looks good from the exterior, and interior, tells a story when the property is inspected. Most insurance companies will Google property photos and/or inspect the property before or after the policy is issued. If the property is in poor exterior/interior condition they may elect to not offer insurance or not renew the policy. Keep combustibles away from the electrical and furnace/hot water tank area, limit the use of extension cords for power (use approved electrical protocols), fix loose or broken steps, clear snow and ice from walkways regularly, address water drainage issues now (extend downspouts), and fix loose or curled shingles. Properties with updated mechanical, electrical and HVAC are more attractive to insurers.

Ask about other discounts.

A number of discounts may be offered by companies, but they may not offer the same discount or the same amount of discount in all provinces. Insurance knowledge can be powerful. Be informed.

Require all tenants to carry renters insurance.

Many rental property owners have a clause in their lease requiring the tenant to carry renters/tenant's insurance. This coverage protects the renter if their property is lost, but it also protects the rental property owner if actions by a tenant cause significant damage through negligence (tenant's legal liability insurance). This allows a rental property owner and its insurer to pursue the tenant and ask them to reimburse you for your losses, and can include items currently not insured by your own insurance program. By having the tenant responsible for damage caused through negligence, your insurance policy will have fewer claims and your premiums will remain stable.

Work with your broker/agent – keep them informed.

Your insurance professional can provide important advice to help protect your business from unexpected disasters. You need to keep your broker/agent informed about any major changes in your business. This includes major purchases/renovations, expansion plans, change in ownership or the nature of your operation. Ask your insurance professional what you can do to minimize risks of fire, water, theft and injury to guests/workers on your site.

Business continuity planning.

Ask your insurance professional if they can help you find a business continuity planning specialist to help you develop a functional business continuity plan. Your plan should be customized for you and the risks that your business faces as well as strategies to mitigate the risks and survive and thrive after the event.

If you have any questions about your commercial insurance policy or want more details about the current market conditions, visit www.businessinsurancehelp.ca or call 1-844-2ask-IBC.





COPING WITH STRESS, ANXIETY, AND SUBSTANCE USE DURING

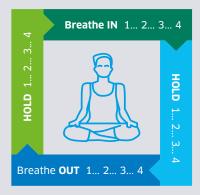
The COVID-19 pandemic has created disruptions in our lives that can cause feelings of stress and anxiety. These feelings are normal.

What you'll experience if you're feeling stressed or anxious

- \bigcirc Fear or constant worry
- Anger or being easily irritated
- Difficulty sleeping
- Difficulty concentrating
- Struggling with decisions \bigcirc
- \bigcirc Consuming alcohol, cannabis, or other substances more than usual

Square breathing

This simple exercise can help calm your nervous system and alleviate feelings of anxiety when you're getting overwhelmed.



When you use alcohol, cannabis, or other substances to cope or temporarily relieve stress and anxiety, it may make those feelings worse and increase the risk of developing a substance use disorder.

What you can do to cope



Stay active and keep yourself busy with activities you enjoy.



Stay connected with friends and family while still practising physical distancing.

Find balance by staying informed but know when to take a break from COVID-19 news and topics.

Be kind to yourself, this is a difficult time, and you're doing your best to manage a challenging situation.

Take care of your body by eating and sleeping well, exercising, and meditating.



Reach out for help! Talk to a family member or friend, and seek professional support if needed.

If you use substances

- Monitor your use: pay attention to its frequency and context.
- Follow Canada's Low-Risk Alcohol Drinking Guidelines.
- Follow Canada's Lower Risk Cannabis Use Guidelines.
- Avoid stockpiling alcohol, cannabis, and other substances.
- Reach out for help if you feel your use is becoming a problem.

For more information, visit www.ccsa.ca or www.mentalhealthcommission.ca/English/covid19



Mental Health Commission de la santé mentale du Canada



Santé Canada Canada





What You Need to Know About Doing Criminal Records Checks

BY JOHN M. DOBROWOLSKI, CEO, RENTCHECK CREDIT BUREAU LTD.

Rental housing providers have been one of the most heavily impacted service industries as a result of economic disruptions caused by the Covid-19 pandemic.

Employment loss or reduction, as well as the changing needs of those now working from home, have resulted in unexpected vacancies as well as spikes in new tenancy applications that no longer follow seasonal or regional norms.

In this rapidly changing market it has never been more vital for landlords to ensure that the best available screening tools are used when evaluating housing applicants.

While Tenancy History and Credit Reports remain a familiar standard for any new application, Criminal Records Checks have become increasingly important, particularly where more people are changing their province of residency to find permanent work. And there's every indication that this trend will continue.

Don't be misled.

One of the least-understood problems for Canadian landlords is that many screening companies operating in this country are using American criminal background information that requires no consent from the person being searched. As U.S. legislation differs from Canadian legislation, what you may read in their ads could not only be misleading, but wrong.

For example, U.S. screening companies, without consent, can access state and federal sex offender registries, along with comprehensive criminal, security, money-laundering and terrorist "watch lists" that are not as widely available in Canada, where privacy and data security legislation are very different. If you don't know where a screening company's claims originate, ask if its inquiries are legally permissible under Canadian law before ordering a Criminal Records Check from them!

When are Provincial Criminal Records Checks not enough?

Suppose you plan to request a Criminal Records Check on an applicant who has lived in Alberta for several years. A provincial search may match exactly the information the searched individual has given on their Consent form, but it may not tell the whole story. For example, the searched person may state on the form that they were charged with a DUI (Driving Under the Influence) two years ago, while living in Alberta.

But if they were charged with a DUI or other offenses while residing elsewhere (in British Columbia, for example), it would not show up on an Alberta Provincial Criminal Records Check.

So if a searched individual has a series of previous convictions in several other provinces and territories for offenses that could potentially compromise the safety or security of your tenant community, a Provincial Criminal Records Check alone will not reveal that out-of-province data, leaving you dangerously under-informed.

National Criminal Records Checks are the only way to be sure.

To avoid the economic and security risks of relying only on provincial criminal records, it is strongly recommended the comprehensive detail and reliability found in both National and Enhanced Criminal Records Checks.

Here's a handy summary of what they provide:

National Criminal Records Check

The National Criminal Records service is considered the most comprehensive criminal record search in Canada and is carried out through the Canadian Police Information Center (CPIC).

It provides national coverage for individuals 18 years of age and up, including records of criminal convictions for which a pardon has not been granted, and conditional or absolute discharges which have not been removed from the CPIC system in accordance with the federal Criminal Records Act.

It requires a signed and witnessed Consent form (available from your provider or Government of Canada Website), as well as copies of two valid photo ID documents.

The results will provide a "Clear" or "Not Clear" response in line with current RCMP directives.

Enhanced Criminal Records Check

In addition to a National Criminal Records Check, the Enhanced Criminal Records Check includes a search for outstanding entries, such as charges or wanted person information, prohibitions, probations,

CONTINUED PG 16



Continued From P15

non-convictions, and a review of all available police contact information, including (but not limited to) theft, weapons, sex offences, or violent, harmful and threatening behavior.

What do "Clear" and "Not Clear" mean?

If a Criminal Records Check comes back "Clear" there are no records of criminal activity for this individual in the RCMP National Repository of Criminal Records.

A "Not Clear" result means that a criminal record may or may not exist in the RCMP National Repository of Criminal Records. The result is indefinite because more than one individual may have exactly the same name and date of birth. In this situation, to positively confirm whether the specific person you are searching on has a criminal record or not, a fingerprint comparison would have to be made.

Self-Declaration

Should an applicant wish to self-declare a criminal record history, they may complete a Self-Declaration form. Police will compare the self-declared data against their database and determine that the selfdeclaration is either "Complete" (meaning there are

no other criminal records other than what was provided through the self-declaration) or "Incomplete" (meaning the self-declaration is incorrect, or does not fully list the applicant's criminal record).

Legal Identity versus Aliases

In some instances individuals choose to use alias names and these are typically included on both Tenancy History and Credit Reports. But it is important for you as the requestor to know that Canadian Criminal Records Checks cannot be performed on aliases, only on verified legal identities.

Trust Reputation and Experience

When you're ready to order a Criminal Records Check, choose your screening provider very carefully. In this competitive industry, especially during sensitive environments such as the current Covid-19 pandemic, many companies are making claims that are vague, complicated, or difficult to verify.

Ask yourself: Do they state how long they have been in business? Do they say where they are physically located? What country are their servers in? Are they keeping your data for future use without your consent? A company that is not up-front and transparent about these essential details may not provide the level of service you expect and need.

Experience and reputation are essential when you need Applicant Inquiry services that will give you the complete picture you need in order to make the best and safest decisions now and in the long term.

"To give real service you must add something which cannot be bought or measured with money, and that is sincerity and integrity." - Douglas Adams

Questions or more Information?

Call Brenda at 1-800-661-7312 ext 221 or email bjmaxwell@rentcheck.ca

Rentcheck has had a bricks-and-mortar presence in Canada for over forty-five years, and an online presence almost from the inception of the World Wide Web. Our first priority has always been to serve our clients with the best available industry-relevant deep background screening and verification tools. Where those tools have been lacking in the market, we have developed them ourselves.

Rentcheck, a wholly Canadian owned and operated business.



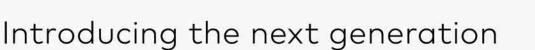


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OUR MISSION

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



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Webinar - April 22, 2021 Smart Home & Buildings presented by Yardi

Webinar - May 6, 2021 Stress & Resiliency presented by Beverley Beuermann, Work Smart Live Smart

Webinar – May 14, 2021 RTA Fundamentals Workshop presented by Chrystal Skead, CPM, ARM, Clear Stone Asset Consulting Inc.

Golf Classic Tournament - September 17, 2021 Details to follow

Webinar – September 24, 2021 RTA Fundamentals Workshop presented by Chrystal Skead, CPM, ARM, Clear Stone Asset Consulting Inc.

Webinar – October 7, 2021 Applied Turnover Documentation presented by Chrystal Skead, CPM, ARM, Clear Stone Asset Consulting Inc.

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The Supreme Court Changes the Law of Contract

BY E. (SONNY) MIRTH, Q.C.

I hesitate to write about court cases; that subject might seem to be relevant only to lawyers. But a Supreme Court of Canada ruling in December, just before Christmas, has real potential impact for all kinds of contracts: C.M. Callow Inc. v. Zollinger, 2020 SCC 45 ("Callow Case").

Actually, it is not so much this ruling as the prior ruling of the Court in 2014 that wrought an important change in the law for all contracts in Alberta and elsewhere in Canada: Bhasin v. Hrynew, 2014 SCC 71 ("Bhasin Case")1.

The Bhasin Case came out of Alberta; the Callow case arose in Ontario. Together they bring important new limits to most contracts made anywhere in Canada west of the Quebec border or east of New Brunswick (Quebec and New Brunswick already had similar limits).

So, what was the change? In simple terms, it was the statement of an over-arching duty of a party to a contract not to lie or actively mislead another party to a contract. This might not, at first blush, seem like much of a change; but when it is a concept applied in circumstances like those in the Callow Case, the perspective changes.

Before the Bhasin Case, the law in Alberta generally gave effect to the freedom of people to make their own contracts: a concept called "freedom of contract". If A and B wanted to agree (to make a contract) that A would have B do work for A for a set price and under a set piece of rules, the Courts generally would enforce whatever A and B agreed to. They were free to make their own contract, or rules of conduct if you like. So, if B agreed to shovel A's snow for 2 years and also agreed that A could at any time unilaterally terminate the contract on 10 days' notice the Courts would say, if A exercised the notice as stated in the contract, that the contract was over. End of story. There have, of course, always been exceptions to such "freedom of contract". For example,

1 There is a third case, out of BC, that was argued in the Supreme Court at the same time as the Callow Case: Wastech Services v. Greater Vancouver Sewerage (B.C.C.A., leave to appeal granted). A ruling in this case was delivered February 5, 2021. This case states a general extension of the "good faith" concept to require exercise of discretions under contracts to be sort of "reasonable". So, if a contract says party A can change something "in his sole discretion", that discretion must not be exercised unreasonably.

a contract to do something illegal could not be validly made; and a contract that was so grossly unfair as to be unconscionable would not be enforced. But those were exceptional cases.

Some places, like Quebec and some U.S. states, have for many years limited the freedom to contract by placing an overlay of a duty to act in good faith2 in the exercise of contractual rights. Alberta (and Ontario) law has heretofore not done so; and the law here was pretty clear: there was no "good faith" duty applicable to most contracts.

With the stroke of a pen, the Supreme Court changed that

in the Bhasin Case by saying henceforth a duty of good faith will be applied to all contracts in Alberta. And Callow extended the treatment of that duty, and applied it, to a contract in Ontario.

In the Bhasin Case, the parties had a sort of dealership agreement which either party could end by giving advance notice (no cause to end required). One of the parties gave such a notice. However, the Court found that the party who gave the notice had lied (been dishonest) about some aspect of what it was doing. That lie allowed the other party to sue for damages for loss of the contract because the lie was a breach of the duty of good faith applicable to the parties' performance of the contract.

In the Callow Case, the one party hired the other party for 2 years to remove snow on some condo projects. The contract said it could be terminated on 10 days' notice. No cause was required for such termination. In this case, there was no outright lie to, or active misleading of the snow removal party, as to the condo operator's intent. Other conduct, however, led the snow remover to believe his contract would actually be renewed. He plainly did not think

his existing contract would be terminated. Despite the absence of any outright falsehood towards or even active misleading of the snow remover, the majority of the Supreme Court found that there was a breach of the good faith duty and allowed the snow remover damages for such breach.3 So, in the end, though no one lied

2 Sometimes described as a "duty of honesty".

3 This fact statement is not fully accurate: even the judges expressed different views on the facts, and one judge dissented, saying there was in fact no breach of the duty.

or actively misled, and though the judges all agreed there was in general no legal obligation to disclose facts to the snow remover, there was a breach of this newlyimposed duty.

The Court in these 24 cases made it clear that the duty of good faith applies to contracts generally. It cannot be waived. It does not need to be written in; it applies without statement. The new law will affect conduct in long-term contracts more than it will on transactional contracts, obviously. It applies to all contracts. However, a purchase of a television for cash may not have much scope for its application. If there is a warranty on the T.V., however, the impact on the warranty to be observed over months or years will be otherwise. Application to service contracts (e.g. for apartment maintenance or management), and even to leases, will generate greater reason for concern. They typically last over longer periods, and typically have notice and remedy statements that will need to be exercised "in good faith". That is to say without falsehood or active misleading or (as per the Callow Case) even conduct the other party may feel is misleading.

It will take time for the commercial community to adjust to these new rules. Obviously, the Bhasin Case has been on the books for 6 years now, and there does not appear to have been widespread change in contract forms or performance treatment in that time. But, with the expansion of the risks as seen in the Callow Case, it is clearly now time to start paying attention!





Member Profile: Kate Brisson

INLAND PROPERTY MANAGEMENT LTD.

We sent Kate some random questions to get to know her better:

Your name, title and where you work:

Kate Brisson, President and Owner, Inland Property Management Ltd.

How long you have been at Inland and how did you come to be there? Or in your case own it?

I started at Reception years ago, fell in love with property management, and when the opportunity came up to purchase it, I could not say no. After talking to my Husband, Trevor, we decided if we were going to do this, he would quit his job as a Journeyman Plumber, and start this adventure together.

How would you compare your day-to-day work with how it looked, say, a year or two ago?

COVID-19 has changed so much, but to be quite honest, going virtual for many things has made a huge difference for us. I think back to over a year ago, in a blizzard driving to a Board meeting thinking how crazy it was, but it is the nature of the industry. Now I can have two meetings in one night most times from the safety of my own home, or the office.

How important is it to belong to a professional association to you, like ARLA?

I am so passionate about property management, and it is amazing that Landlords have a platform to access accurate information, and be advocates for them as ARLA is, it is why I love doing what I do. It is an honor to sit on the Board for ARLA.

We know you work a lot, but what do you do outside of office hours?

Trevor and I have a 5-year-old daughter, Emily, she takes up 99% of our free time, the other 1% is spent golfing... for Trevor.

In what circumstances would I come to you for something?

Inland is a fully licensed real estate brokerage, we handle all things condo and property management related. From individual rentals to apartments build-ings. All size Residential and Commercial Condos', as well as HOA's.

Who has influenced you most when it comes to how you approach your work?

Both my parents have always had great work ethics. When I was younger, I worked with my Mom in the summer at the Oilfield company she worked for. (For over 35 years!!). She instilled so many values in me. Hard work really does pay off, always be a team player, show up on time, be accountable, etc. These are just a few examples in the long list of skills that were engrained in me.

What is the worst job you have ever had, and what did you learn from it?

I have never had a "worst job" per se, I have always found value in every job I have ever had and learned something along the way.

What energizes you at work?

Coffee, lol. The work alone makes you energized, the team atmosphere helps as well.

What drains you at work?

Nothing, if you find this business draining it may not be for you. Lol. It is truly a 24/7, 365-day business.

What are some of the most common complaints

that you are hearing from tenants as people continue to spend more time at home?

Everyone is very aware of what is going on around them more than ever. Noise complaints seems to be the biggest issue.

What's the biggest misconception people have about your position?

That it is a "sit back with your feet up" type of job. I am a firm believer as the President and Owner I should work harder than anyone at this company, and I do. I pride myself in my work ethics, and I am very driven to continue growing the business. Everyone will tell you I am always on the go, and literally available 24/7.

What makes working at Inland great?

You would have to ask my team, but I think they would say the atmosphere, the true work/life balance we provide, and that we are 100% a team, we all work together.



Navigating the New Normal www.albertacondoexpo.com



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