



# THE Rental gazette



## Housing First: Pathway out of Homelessness

SUBMITTED BY HOMEWARD TRUST EDMONTON

*At 31, Carl\* was like many other men his age – he was steadily employed in the trades and living in an apartment with his girlfriend. Life was good. Then one day, Carl was involved in a serious collision. He thought he had recovered, but eight months later he collapsed in a grocery store and was rushed to hospital. That's the day that changed his life forever.*

Injuries caused Carl's cognitive skills and mental health to deteriorate to the point where he couldn't work anymore. Aside from the chronic pain, Carl also started experiencing anxiety, panic attacks, depression and memory loss. His path led him into homelessness.

Carl's story is not unique – people find themselves in challenging situations and, without adequate supports, they can end up homeless. The Housing First Program helps Albertans, like Carl, whose lives have been turned upside down, but now have a chance for a successful and sustainable future.

In Edmonton, we have housed over 11,700 people through Housing First since 2009. 85% of participants have retained their housing a year after entering the program and over 80% of participants are in market housing with a private landlord. This is because both tenants and landlords receive support

when they participate in the Housing First Program, including having an assigned worker who fosters communications and relationship-building between all parties.

Where did it get its start? In the early 90's, Dr. Sam Tsemberis, founder of Pathways to Housing in New York, formalized the Housing First model that we use in Edmonton today. This new approach flipped previous models on their heads – from now on, housing would come first and then supports. Creators of Housing First found that entering housing with no preconditions brought stability to the lives of those experiencing homelessness. It allowed them to focus on taking care of their needs, whether it was their physical health, mental health, substance abuse, education, employment or social and community connections.

Most people want a stable place to live. Housing First operates as a client-centered, individualized program to focus on what success looks like for each person, because needs differ. Housing First providers work with individuals to determine what they want, what is holding them back from housing and what they need to be successful.

*"Homelessness was my life and I couldn't get out of it."*  
-Carl, Housing First participant

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# ARLA



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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 PAUL JONES, PRESIDENT 2020

Hello Friends, it is hard not to say it so I will – this year really sucked! We know that many of our members had to continue working to keep tenants and staff safe at all costs. We know that many of you had to lay off staff to make ends meet. It has been a tough year, and one thing we do know is that our membership is resilient and continued to be strong throughout this. Although we have not been able to see each other in person, we know that our networking days will be here again, and let me say I am certain they will be better than ever!

I spent the first part of the year in front of Government and Media making sure our voices were heard when they needed to be. Donna made sure I was involved in every area – and she worked hard at getting our Association in front of them!

## MEMBERSHIP RENEWAL TIME

It is time again to renew your ARLA Membership for 2021. Invoices have already been sent out and we

would once again like to thank each and every one of you for your Support in 2020 and your continued support in 2021. We know it has been an unprecedented year, and the staff and ARLA Board worked hard at ensuring our membership were taken care of. We advocated to the Provincial Government at the start of the pandemic and now the municipal government for waste and property taxes. We continue to seek help and assistance with respect to Building Insurance as well. Please remember that ARLA staff and the Board of Directors are here to help our membership and if you have any questions, concerns or issues please bring them forward, and we will address any challenges that may come our way in 2021!

## ANNUAL AGM & BOARD ELECTION RESULTS

ARLA's Annual General Meeting held on November 20, 2020, did not have our usual lights and laughter, but we were able to listen to Todd Hirsch and as usual there were some great prizes from our Sponsors. Thank you to all the sponsors not only for the AGM

but also for the 25th Anniversary in February and our Annual Golf Tournament in September. Your support is appreciated! We have a great Board of Directors for 2021 and we all look forward to a better 2021.

## MARKING THE END OF ANOTHER YEAR!

It has been my great pleasure to serve as the President of ARLA in 2020. My thanks to all the members of the Board. They have done fantastic work this year and in the case of many, for years before. My gratitude to Donna Monkhouse and Brittany Dorado. These two invaluable people in the ARLA office, kept the membership engaged during this unprecedented time and continued to serve the membership. It has been a pleasure to work along with these very talented and knowledgeable individuals. Thank you again for the opportunity.

I wish you all a very Merry Christmas and prosperous New Year!

# Continued From Cover



How does it work? The first step in the process is enrollment. People seeking housing connect with one of the 60+ housing access points in Edmonton, located in libraries, social agencies, hospitals and other partner organizations. Staff collect personal information, current living situation, how long they've been without a stable home, their short-term and long-term needs and other relevant details. This information is entered into a By Name List, which is a list, by name, of everyone in Edmonton who is experiencing homelessness and who has sought out housing services. The number of people on the By Name List in Edmonton is 1,990 as of November 30, 2020.

People who have successfully enrolled are called Housing First participants, as they have chosen to participate. They are then assigned into a program that matches their needs, which vary from person to person. Some people simply need short-term assistance with rent, others need housing that offers on-site health supports, and there are many variations in between.

People who would be entering market housing are assigned a Housing Outreach Worker (HOW) who helps them get housed. Imagine not having ID, or a bank account or a credit rating and not knowing where to start? The HOW works with the participant on a Housing Plan, which helps them go through the housing process step by step since searching for a new home can be a challenge.

The next step is to identify available properties from rental listings and connect with landlords to set up viewings and fill out applications. During COVID, this has proven to be an added challenge, but not impossible. HOWs can help arrange video conferencing for unit tours and application interviews between landlords and prospective tenants.

Once the paperwork is signed and tenants have set a move-in date, they furnish their homes with items from Find, a social enterprise whose sole purpose is to support people on their path out of homelessness by collecting furniture donations and distributing them to Housing First participants. They also receive household items from the United Way In-Kind Exchange.

Follow up Support Workers (FSW) are then assigned to participants to help them maintain their housing. For as long as participants are in the Housing First program, FSWs set up home visits and provide any support or advice needed, including helping participants set up social and community connections. Social isolation is a risk any time someone moves into a new home, particularly during COVID restrictions, therefore identifying new and safe ways to create and maintain social connections is a critical component of an FSW's work. If, after a year, participants have their supports in place and have sustained their housing, they will exit the program.

*"Mentorship and the [support programs] have been key in my recovery, but having a house was the first thing."*

*-Carl, Housing First Participant*

Part of the support landlords receive through the Program is having an FSW as a key contact and facilitator between landlords and participants. This includes, but is not limited to, providing support staff and agency contact information to landlords, following up with landlords regularly, providing assistance in resolving participant liabilities, and mentoring participants to understand their responsibilities under the Lease and Residential Tenancies Act, including timely payment of rent and other good tenant/neighbour practices. This is all provided for as long as the tenant is in the Program.

The bottom line is that Housing First has been shown to increase housing stability, improve quality of life, improve health and addiction outcomes, reduce involvement with police and the justice system, reduce hospitalization and emergency visits and reduce costs to the justice and health systems. Creating social and neighbourhood connections also brings stability within our communities. Now that's a win-win-win.

Homeward Trust has been an active Member of the Alberta Residential Landlord Association for over 10 years. Questions regarding the Housing First program or Landlord Supports can be directed to landlords@homewardtrust.ca. For more information on Housing First in Edmonton, visit: homewardtrust.ca

*\*name changed for privacy*



# Editor's Message

BY RAPHAEL YAU, CHAIR RENTAL GAZETTE

## Market Update

As we head into winter during the Covid-19 pandemic, landlords still have to ensure their buildings are ready for the season, and take measures to ensure that boilers, furnaces, and building envelopes are inspected for our winters in Edmonton. The forecasts for the winter months are predicting a colder winter in the West although we have started December with above average temperatures which are welcome due to most of us having to work from home and staying within our immediate family cohorts. Thank you for those who made it to our first ever Virtual AGM. We had around 60 people in attendance and Todd Hirsch from ATB was both an insightful and engaging speaker. We were able to meet some of our newly elected board members and a good time was had by all. It is nice to see all your faces during this difficult time.

For the third quarter 2020, the Edmonton multifamily starts (which include semi-detached, row house and apartment-style developments) reached 1,393. This is down 24.0% from the 1,834 at this time last year. On a year-over-year basis, total housing starts were 21.5% lower in Q3 2020. The decrease was mostly largely due to the multifamily segment as risks remain weighted on the downside, especially as rising active case counts in the Edmonton health zone which has the potential to drag housing activity in the final quarter of 2020.

Edmonton's rate of inflation was 0.9% (Q3, 2020) higher than a quarterly average rate of 0.3% in Q2. Shelter-related prices have increased by 2% year over year largely driven by increase in prices of water, fuel and electricity. Prices related to rented accommodation increased by 1.1% compared to owned accommodation increasing by 0.6%.

As of November 2020, Alberta seasonally adjusted unemployment rate was 11.1%, up from 7.2% in November 2019 and up 0.4% from October 2020. This compares to all of Canada where the unemployment rate is 8.5% as of November 2020 compared to 5.9% in November 2019. The unemployment rate in Edmonton is 12.0%, down from 12.6% the month before as of October 2020. Due to the new lockdown measurements, the trend may be back on the increase for November/December. Seasonal hiring may influence any increase, although this may be temporary.

We expect pricing on multi-family properties to mostly stabilize this winter with capitalization rates hovering around 5.5%. With the vacancy increasing slightly and rents mostly being flat this may translate to a slight decrease in pricing on certain assets, although location and quality will still yield a premium as demand increases. Expenses are being monitored intently as insurance cost, property taxes, and utility cost are still affecting the bottom line for landlords. Financing continues to be desirable with record low interest rates although approval times continue to be a factor with CMHC financing taking longer than ever before during these challenging times.

Sincerely,  
Raphael M.H. Yau, B.A. (Econ)  
Multi-family & Investment Sales  
Cushman & Wakefield Edmonton

*Source: Cushman & Wakefield Edmonton Research, Alberta Government, CMHC, the City of Edmonton*



# ARLA

## BOARD OF DIRECTORS

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**President:** Paul Jones

**Past President:** Pete Ages

**1st Vice President:** Dan Posa

**2nd Vice President:** Roxanne Johnson

**Secretary / Treasurer:** Raphael Yau

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**Carolyn Flexhaug & Sandy Pon**

**Rental Gazette Newsletter:** Raphael Yau

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**Executive Director**

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**Brittany Dorado, Executive Assistant**

**Events & Member Development**

[executive@albertalandlord.org](mailto:executive@albertalandlord.org)





Minimize watching, reading or listening to news that cause you to feel anxious or distressed.

Seek information only from trusted sources and mainly to take practical steps to prepare your plans and protect yourself and loved ones.

#Coronavirus #COVID19



IN WARM APPRECIATION, WE WISH YOU A

*Merry Christmas  
AND A  
Happy New Year!*

*Happy Holidays from  
ARLA Staff & the Board of Directors!*

T'was a month before  
Christmas,  
And all through the town,  
People wore masks,  
That covered their frown.

The frown had begun  
Way back in the Spring,  
When a global pandemic  
Changed everything.

They called it corona,  
But unlike the beer,  
It didn't bring good times,  
It didn't bring cheer.

Contagious and deadly,  
This virus spread fast,  
Like a wildfire that starts  
When fueled by gas.

Airplanes were grounded,  
Travel was banned.  
Borders were closed  
Across air, sea and land.

As the world entered lockdown  
To flatten the curve,  
The economy halted,  
And folks lost their verve.

From March to July  
We rode the first wave,  
People stayed home,  
They tried to behave.

When summer emerged  
The lockdown was lifted.  
But away from caution,  
Many folks drifted.

Now it's November  
And cases are spiking,  
Wave two has arrived,  
Much to our disliking.

Frontline workers,  
Doctors and nurses,  
Try to save people,  
From riding in hearses.

This virus is awful,  
This COVID-19.  
There isn't a cure.  
There is no vaccine.

It's true that this year  
Has had sadness a plenty,  
We'll never forget  
The year 2020.

And just 'round the corner -  
The holiday season,  
But why be merry?  
Is there even one reason?

To decorate the house  
And put up the tree,  
When no one will see it,  
No-one but me.

But outside my window  
The snow gently falls,  
And I think to myself,  
Let's deck the halls!

So, I gather the ribbon,  
The garland and bows,  
As I play those old carols,  
My happiness grows.

Christmas ain't cancelled  
And neither is hope.  
If we lean on each other,  
I know we can cope.

So for those staying home,  
Safe out of sight,  
Merry Christmas to ya all,  
May it be extra bright!

~ Author Unknown

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# Executive Director Report Winter 2020

BY DONNA MONKHOUSE, EXECUTIVE DIRECTOR



## MEMBERSHIP RENEWAL TIME

A reminder friends, that it is time again to renew your ARLA Membership for 2021. Brittany has recently sent out all the invoices along with a recap of 2020. If you have any questions regarding the 2021 membership renewal, please contact the ARLA office (780-413-9773) and we will be happy to assist you in this process. We sincerely wish to thank you for your continued support and look forward to addressing any challenges that may come our way in 2021. Let's be honest, 2020 was full of challenges and we made our way through it. Check out the 2021 Calendar of Events and mark down those days. We will be sending out details with respect to each session a month or more in advance.

Membership in ARLA is one of the least expensive avenues to gain knowledge of the Residential Rental Industry and is a great resource. Your questions are welcome at ARLA and we will find out whatever information is available to assist you should you be slightly

unsure of your position including dealings with tenants and government.

## ANNUAL AGM & BOARD ELECTION RESULTS

ARLA's Annual General Meeting & Keynote speaker was held virtually on Friday, November 20th. It wasn't the usual crowd and atmosphere, but it was still a few hours filled with a great speaker and some awesome prizes. We would acknowledge the retirement of Sherri Doucette and Jaime Lopresti from the ARLA Board of Directors. We thank them for their commitment over the years. We are pleased to announce the new Board of Directors for 2021:

- Paul Jones, Ayre & Oxford  
Past President
- Dan Posa, Coinamatic  
President
- Carolyn Flexhaug, Cornerstone Management  
Chair: Program & Social
- Raphael Yau, Cushman & Wakefield  
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# Continued From P5

- Jonathan Bussey, Boardwalk Communities  
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Co-Chair: Program & Social
- Sandy Pon, Renter Pro Ltd.  
Chair: Membership & Benefits

## WHAT ELSE IS HAPPENING AT ARLA'S OFFICE?

- We continue to press the City of Edmonton on the Waste Strategy and will continue this well into 2021. We are also starting discussions on Property Taxes.
- We are preparing for an event closer to the Municipal Election
- We attend and represent ARLA members at ARTAC and Safety Codes Council
- We are working with other associations on issues that affect the industry such as: Insurance Premiums increases.
- 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 or concerns, please let us know.
- We continued to bring in new members to benefit

everyone – please make sure you take a look at all our members – there are some new ARLA exclusive offers! We have also updated the website to not only allow you to search for a Service Member alphabetically but now by category!

- We added new information and resources to our website as well – Please visit:  
[www.albertalandlord.org](http://www.albertalandlord.org).

- We heard that many of you appreciated the COVID-19 Updates and we ensured the information we shared was accurate and timely. As we move forward, we will continue with weekly broadcasts to ensure our membership knows what we are up to at the ARLA Office.


**AND THAT'S A WRAP FOR 2020** (not sure whether to take a sigh of relief or not) – I would personally like to thank the Board of Directors for being there throughout this year's challenges. It has been a challenging year and I think at the golf tournament I said it a few times – We are going to "Blow Up" ARLA in 2021 and make it better than ever.

My thanks to Brittany Dorado who has worked beside me to provide quality service to our members and partners in the industry during this unprecedented time.

I wish you all a very Merry Christmas and prosperous New Year!

I always remember what the Queen Said: "We will be with our friends again. We will be with our families again. We will meet again."





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# Rental Gazette Legal Corner: Major Changes to Alberta's Builders Lien Regime

BY HEIDI BESUIJEN, REYNOLDS MIRTH RICHARDS & FARMER LLP

While Legal Corner normally addresses issues relating to residential tenancies, there are a variety of legal issues which landlords face which do not relate to tenancies. This article speaks to the builder's lien regime in Alberta which is likely to impact landlords as much as any other property owner. This article is relatively brief but you can find more substantive discussions on this legislation at [www.rmrf.com](http://www.rmrf.com) where our construction team has focussed its efforts to digesting these changes and communicating them as more is known. Look for updates as the story of this legislation evolves in the coming months.

A builder's lien is a registerable interest to property which arises where someone has improved a property by providing services or materials in respect of that property but has not been paid. This can relate to new builds, but it can also apply to projects on older structures.

In October 2020, Minister Glubish tabled Bill 37 the Builders' Lien (Prompt Payment) Amendment Act, 2020. Subsequent amendments to Bill 37 came forward in

early November 2020 and Bill 37, as amended, was passed in the Alberta Legislature on November 26. It is expected that Bill 37 will be proclaimed into law sometime in July 2021.

When Bill 37 becomes law, a major change will be one of nomenclature: builder's liens will become construction liens and the Builder's Lien Act will become the Prompt Payment and Construction Lien Act (the "Act"). While this change has limited substantive impact, it is important to know what someone is referring to when they speak about a construction lien rather than a builder's lien. The new title hints at another major change which landlords should be aware of – the concept of prompt payment.

Under the Act, contractors and subcontractors will be required to provide "proper invoices" every 31 days. A proper invoice is a term used in the legislation and it is defined to include specific requirements. As such, contractors and subcontractors will need to ensure they have satisfied all of those requirements; if they have then their invoice will be recognized as a proper invoice.

Next, owners will be required to pay a contractor within 28 days of receiving a proper invoice unless the owner disputes the proper invoice (in whole or in part) in accordance with the procedure set out in the Act.

The Act also introduces an adjudication process which will take some of the disputes around constructions liens out of the Courts. It remains to be seen whether this development will have merit because it can proceed more quickly than matters in the courts or be detrimental because the parties to adjudication will need to cover the expense of the process.

This gives you a flavour of the changes coming but this article is only a starting point to make you aware of the fact that changes are occurring and will continue to occur. Many of the key aspects of the legislation have been left to be addressed in regulation. The process for developing and releasing that regulation will be ongoing over the next number of months. Once those regulations are available there will be a better understanding of what the new regime looks like.

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# REDUCING THE RISK OF COVID-19

What you can do at work and at home

**COVID-19** most commonly spreads from an infected person to another person through:

## CLOSE CONTACT



Breathing in someone's respiratory droplets or aerosols after they cough, sneeze, sing, shout or talk

## CONTAMINATED SURFACES



Touching something with the virus on it, then touching your mouth, nose or eyes with unwashed hands

## COMMON GREETINGS



Handshakes, hugs, kisses

## WORK RISK FACTORS

### Close contact with others

- Working near others where physical distancing cannot be maintained
- Working in crowded spaces
- Prolonged contact with others
- Working indoors in closed spaces with poor ventilation



### Contact with contaminated surfaces

- Frequent contact with surfaces touched often by others (door handles, service counters, card payment machines, tools, equipment)
- Availability of hand hygiene stations and supplies

## PERSONAL RISK FACTORS

### Are you in a high-risk group?

- Older adults
- Chronic medical conditions (immunocompromised)
- Living with obesity



### Engaging in activities in high risk settings:

- Crowded spaces with poor ventilation
- Crowded spaces with large numbers of people
- Close contact where you cannot maintain physical distancing
- Where there is singing, shouting or heavy breathing, for example, during exercise

## KEEP YOURSELF SAFE

- Monitor for symptoms of COVID-19.
- Follow advice from your local public health authority.
- Avoid contact with people who are sick.
- Practice physical distancing as much as possible outside the home.
- Greet with a wave or a nod rather than a handshake, hug or kiss.
- Wash your hands often with soap and water for at least 20 seconds or use alcohol-based hand sanitizer with at least 60% alcohol.
- Cover your mouth and nose with a tissue when you cough or sneeze, or cough into your elbow.
- Wear a non-medical mask or face covering when physical distancing is not possible.



## GOING INTO WORK?

- If you're taking public transit:
  - Wear a mask
  - Sit apart from others
  - Avoid traveling during peak hours if possible
- Bring your lunch, coffee and snacks from home and avoid sharing food, utensils, and plates.
- Avoid gathering in groups in break rooms and common areas.
- Clean and disinfect frequently touched surfaces, including your personal workspace.
- Avoid visiting public spaces during your breaks.



## IF YOU ARE EXPOSED OR HAVE SYMPTOMS

- Do not go to work if you are sick even if your symptoms are mild.
- Already at work? Put on a mask, tell your supervisor and go home in a private vehicle, if possible.
- Isolate from people in your household.
- Call your local public health authority for advice.
- Consider getting tested.



## WHAT EMPLOYERS CAN DO

- Complete risk assessments.
- Identify and set up prevention strategies:
  - Allow remote work
  - Stagger start times
  - Provide good ventilation
  - Provide outdoor spaces
  - Use physical barriers
  - Limit the number of people in a space
  - Screen for symptoms
- Monitor the success of these controls.
- Consider changes or other steps if issues arise.



**MORE INFORMATION:**

<https://www.canada.ca/coronavirus>





# What to Do When a Tenant Refuses to Pay

BY BRIAN SUMMERFELT, PRESIDENT & CEO, AFFINITY CREDIT SOLUTIONS

During the Covid-19 pandemic, the tenancy landscape has become more confusing than ever for landlords and tenants alike. Many Albertans have faced income interruptions and job losses, creating genuine hardships in paying for all essentials — including rent.

The resulting financial crisis often positions landlords as the villain, demanding payment during terrible times. Yet property owners are also suffering, facing obligations to banks, utility providers, property managers, maintenance companies and tax collectors.

When a tenant refuses to pay or disputes costs for damages in Alberta, there is a rigid process to follow. It begins at the Residential Tenancy Dispute Resolution Service (RTDRS). The RTDRS is faster, less complicated and less expensive than going through the provincial court system.

## How do I make a claim at the RTDRS?

While Covid-19 closure is in effect, the RTDRS offices are closed to the public, and all hearings are being conducted by phone. You can make an application online using the RTDRS eFiling system available by searching RTDRS and following the links. The system enables you to submit applications, track one or more cases, and upload supporting documentation.

The RTDRS accepts applications of up to \$50,000, as long as they are made within two years of the potential claim being discovered. In your application you will be expected to provide an accounting of costs and damages,

with evidence (such as photos), as well as cleaning or repair bills to support your claims.

At the hearing, the matter is normally dealt with conclusively with a written decision, usually an order to pay, which may include a payment schedule. The order may also require the tenant to pay the RTDRS filing fee of \$75.00. In some cases, a subsequent hearing is scheduled for a later date.

It is important to remember that the Dispute Officer may decide to award the judgment in favour of the tenant, in which case the order to pay is issued to the landlord. Samples of prior judgments can be viewed at the RTDRS website.

## Do I have to serve the tenant?

Yes, once your application is filed, you must deliver a copy to the tenant, known as “the respondent.”

You must also serve the order to the tenant. If you fail to do so, the order is not valid and cannot be enforced. While it is always easiest to serve a tenant who is still in the property, the landlord has up to 10 years to serve an order before it expires.

## Do I have to report the order to a credit bureau?

A private individual is not able to report an order to Equifax or Transunion (the major credit reporting agencies in Canada). The court house can report orders to these credit bureaus but may not do so, and reports sometimes fail to appear. As a credit bureau member, Affinity Credit

has the ability to report to both Equifax and Transunion.

## Does an order ensure I will be paid?

Sadly, even if you receive an order to pay in your favour, the biggest challenge can be to collect on it. Enforcement may take years to complete, and sometimes nothing is paid at all.

## What can I do to make tenancy collection easier and more likely?

The best way to maximize your chances of success is to be proactive, which means laying the groundwork prior to turning over the keys. Require each tenant to complete a standardized application, on which you collect information such as full name, date of birth, bank info, employment documents and photo ID. Always call current and previous landlords and employers to verify the prospective tenant's history and claims. (Be aware that some incomes such as pensions, AISH and social assistance can't be seized in enforcement.) While you must not discriminate, it is important to recognize the limitations to your enforcement capabilities.

When it comes to enforcement, the easiest and most effective route is to work with a specialized tenancy debt collection agency. Most generalist agencies do not take on tenant debt and few that do have the expertise to manage tenancy files effectively. Affinity Credit is Alberta's most experienced tenancy debt collection agency. You can learn more and get started online at [AffinityCredit.ca](http://AffinityCredit.ca).

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# Cockroach Biology and Management

ECOPEST INC.

Cockroaches in Alberta have made a serious comeback in recent years. Cockroaches are a health hazard and thrive once introduced, where humans live and work such as apartment buildings, residential homes, and food establishments. This article will provide a brief overview on the biology of cockroaches and provide some practical tips on how to control cockroach infestations.

## Introduction

Cockroaches are serious pests throughout Canada. The German cockroach is the most frequently found species in Canada. They are annoying and when abundant, they are also destructive. Cockroaches destroy food and damage fabrics, book bindings, and other materials. When they run over food, they leave filth and may also spread disease. They secrete an oily liquid that has an offensive and sickening odor that may ruin food. This odor may also be imparted to dishes that are apparently clean. Cockroach excrement, which they indiscriminately distribute in the form of pellets and

looks like specks of brown or black ground pepper, contribute to this nauseating odor and have proven to produce allergies and are a leading cause of childhood asthma.

## Biology and Lifecycle

The cockroach has three life stages: the egg, nymph, and adult. (see diagram)



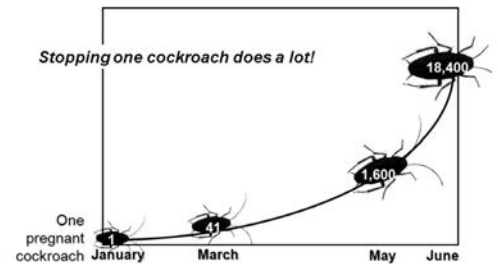
Identification From left to right: penny, adult female, adult male, 5th instar, 3rd instar, 1st instar

Cockroach eggs are deposited in groups in a leathery case or capsule called an ootheca. This capsule is usually dropped or glued to some surface by the female

as soon as it is formed; however, the female German cockroach carries the capsule protruding from her body until the eggs are ready to hatch.

There may be from 30 to 48 eggs in the capsule of the German cockroach, but capsules of other cockroaches may have only 10-28 eggs. The newly hatched nymphs have no wings and shed their skins (moult) several times before becoming winged adults.

German cockroaches may have several generations or cycles per year (See diagram)



CONTINUED PG 11

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# Continued From P10

## Where to Look for Cockroaches

Cockroaches hide in dark, sheltered places during the day and come out to feed at night.

They may be found around the kitchen sink or drain board, in cracks around or underneath cupboards and cabinets or inside them (especially in the upper corners), behind drawers, around pipes or conduits (where they pass along the wall or go through it), behind windows or door frames, behind loose baseboards or molding strips, on the underside of tables and chairs, in the bathroom, and in radio and TV cabinets. (see pictures on cockroach frass and nesting). The German cockroach is usually found in the kitchen and bathroom, although it may be found all over the house.

The German cockroach is small, nocturnal, and fast moving so it can quickly escape into cracks and crevices in the wall. As such, the German cockroach is transported through human activities, such as food and equipment dispersal.

## Cockroach Frass



## Effective Control Measures

Care must be taken to avoid regular spray schedules to reduce the likelihood of insecticide resistance. Rather an integrated pest management approach (IPM) can be used effectively for German cockroach control. It is strongly recommended to use this wholistic approach.

IPM utilizes Inspection and Prevention techniques, directed (rather than broad) insecticide treatments, Sanitation and Exclusion strategies to reduce the use of chemical sprays which may pose a danger to children and pets.

Inspection: Monitoring regularly is the kind of early intervention that leads to minimal chemical exposure, especially important in sensitive environments and leads to Preventative practices which are key to control.

## Good Sanitation and Elimination of Food Sources

Cockroaches do not need large amounts of food to survive, especially in the presence of water. Furthermore, food sources can compete with cockroach baits, decreasing their effectiveness. Elimination of food sources includes:

- Store and dispose of garbage properly. The highest concentration of cockroaches in a home is usually around the garbage can and around the refrigerator.
- Seal garbage can lids to prevent cockroaches from accessing food sources. Also, keep garbage areas

clean by wiping frequently.

- Dump sink strainers frequently to prevent food build up.
- Wash dishes immediately after use. Dishes left unwashed are a major source of food for a kitchen infestation.
- Keep kitchen appliances such as toasters, toaster ovens, microwaves, stoves, ovens, and refrigerators free of crumbs and other food debris. In addition, clean the areas around these appliances.
- Reseal all food after opening or store in the refrigerator.
- Seal pet food tightly. Do not leave food and water out all the time.
- Regularly vacuum or sweep under and around furniture where people eat, such as the dining room table. Vacuuming can also remove cockroach egg cases that will not be killed by insecticides. Remember to promptly dispose of the vacuum cleaner bag in an outdoor container.

## Elimination of Water Sources

Water is the most important factor in cockroach survival. German cockroaches can survive only 12 days with food but no water. However, if only water is present with no food, cockroaches can survive for

CONTINUED PG 12



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# Continued From P11

about 42 days. Eliminate water sources by doing the following:

- Tighten or patch leaky pipes in kitchen and bathroom areas.
- Do not let water stand in sinks for long periods of time.
- Do not over water indoor plants because accumulated water will be available to cockroaches.
- Empty pans under refrigerators used to catch water from condensation.
- Be aware that pet drinking dishes, aquaria, and pipe condensation (under sinks, in wall voids) can also be sources of moisture.

## Exclusion

- German cockroaches can initially infest a structure when infested grocery bags and packaging are brought inside. Inspect groceries for cockroaches before storing. Keep grocery bags in outside storage areas.
- Cockroaches breed prolifically in corrugated cardboard boxes. Discard unnecessary boxes immediately.
- Dwellings, such as apartments that are separated by a common wall are particularly difficult situations. An infestation can migrate between apartments via the plumbing encased in a common wall. Therefore,

cockroaches from one apartment can easily migrate to another apartment, infesting a "clean" dwelling. To help prevent this, caulk holes in common walls and around plumbing.

## Eliminate Harborage

- In addition to food and moisture, cockroaches require a place to live. The cockroach harbourage is critical to its survival. Cockroaches prefer dark places that are warm and moist. Places that provide tight spaces such as stacks of newspaper or cardboard, piles of clothing, or cracks and crevices in structures are ideal.
- Seal cracks and crevices: Adult cockroaches can fit into cracks only about 1/16 inch and prefer spaces of about 3/8 inch.

## Directed Insecticide Treatments

Baits have been shown to have a high degree of effectiveness against populations of German cockroaches. This has the advantage over regular baseboard spray regimes, however in

large infestation, trapping and targeted spraying can be used in combination.

Finally, as each building and type of infestation is different. An IPM approach should be utilized, which begins with a thorough inspection of the problem and then determining the control strategy based on the complete assessment.

*For more information or advice, please call 1-866-ANY-BUGS (1-866-269-2847) or visit [www.ecopest.ca](http://www.ecopest.ca). We service all of Alberta, BC, and Saskatchewan*

*Amin Poonja, President  
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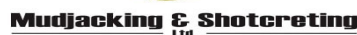


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- Be aware of changes in walking surfaces
- Free up your hands
- Report unsafe conditions
- Use authorized paths
- Step down off curbs, not out
- Step down not out of car
- Wear appropriate footwear

# Alberta

## Security Deposit Interest Rate 2021

**November 1, 2020 NOTICE**

**Residential Tenancies Act - Mobile Home Sites Tenancies Act**

The rate of interest to be paid on tenant security deposits by landlords, effective January 1, 2021, is 0%. Landlords must pay interest to their tenants annually at the end of each tenancy year, unless both parties agree otherwise, in which case the interest must be compounded annually.

By an Order in Council passed on September 8, 2004, the Security Deposit Interest Rate Regulation includes a permanent formula setting the yearly interest rate payable on security deposits. The annual rate is 3% below the rate of interest that is in effect on November 1 of the previous year for cashable one-year guaranteed investment certificates held or offered by Alberta Treasury Branches Financial (ATB Financial). ATB Financial's rate for cashable one-year guaranteed investment certificates on November 1, 2020 was 0.35%.

For more information, contact Service Alberta's Consumer Contact Centre in Edmonton at (780) 427-4088 or toll free in Alberta at 1-877-427-4088.

Landlords and tenants can use the security deposit interest calculator to determine the amount of interest that is owed based on the regulated interest rates. The calculator can be found by visiting Service Alberta's website at <http://www.service-alberta.gov.ab.ca/interest-chart.cfm>

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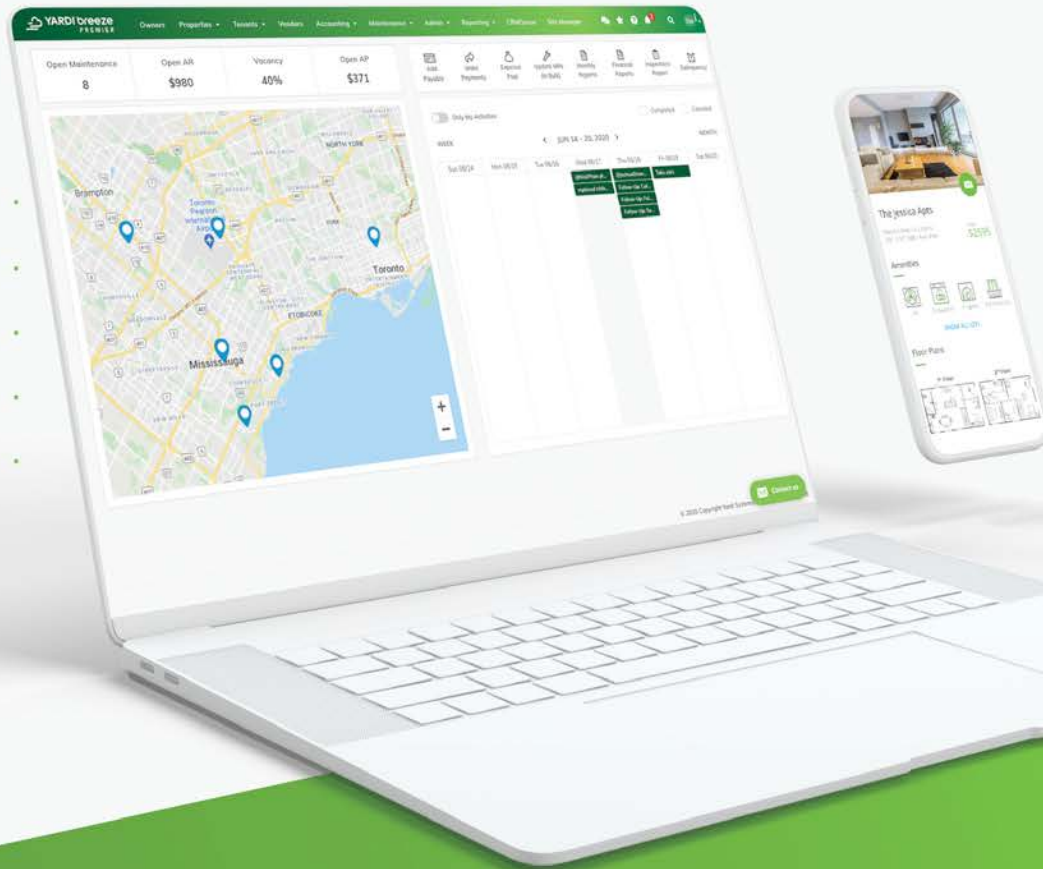
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January 20, 2021..... Educational Seminar & General Meeting Luncheon  
February 17, 2021..... Educational Seminar & General Meeting Luncheon  
March 17, 2021..... Educational Seminar & General Meeting Luncheon  
April 22, 2021..... Landlord Resource Trade Show  
May 19, 2021..... Educational Seminar & General Meeting Luncheon  
June 25, 2021..... ARLA Golf Classic Tournament  
July 23, 2021..... Member Appreciation BBQ  
September 15, 2021..... Educational Seminar & General Meeting Luncheon  
October 20, 2021..... Educational Seminar & General Meeting Luncheon  
November 19, 2021..... AGM & Christmas Luncheon

*\*Online Webinars will be offered monthly throughout the year*

Please save the dates for the upcoming 2021 Events. We will advise you of the upcoming events in advance by way of broadcasts and on our website.

We look forward to a promising 2021!

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It has been a challenging year, filled with  
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## Marshmallow Yule Log

This Marshmallow Yule Log is one of my very favourite retro Christmas recipes!  
My mom made this every year for Christmas

Prep Time	Cook Time	Total Time
10 minutes	2 minutes	12 minutes

Ingredients

- ☐ 1/2 cup salted butter
- ☐ 2 cups semisweet chocolate chips
- ☐ 5 1/2 cups (10.5-ounce package) rainbow colored miniature marshmallows
- ☐ 1 cup flaked coconut

1. Melt the butter and chocolate chips in a pan over low heat. Let the mixture cool slightly so that when you add the marshmallows they won't melt.
2. Stir in the marshmallows. Let cool.
3. Spread coconut on waxed paper. Divide the cooled mixture into two even portions. Form each portion into a long roll. Coat the rolls with the coconut, I do this by using the parchment paper to roll them back and forth as the mixture is sticky!
4. Wrap the rolls in waxed paper and then again in plastic wrap. Refrigerate overnight or longer.
5. To serve, defrost and cut into slices that are around 1/3 of an inch thick.





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OAB Reliable Carpet & Furnace Cleaning	oabcarpetcare@live.ca	780-720-2007
Orkin/PCO Services Corp.	tbarracough@orkincanada.com	780-483-3070
OSCO Mudjacking & Shotcreting Ltd.	accounts@oscomudjacking.com	780-469-1234
Payment Quality Consulting Ltd.	darrickpayment@me.com	780-293-1269
Peak Hydronics Corporation	brad@peakhydronics.ca	780-918-6696

Peak Sewer & Underground Services Ltd.	brad@peaksewer.ca	780-918-6696
Rapid Response Industrial Group Ltd.	info@rapidresponseind.com	780-996-6566
RE/MAX Commerical Capital Property Mgmt.	pri@rcppm.ca	587-525-8900
RE/MAX Excellence	sohil.l@commercialyeg.ca	1-780-278-9696
Remforce	nate@remforce.com	1-604-855-3590
Rent Check Corporation	bjmaxwell@rentcheck.ca	416-365-7060 ext. 221
Rentals.ca	genevieve@rentals.ca	416-857-4914
RentBoard Canada Inc.	info@rentboard.ca	403-347-7388
Rentify	chad@rentify.house	647-863-2493
Rentokil Steritech Pest Control	doug.wadlow@rentokil.com	780-907-9680
Reynolds Mirth Richards & Farmer LLP	emirth@rmrf.com	780-425-9510
Screen Savers Inc.	aboutin@screen-savers-plus.com	780-818-6911
Serv-It Process & Bailiff Services	tds.servit@shawbiz.ca	780-424-9020
Servpro of Edmonton Southside	dlumley@servproedmonton.com	780-224-6075
Smart Fix Asphalt Infrared Repair LTD	aldo@smartfixasphalt.ca	780-488-9688
Solution 105 Consulting Ltd.	timinski@solution105.com	780-429-4774
Soncur Contracting Ltd	semerson@soncur.com	780-446-6739
Speedy Glass	rfullbrook@belroncanada.com	780-437-6548
Storm Appliance Inc.	riley@stormappliance.com	587-926-6905
Strata Electrical Contracting Inc.	janene@strataelectrical.com	780-893-3902
Telus Communications Inc.	pauline.philip@telus.com	780-444-7733
Toriys Smart Floors	jody.kelly@toriy.com	7809135765
Trail Appliances Ltd./Commercial Laundry	tmoulding@trail-appliances.com	780-434-9414
Treasures Insurance & Risk Management Inc	karen.mccracken@excelrisk.ca	780-452-4405
Tree of Knowledge (TOK) Engineering Ltd.	mbankey.tok@shaw.ca	780-434-2376
Truisty Tree Services	info@truistytrees.ca	780-860-5500
Viewit.ca Internet Advertising	askus@viewit.ca	1-877-843-9487
Waste Connections of Canada	dan.rochette@wasteconnections.com	780-464-9400
Weiss-Johnson Sheet Metal	marcus.krampitz@weiss-johnson.com	780-463-3096
Westview Village	gggriglak@lautrecld.com	780-447-3345
Yardi Canada Ltd.	Amanda.Moreira@Yardi.Com	1-800-866-1144
ZipSure Insurance Brokers Ltd.	kcorkum@zipsure.ca	902-434-8734



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