



THE Rental gazette



Tenant Damage: Requiring Tenant Insurance Can Save You Money

BY KATHLEEN CORKUM, BUSINESS DEVELOPMENT MANAGER, WEST, ZIPSURE INSURANCE BROKERS LTD.

According to a survey in Alberta on tenant damage, landlords spent nearly 6 million dollars to repair damage caused by tenants in 2016. This number has undoubtedly gone up in the past few years. When you consider that more than half of renters in the country don't have tenant insurance, this value is not surprising.

There are steps landlords can take to reduce this expense, such as running credit checks on potential tenants, and requiring references from previous landlords, however, a major step often gets overlooked - a requirement of tenant insurance in your units.

Enforcing a policy that your tenants require insurance can help you protect yourself and your bottom line against destructive tenants and unfortunate events.

Tenant damage reduces profit – tenant insurance puts the onus back on the tenant.

Damage caused by the negligence of an uninsured tenant cuts into a landlords' profit. If an uninsured tenant refuses to pay for the expense, there is little recourse, and the burden is usually on the landlord. A common claim during the winter is a tenant going to work in the morning and leaving a window or patio door open, which may result in the pipes near the open window or door freezing, breaking and then causing water damage to the tenant's unit, and potentially neighbouring units. If the tenant was insured, the onus falls on to the tenant and their insurance company, rather than your pockets.

You are more liable for injury on your property – tenant insurance reduces this likelihood.

Another issue is the liability for injuries on the property -- If a tenant's guest is injured on the property, the injured party may go after the building owner.

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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.



President's Message

BY DAN POSA,
ARLA PRESIDENT 2021

Thank you for allowing me to serve as your Alberta Residential Landlord Association President in 2021.

2021 has flown by so fast. It has been an unforgettable year in the province of Alberta, as we experienced the effect of covid on our economy and our businesses. We heard that Our Members found ways to adjust, and I hope that we can soon put this all behind us.

In 2021 ARLA worked at maintaining relationships with the members and bringing educational sessions and information to the members. We continued our effort with the City of Edmonton on the Waste management issues and will continue these with our new municipal council. We ensured that ARLA's name was out there during the election so that our governments were aware of who we are and what we stand for. These are the moments which define ARLA.

Our association is very proud of being a non-profit organization representing Landlords in Alberta and its Preferred Service Suppliers. We do have to thank our Executive Director, Donna Monkhouse and Executive Assistant, Brittany Dorado, for their dedication and efforts in keeping the Alberta Residential Landlord Association (ARLA) in excellent shape and its members well informed. It is through their support and attentiveness that gives ALRA the ability to provide the upmost level of quality and service to its members and partners in the industry. It has been a pleasure to work along with these very talented and knowledgeable individuals.

I have such great admiration and respect for all my colleagues serving on the Board. I wish to thank the Board for its tremendous support throughout my term serving.

Thank you to All our members as well for their support in 2021 and we look forward to your support in 2022.

To all our members, I wish you the very best going forward in 2022.

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Editor's Message

BY RAPHAEL YAU, CHAIR RENTAL GAZETTE

Market Update Winter 2021

As we head into second Holiday Season during this pandemic, landlords still must 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 many of us still to working from home at least on a part time basis. Thank you for those who made it our in-person AGM Christmas Luncheon. We had over 190 people in attendance, and it was a great afternoon of food, cocktails and entertainment. 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 after a long time away.

For the October of 2021, the Edmonton multifamily starts (which include semi-detached, row house and apartment-style developments) reached 1,000. This is down 28.2% from the 1,393 at this time last year. On a year-over-year basis, total housing starts are 10,514 and this is an increase from last year. The only decrease was in the apartment style dwelling type which YTD sits at 3,112 units down from last year at 3,697.

Edmonton's rate of inflation was 4.7% (Q3, 2021) higher than a Q3 last year when the rate of inflation was 0.9%. This is the highest level since 2003 and the factors contributing to price increases include

supply chain snags, increase in fuel prices and recent flooding in interior BC have added woes to an already fragile trucking environment.

As of November 2021, Alberta seasonally adjusted unemployment rate was 7.6%, down from 11.1% in November 2020. This compares to all of Canada where the unemployment rate is 6.0% as of November 2021 compared to 8.6% in November 2020. The unemployment rate in Edmonton is 7.6% down from 8.2% the month before as of October 2021.

We expect pricing on multi-family properties to mostly stabilize this winter with capitalization rates hovering around 5.5%. With the vacancy decreasing slightly and rents being flat this may translate to a slight increase 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 monitored as hints of rate increases are prevalent with all the conversations regarding inflation. Approval times continue to be a factor with CMHC financing taking longer than ever before during these challenging times.

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

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Executive Director Report Winter 2021

BY DONNA MONKHOUSE, EXECUTIVE DIRECTOR

MEMBER RENEWAL TIME

My friends, it is that time of year again to renew your ARLA Membership for 2022. ARLA has sent out invoices via email, so please take a moment and check your email Inbox. If you did not receive an invoice for whatever reason, please call the ARLA office at 780-413-9773. We wish to thank you for your continued support and look forward to addressing any challenges that may come our way.

We are strong because of all our Members who have supported our efforts over the last 27 years of operation. At ARLA we care deeply about our Members and we are there for you! We have such a great community with our membership! Thank you!

ANNUAL AGM & BOARD ELECTION RESULTS

ARLA's Annual General Meeting was held on Friday, November 19th. What a terrific turnout and so much fun!

We would acknowledge the retirement of Sandy Pon and Dan Posa 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 2022:

- Paul Jones, Ayre & Oxford Past President
- Bernard Streeper, Avenue Living, Co-Chair Education & Conference.
- Carolyn Flexhaug, Cornerstone Management Chair: Program & Social
- Raphael Yau, Cushman & Wakefield Secretary/Treasurer & Chair Rental Gazette
- Roxanne Johnson, Greystone Residential, President
- Marisa Redmond, E4C Chair: Education & Conference
- Christopher Batdorf, Westphalian, 1st Vice President & Co-chair Membership & Benefits
- Sonny Mirth, RMRF Government Liaison
- Tania Andrushko, Co-Chair Rental Gazette

- Bethany Fredeen, Weidner Investments Chair Constitutional
- Jonathan Bussey, Boardwalk Communities Chair: Public Affairs & Social Media
- Kate Brisson, Inland Property Management Co-Chair: Program & Social
- Sabrina Wilson, Consolidated Civil Enforcement Co-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 2022. We are also starting discussions on Property Taxes.
- We will continue building relationships with our new Municipal Government and others.
- 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 will keep you updated on information throughout 2022 by way of bi-weekly broadcasts!

AND THAT'S A WRAP FOR 2021 - WE DID IT! (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 another challenging year and I look forward to a promising 2022!

My thanks to Brittany Dorado who has worked beside me to provide quality service to our members and partners in the industry!

Wishing you all a very Merry Christmas and prosperous New Year!



From Right to Left: Sabrina Wilson, Tania Andrushko, Carolyn Flexhaug, Marisa Redmond, Donna Monkhouse, Bethany Fredeen, Brittany Dorado, Kate Brisson, Raphael Yau, Paul Jones, Christopher Batdorf. Missing: Roxanne Johnson, Bernard Streeper, Sonny Mirth, Jonathan Bussey



Continued From Cover

Regardless of the validity of the claim, it can be expensive to defend your business in a lawsuit. When tenant insurance is required, the tenant's policy would cover this liability.

If the building becomes unlivable, you may feel responsible to find temporary housing for tenants – tenant insurance provides a solution.

In the event of an unfortunate incident, such as a building fire or a flood, tenants may believe it is the landlord's responsibility to provide temporary housing. The bad press generated when tenants voice this concern to the media can put the landlord in a negative light, and may make them compelled to assist tenants. The 'additional living expense' coverage included in tenant policies provides tenants with money for housing while the building is being repaired.

Protect your investment, and protect your tenants by educating your tenants on tenant insurance, and insisting they purchase coverage. Ultimately, when tenants carry their own insurance policies, landlords have fewer claims against their building policy – which in turn helps reduce premiums and increase profitability. In fact, some insurers will give a discount on the building premiums if the property owner has a requirement that every tenant carry their own insurance policy.

Contact me at kcorkum@zipsure.ca to find out how Zipsure can provide with a no cost solution to increasing tenant insurance uptake in your buildings!

We love referrals!

New Referral Program!

Refer a member who joins, and your name will be entered in a draw for a **\$100 GIFTCARD!**

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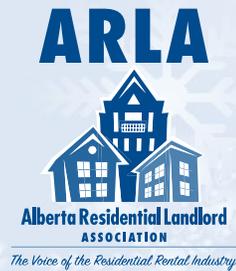
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*Merry Christmas
& A Happy New Year!*

Happy Holidays from the ARLA Staff,
Donna & Brittany
and the ARLA Board of Directors!



MEMBERSHIP RENEWAL

Don't forget to renew your membership!

2021 has been another difficult year for many. Membership at ARLA grew more than ever as landlords and businesses saw the need to belong to an organization that can advocate for their needs and provide training, information, and networking opportunities. Although networking online is not quite the same, we are proud of the work we've done to keep our members together during these challenging times.

Again, thank you for your trust, support, and sponsorship throughout 2021 - we appreciate it (and you) and look forward to seeing you in 2022!

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CHRISTMAS trivia game

1. We all know that Rudolph has a red nose, but does Rudolph have antlers?
2. Round/Oval candies filled with fruit preserves or cream & cover with chocolate are called?
3. Which country created eggnog?
4. Who said, "God Bless Us, Every One!"?
5. What were Frosty's last words?
6. The most popular item to put on top of Christmas tree is?
7. How many Wise Men were there according to the bible?
8. After Joseph, Mary and Jesus left Bethlehem, they went to which country?
9. What does "Advent" mean?
10. McDonald's puts what holiday image on bags during the Christmas season?
11. December 24, 1814 ended what war?
12. In "Jingle Bell Rock" everyone is dancing and prancing. Where do they do it?
13. "Greensleeves" is another name for what Christmas song?
14. The custom of finding a button in the plum pudding means what to an unmarried man?
15. What was the most popular toy of 1984?
16. The average number of gifts an adult male gets for Christmas is?
17. What is the main ingredients in gingerbread cookies? Flour, Ginger, or Molasses?
18. In It's A Wonderful Life, what did Clarence receive for his accomplishing his mission?
19. What river did General Washington cross on December 25, 1776?
20. What song contains the line, "Let's be jolly, deck the halls with boughs of holly"?
21. What city name do the states Kentucky, Indiana, New Hampshire, Maryland, Connecticut, and Georgia have in common?
22. This Florida town maintains a fully decorated tree year round?
23. After red and green, what are the two most popular Christmas colors?
24. What popular children's cracker today was introduced in 1902 as a Christmas ornament?
25. Which U.S. President barred the Christmas Tree from being displayed in the White House?



ANSWERS ON PAGE 23



Noisy Tenants, Neighbors, Pets and Cars: Who's Responsible?

BY NELDA SHULTE

Unfortunately, noisy tenants, noisy neighbours, and noisy pets are commonplace issues for landlords and neighbours. It's not just an annoyance; legally, tenants and property owners have the right to quiet enjoyment of their property. So, which part of quiet enjoyment is your responsibility as the landlord, and how much of it falls under municipal legislation?

According to the municipal bylaws, noise falls into four categories:

- Noisy devices people use on their property
- Noisy speakers
- Vehicle noise
- Pet noise

Noisy Neighbours

What happens if your neighbours complain your noisy tenant likes to relax after a long day of work by mowing the lawn or building furniture with power tools at 11 pm?

The municipality has noise bylaws that support a good night's sleep. Municipal bylaws restrict disturbance from lawnmowers, motorized garden tools, power tools model

aircrafts (driven by an internal combustion engine), snow-blowers, leaf blowers, and sport ramps between 10 pm and 7 am Monday to Saturday, and 10 pm to 9 am on Sunday and holidays.

Noisy Speakers

Do you have a party-hardy tenant who likes to have outdoor celebrations with blaring outdoor speakers? Bylaws do not allow outdoor speaker systems within 150 metres of a residential area between 10 pm and 7 am Monday through Sunday. The one exception? The Calgary Stampede, where restrictions are extended from midnight to 7 am.

I used to live across the street from a duplex where the neighbours were constantly feuding. One side would have a party and make sure they did everything humanly possible to annoy their neighbor. This wasn't the smartest idea because the neighbor had a gun. Sure enough, an hour or two into their backyard partying, the gun-wielding neighbor would come flying out of his house brandishing a rifle, hollering that he was going to kill them. He never did, but the police were frequent guests. I eventually moved. I sure don't miss the weekly drama.

Vehicle Noise

Judging from my teenage male neighbours, I'm convinced there is a link between testosterone and vehicle noise. A loud car speaker system on public property and a moving vehicle emitting noise at 96 decibels or more is deemed "objectionable noise" (to us old folks) and falls under Traffic bylaws. Vehicle noise from a car's sound system on private property falls under the Community Standards Bylaw.

Pet Noise

Every pet owner will tell you their pet is quiet and well-behaved. Right.

Luckily, the municipality created the Responsible Pet Ownership Bylaw, which states pet owners must supervise their pets when they are outside so that they don't disturb their neighbours with incessant barking.

Noise Fines

What kind of fines does the municipality charge for Rover the Rottweiler's 24/7 barking, Ben the Builder's nocturnal construction, Pete the Partier's outdoor noise fests, or Tim

CONTINUED PG 8

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North Alberta Chapter

Continued From P7

Testosterone's car sound system? The fine for noise over the allowable limit is \$250 (per infraction), and \$500 for outdoor concert speakers exceeding the permissible limit. Admittedly, they're not huge fines, but they can add up over time.

What If the Behaviour Doesn't Change?

Before jumping straight into an eviction, investigate. Talk to the tenant and log the behaviour and what you have done to resolve it. It's better to see what can be done to work things out if both parties want to stay put.

I lived in a duplex where the next-door neighbours always had 48-hour parties at the beginning of their days off (Thursday nights). One particularly loud night, I wrote, "turn music down please", in black felt pen on a white paper, threw my coat and boots over my pj's, walked over, rang the doorbell, and held up my request. They turned the music down and came over the next day and apologized with flowers. Over the years, I made a few more trips next door to request lower decibels and was always respectful and polite. We've stayed on good terms because I know they are good people who just happen to like really loud music every 14 days yet respected my need for a good night's sleep on weeknights.

If discussions or fines don't make a difference in the tenant's behaviour – then according to the Residential Tenancies Act (RTA), you can move to evict your tenant for substantial breach. If your rental property is a condominium, the fines are usually applied directly to the owner's ledger. If the tenant refuses to pay them, you can apply them against the security deposit at the termination of the lease.

Of course, the best defense is a good offense, and a thorough tenant screening process should weed out noisy tenants before they move into your property. However, if one manages to sneak through your screening system, between your verbal skills, the municipal bylaws, and the RTA you should have all the tools you need to work out a solution to noisy tenants, noisy neighbours, noisy pets, and noisy cars.

Nelda Schulte is a real estate investor and landlord based in Calgary, Alberta, Canada who likes to make the landlording process easier for property investors who self-manage. Her website includes articles, videos, forms, and training.



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What can I do if I were to have a sewer or water main break?

One never knows when a water main break or sewer break will happen and unfortunately there isn't much one can do on a preventive maintenance side.

With regards to sewer lines if you have a line that is constantly causing sewer backups, we highly recommend sending a camera down to see what the issue could be and is a sewer break approaching.

Sending down a camera can determine if there is grease build up, tree roots, sags and/or misalignments within the pipe.

We have numerous ways that we can deal with whatever issue is found that will reduce costs, tenant satisfaction and emergency callouts.

If you are unfortunate to have a water main break or sewer break knowing where your curb cocks (underground water isolation valves) are within the property, having mechanical underground blue prints available, will expedite the amount of time for the contractor to make the repairs and have the buildings water back up and running.

Having a list of contacts will also reduce the time and damage that can be caused when there is a water main break (Contractor's telephone numbers and after-hours number, Epcor telephone number, Utility locating companies contact info).



Reindeer Chow Recipe - A Christmas Favorite!

Ingredients

- 7 cups chex cereal
- 1/2 cup peanut butter
- 1 teaspoon vanilla extract
- 2 cups powdered sugar (if you don't want as thick a coating of powdered sugar, cut back to 1 1/2 cups)
- 1 cup chocolate chips
- 1/4 cup butter
- 2 cups red & green M&Ms

Instructions

1. In a large microwave safe bowl melt chocolate chips, peanut butter, and butter for 30 seconds and then stir. Continue microwaving in 15 second increments, stirring after each time, until chocolate is completely melted. Stir in vanilla.
2. Gently fold in chex cereal being careful not to break up the pieces until it's evenly coated.
3. Add powdered sugar to a large zip top bag and then add cereal mixture. Seal the bag and shake well until each piece is evenly covered with powdered sugar.
4. Transfer chow back to a clean bowl and fold in M&Ms.
5. Store in an airtight container.



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SNOW & ICE

Property owners have the highest duty of care to ensure that they protect those individuals that come onto the property (whether invited or not). That duty of care includes ensuring sidewalks, parking lots and parking stalls are clear of ice and snow. Preventative measures/ steps are required by the building owner/ manager to reduce foreseeable and unforeseeable hazards and risks.

PREVENT & PROTECT

Make a plan and set protocol

- Who, When, What and How
 - Snow removal within 24 hours from when the snow falls
 - Icy/ problem areas should be checked daily
 - What equipment will be used (shovels, ice-melt, sand/gravel, third party snow removal company)
 - Who will be completing the snow removal (maintenance/ third party vendor)
 - Keep track of ALL actions taken
Keep detailed log records
 - Photographs say a thousand words
Always take PHOTOS of conditions before and after
- Provide accessible sand/gravel in parking lot/ common areas for ease of access for all

TIPS - CONT'D

- **Consider hiring a third party vendor/ snow removal company**
 - **Be clear on what services are included in their contract**
 - **Sign a contract!**
 - **Who has a duty to insure? Does vendor's certificate of insurance include your property on their policy coverages?**
- **Talk to your Insurance Broker**
 - **Your Broker is here to help you and provide you with a options to best protect your property in the event of a loss**

FROZEN PIPES

Frozen pipes in your property can occur for a number of reasons:

- Open windows/ patios
- Building drafts/ window failure
- Inadequate insulation
- Temperature too low in units
 - Thermostat turned down
 - Abandoned units
- Failure or disruption of boiler/heating system
- Deteriorated pipes

PREVENT & PROTECT

- Provide your residents with winter maintenance prevention notifications
 - Reminding residents to:
 - Keep windows and patios closed
 - Keep thermostat within reasonable temperature for the regular heating season
 - Report any issues pertaining to heat to maintenance/landlord
- Conduct seasonal maintenance inspection of mechanicals including boilers and radiant heating systems
- Conduct a scheduled walk through of units and inspect windows and any areas of reported drafts
- Confirm proof of resident tenant insurance

LIABILITY & PROPERTY LOSSES

Even with the best protocols and loss prevention measures in place, property losses are bound to happen. We outline the following steps to mitigate and minimize resultant damages in the event of a loss, whether a slip and fall and/or pipe freeze water loss:

Slip and Falls:

- Create a checklist with your staff to ensure all key items are addressed/captured in the event of a fall
- If it is an active fall, prioritize the safety and well being of the involved individual (i.e.) call 911, administer first aid if certified
- Create an incident report
 - Obtain contact information for the individual
 - Note environmental conditions such as the temperature and accumulation of snow/ice. Secure photos. Document the individual's condition such as footwear, any objects being carried, why are they on the property etc.
- Do not discuss liability until speaking with your Insurance Broker/ Adjuster

Pipe Freeze/Water Losses:

- Pre loss, be sure you have the name and contact information for a plumber and Restoration Contractor in the event of a loss
- Consider assigning a Control Adjuster to your building / property
 - Controls and decreases overall costs, ensures consistency, streamlines the process, saves Property Manager time and effort and available ASAP in the event of an emergency
- Upon the loss being reported, capture the damage and origin area with photographs (document & photograph resultant damages and area of origin)
- Secure insurance information from occupants
- Prepare an incident report
- Report the loss to your Insurance Broker & Control Adjuster

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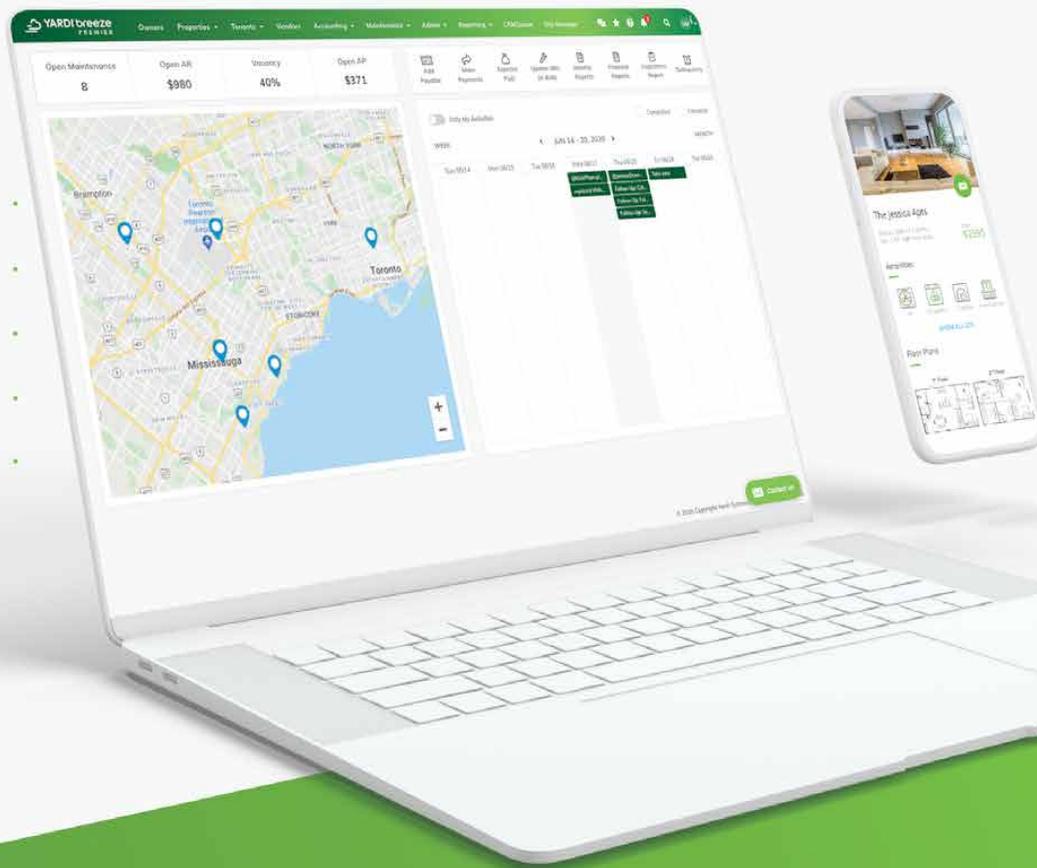


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2022 Event Calendar

- Educational Seminar & General Meeting Luncheon – January 19, 2022
- Educational Seminar & General Meeting Luncheon – February 16, 2022
- Fundamentals of the RTA Educational Webinar – March 11, 2022
- Landlord Resource Trade Show & Awards Luncheon – March 25, 2022**
- Educational Webinar – April 8, 2022
- Full Day Symposium – April 20, 2022**
- Educational Webinar – May 13, 2022
- Educational Seminar & General Meeting Luncheon – May 18, 2022
- Fundamentals of the RTA Educational Webinar – June 10, 2022
- Educational Seminar & General Meeting Luncheon – June 22, 2022
- Member Appreciation BBQ – July 15, 2022**
- Educational Webinar – September 14, 2022
- Golf Classic Tournament – September 16, 2022**
- Fundamentals of the RTA Educational Webinar – October 7, 2022
- Educational Seminar & General Meeting Luncheon – October 19, 2022
- AGM & Christmas Luncheon – November 25, 2022**
- 4th Annual Jingle & Mingle – December 2, 2022**
- Educational Webinar – December 9, 2022



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Property Management

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Property Management



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Social Media Marketing

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



Property Management

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



Development Management

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



Did You Know?

- We have extensive experience in assessing, negotiating and implementing capital and suite improvements
- We manage over 3,500 residential suites
- We are able to use our purchasing power to secure attractive contracts for our clients

The Mustard Seed: Supportive Programs and Services Guide Individuals Out of Homelessness

The Mustard Seed is a Christian non-profit organization that has been caring for individuals experiencing homelessness and poverty since 1984. Operating in five cities across Alberta and British Columbia, The Mustard Seed is a supportive haven where people can have their physical, mental, and spiritual needs met and grow toward greater health and independence.

We do what we do because there are many people in great need of support, compassion, and assistance in their desire for a better life, and we believe we have a calling to help those in need.

How do we do this? We support the whole person; physically, through meeting basic needs like food, shelter, clothing, and health and wellness services; emotionally, through counselling and relationships; financially, through income support programs (employment and government); and spiritually, through counselling and prayer support.

Like so many of our guests and clients, not having a roof over their heads or a warm meal was never something they thought they would experience. No amount of planning or preparedness can predict the circumstances that our community members often succumb to.

Jennifer's story is a perfect example:

Like many of us, Jennifer quit her job looking for a more suitable position for her growing needs. She wasn't worried about finding another job as she had many years of experience and had always been employed. But then the pandemic hit.

With everything shutting down, she struggled for over a year to find employment or get approved for financial support. Jennifer had "zero money coming in" – and the bills piled sky high.

For the first time in her life, Jennifer found herself facing the unthinkable – homelessness.

For a while, she was able to stay with friends and family to get by. But she felt like a burden to those around her. It was during a meeting with her pastor that she realized that she needed help to get her back on her feet. After praying about it, she took a leap of faith and moved to Red Deer so she could stay at The Mustard Seed's Shelter.

"When I went to The Mustard Seed here in Red Deer, I was like 'I got nothing'," Jennifer says. "My pride was absolutely gone at that point. This is financial rock bottom."

Jennifer was able to stay at The Mustard Seed's emergency shelter and receive the stability and support she needed to begin piecing her life back together. "It was a very safe space to be," she says. "I have a rapport with the shelter staff, they've gone beyond and helped me so much."

Through hard work and incredible resiliency, Jennifer found employment and started rebuilding her savings while staying at The

Mustard Seed shelter. She recalls with a smile about how supportive the shelter staff was whenever she came back after a shift at work.

"I was able to come back to the shelter shortly after midnight, and I was able to wash my clothes, take a shower, which you normally don't do after hours," Jennifer says. "There was always a meal after I came back from work. It gives you that stamina to go on to the next day."

After staying at the shelter for a few months, Jennifer was able to leave with not one, but two stable jobs, a renewed sense of confidence, and the keys to her very own apartment.

Through the generous commitment of donors, volunteers, and supporters, we could provide the essential programs and services for Jennifer that raised her out of homelessness and poverty.

To learn more about the mustard seed visit <https://www.theseed.ca/>

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the Grinch thought,

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-Dr. Seuss

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➤ **Water Loss:** Damage Inc. uses the most streamlined, tried and tested methods in water damage restoration. Our technicians and project managers are educated in the *IICRC* certifications and will plan a course of action designed to expedite results and mitigate costs. Well-versed in the science of psychrometry and educated through training and experience, our technicians will optimize the capabilities of trade-specific drying equipment to minimize the extent of selective demolition.

➤ **Fire Loss:** Damage Inc. includes emergency pre-cleaning, corrosion mitigation, content cleaning, content pack-out, and wall and ceiling cleaning. After everything has been processed and handled, our staff will go on to provide ventilation, air filtration, air purification, and physical removal of destroyed finishes. They will also provide soot and contaminant removal (source removal). Using their thorough understanding of the deodorization processes, our staff can correctly use oxidizing gasses when necessary and end the remediation process by encapsulating porous materials.

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ARLA

Alberta Residential Landlord Association

The Voice of the Residential Rental Industry

ALBERTA RESIDENTIAL LANDLORD ASSOCIATION MISSION, VISION AND VALUE STATEMENT

2021

OUR MISSION

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

OUR VISION

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

OUR VALUES

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

WHO WE ARE

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

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

The Voice of the Residential Rental Industry

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Thank you!



Who Is The CFAA?

BY MARK WILSON, ALBERTA CHAPTER PRESIDENT,
CANADIAN FIRE ALARM ASSOCIATION

Did you know that the majority of building owners and property managers are not up to speed with the latest code changes or may not be aware of their responsibilities as prescribed in the National Fire Code 2019 – Alberta Edition? If you feel concerned that you might fall into this category, don't worry! Help is on the way.

The Canadian Fire Alarm Association (CFAA) was established in 1973 to bring together and support the fire alarm industry in Canada. As of today, we have over 400 members and over 3000 registered fire alarm technicians cross the country. The CFAA's mission is to maximize the effectiveness and use of fire alarm systems in the protection of life and property in Canada. Through education and awareness, we are proud to support industry stakeholders.

Our CFAA Alberta Chapter is comprised of volunteer individuals from all different backgrounds including engineers, fire alarm designers, technicians, safety code officers and fire department members. This allows

us to provide comprehensive support to end users and building owners and managers.

Whether you manage a high-rise residential building, or a 4 story walk up, the CFAA is here to support you. We provide education and training to help ensure that the requirements in the National Fire Code are being met. We are able to deliver training via online webinars, in person seminars, as well as being an accessible resource to help answer your questions.

Some of the common questions within the residential market that we are often asked are:

- What is the fire department expecting of me?
 - Do I have to conduct fire drills? How often?
 - What happens if I default doing inspections?
- How often do I need to inspect my fire and life safety systems?
 - Who is qualified to maintain these systems?
 - Who is responsible for smoke alarm testing?
 - What kind of documentation do I need to retain and for how long?

The CFAA in Alberta offers training and support for free, as a way to help drive our mission forward. We look forward to developing a strong working relationship with the Alberta Residential Landlord Association as well as providing your association members with the resources and support that has long been missing in this industry.

We look forward to future opportunities to meet many of you and become your go to resource for anything fire and life safety.



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

The Rental Gazette is sent out by an email broadcast quarterly. It will also be posted and shared on ARLA's website, Facebook, Twitter and LinkedIn page – **BOOK AN AD TODAY!**

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	Business Card Ad	\$120	\$400 (Save \$80)	
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	½ Page Ad	\$400	\$1200 (save \$400)	
	Full Page Ad	\$600	\$1880 (save \$600)	
Ad Specs				
Ad Dimension	¼ page Ad (3.75x5)	½ Page Ad (8x5)	Full Page Ad (8x10.5)	---
Applications	Adobe Illustrator	Adobe Photoshop	Adobe Acrobat	
Ad Deadline	Spring March 1 st	Summer June 1 st	Fall September 1 st	Winter December 1 st

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Website: www.albertalandlord.org Email: executive@albertalandlord.org

CHRISTMAS trivia game

1. YES
2. SUGAR PLUMS
3. UNITED STATES
4. TINY TIM
5. I'LL BE BACK AGAIN SOMEDAY
6. ANGEL
7. IT DOES NOT SAY
8. EGYPT
9. COMING
10. TREES
11. THE WAR OF 1812
12. JINGLE BELL SQUARE
13. WHAT CHILD IS THIS?
14. BACHELORHOOD
15. CABBAGE PATCH DOLL
16. 6
17. FLOUR
18. HIS WINGS
19. DELAWARE RIVER
20. ROCKIN' AROUND THE CHRISTMAS TREE
21. BETHLEHEM
22. CHRISTMAS, FLORIDA
23. SILVER & GOLD
24. BARNUM'S ANIMAL CRACKERS
25. TEDDY ROOSEVELT



ANSWERS FROM PAGE 6

Current & Past Interest Rates Payable on Security Deposits



Green Gift Giving

BY THE CITY OF EDMONTON

Time Period	Minimum Annual Interest Rate
January 1, 2009 - December 31, 2022	0%
January 1, 2008 - December 31, 2008	0.5%
January 1, 2007 - December 31, 2007	0.3%
January 1, 2002 - December 31, 2006	0%
January 1, 2001 - December 31, 2001	1.75%
January 1, 2000 - December 31, 2000	1.15%

The winter holiday season is the perfect time to show your friends and family you care about them. With a little imagination, you can look after every person on your list and still protect the environment.

Here are a few gift giving ideas to help brighten their holiday and care for the earth at the same time.

VISIT A FARMERS' MARKET OR CRAFT FAIR

Whether it's fresh baking or local handicrafts, you can find many items that make wonderful presents, made right in your area. Plus, local products don't contribute to greenhouse gas emissions by having to travel great distances, and they support your local economy.

For those who you want to really spoil, consider a subscription to a weekly food box from a local organic farm.

GIVE A GIFT THAT GIVES TO OTHERS

For those on your list who don't need (or want) anything, give a donation in the person's (or family's) name to a charity that matches their interest. For pet lovers, donate to the local animal shelter; for a teacher, donate to a charity that provides school lunches. There are many local charities you can help support.

CHECK OUT A LOCAL GARDENING CENTRE

A living plant makes a great gift that helps clean the air and brighten the room - and this gift can survive for many years!

GIVE THE GIFT OF LEARNING

For those inquisitive people in your life, consider paying for their enrollment in a course at a community college or recreation centre. Spanish classes, a baking course, woodworking workshop... the possibilities are endless.

For the bookworms in your life, go digital - give an e-magazine subscription or a gift card for the purchase of e-books.

GIVE THE GIFT OF TIME - YOUR TIME!

Spend some time with your loved ones by planning an activity or event you can all do together. Pick something you all enjoy, or something that you have never done before.

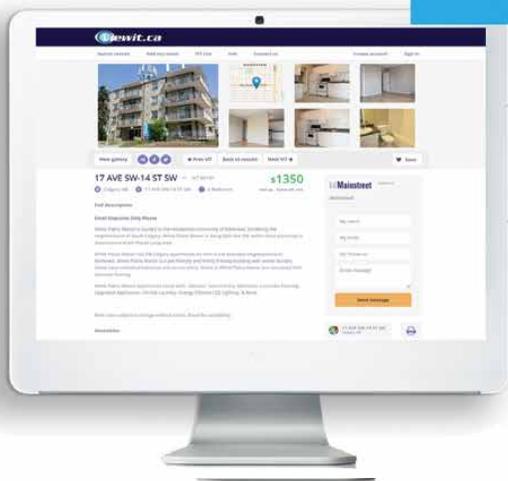
Or if someone you know have a large to-do list, give a handmade certificate to help them with one of their chores.

And don't forget you can always use your own talents! Make something with your hands, such as a bird feeder or a painting. Poems, songs or even a heartfelt letter make great personal gifts that your friends and family will treasure.

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Delnor Restoration Services Ltd.	leanes@delnorrestoration.ca	780-929-4004	Strata Electrical Contracting Inc.	janene@strataelectrical.com	780-893-3902
DKI Sparklean Group Ltd.	mike@sparkleanrestoration.ca	780-460-0623	Telus Communication Inc.	pauline.phillip@telus.com	780-868-5904
DSC Construction Inc	nishal@dsc-construction.ca	780-459-0931	Torlys Smart Floors	jody.kelly@torlys.com	780-913-5765
Duuo	devon@duuo.ca	437-215-5286	Trail Appliances Ltd./Commercial Ldry	tmoulding@trail-appliances.com	780-434-9414
Ecopest Inc.	sameer@ecopest.ca	780-448-2661	Treasures Insurance & Risk Management Inc	Terry.funk@excelrisk.ca	780-452-4405
Edmonton Eviction Services	don@edmontonevictionservices.com	780-974-8427	Tree of Knowledge (TOK) Engineering Ltd.	mبانkey.tok@shaw.ca	780-434-2376
Edmonton Exterminators Ltd.	edmexterm@gmail.com	780-466-8535	Trusty Tree Services	info@trustytree.ca	780-860-5500
Enie Meenie Miny Mow	Jose@emmow.com	587-432-1780	Viewit.ca Internet Advertising	askus@viewit.ca	1-877-843-9487
Enercare Home and Commercial Services.	Warren.Kuchta@enercare.ca	780-884-2742	Vital Environmental Solutions	vitaloxidealberta@gmail.com	780-445-8020
Entuitive	brian.shedden@entuitive.com	780-902-9119	Waste Connections of Canada	shane.boisvert@wasteconnections.com	780-464-9413
First General Edmonton	moe.barzagar@firstgeneral.ca	780-903-0402	Weiss-Johnson Sheet Metal	marcus.kramplitz@weiss-johnson.com	780-463-3096
First Onsite Restoration	clavery@firstonsite.ca	403-519-7695	Westland - MyGroup	Kathleen.Corkum@mygroup.ca	587-337-4116
FixIt Service Professionals Inc.	sam@fixitservicepros.com	780-999-5377	Westview Village	ggriglak@autrecld.com	780-447-3345
Foster Park Brokers	Daniel.Robinson@fosterpark.ca	780-203-2959	World Floorcoverings	mikem@worldfloorcoverings.com	780-430-1405
Four Elements Electric Ltd.	shawn@four-elements.ca	780-850-0166	Yardi Canada Ltd.	Amanda.Moreira@Yardi.Com	1-800-866-1144
Gerald.Tostowaryk Century 21 Urban Realty	gerald.tostowaryk@century21.ca	780-887-3709	ZipSure Insurance Brokers Ltd.	kckorm@zipsure.ca	902-434-8734
GlobalTech Group Ltd.	b.kemp@globaltechgroup.ca	780-453-3433			
Gryd Digital	ngall@gryd.com	1-866-343-4793			
HD Supply Canada, Inc.	denise.pontes@hdsupply.com	1-800-782-0557			
Heartland Environmental	1danrochette@gmail.com	587-920-9249			
HKS Security Group	jennifer@hkssecurity.ca	780-216-2776			
Hydro-Flo Plumbing & Heating Ltd.	james@hydro-flo.ca	780-203-2230			
Infinite Plumbing Heating & Drain	infiniteplumbing@live.com	780-782-4441			
Iron Shield Roofing	cory@ironshieldroofing.com	780-758-7663			
Karlen-Kada Integration Inc.	daniel@karlenkada.com	780-453-1362			
Kone Elevators	philippe.petit@kone.com	780-452-9227			
Lea Painting ltd	aaafawaz@hotmail.com	780-934-0704			
Lionsgate Builders Corporation	Shawna@Lionsgatebuilders.ca	780-278-3598			
Locest Holding Inc.	jeremy@locest.com	587-338-9907			

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