



# CRRA

Calgary Residential Rental Association

# Rental Review

**SUMMER 2021**

4653 Macleod Trail S.W., Calgary, Alberta T2G 0A6  
Tel: 403-265-6055 • Fax: 403-265-9696 • www.CRRA.ca

# LOOKING AHEAD WITH OPTIMISM!

The title of this cover story seems appropriate in more ways than one as we look to a brighter (and more normal!) future for the fall. As we leave the past behind us, I'm sure you'll join us in saying "good riddance" to COVID-19 and all its trials.

We're filled with great optimistic enthusiasm as we put the plans in place to bring our members back together. Over the past year, so many of you have told us how much you missed meeting up with each other, and that you were anxiously waiting for the time when could resume in-person events. We have all missed the networking and being able to meet face to face and socialize, especially at our monthly Seminars and Luncheons.

With that being said, we're please to share what we have lined up for you through to the end of 2021!



## SUMMER 2021

For the first time ever, we are hosting two virtual Webinars during the summer: one in July and one in August.



## FALL 2021

Moving into the fall, we're hopeful that we will be able to meet in person at Seminars & Luncheon, and all three of our major events!

**JULY 22**

### Virtual Webinar on MS Teams

Topic: **Defending Yourself Against an RTDRS Claim: What do you need to know?**

Presenter: **Brad Longeway**, Owner, Serv-It Tenant Calgary

**AUGUST 19TH**

### Virtual Webinar on MS Teams

Topic: **From Renting to Selling: Is Your Rental Property Ready for Sale?**

Presenter: **Bob Sheddy**, President, Century 21 Power Realty Ltd.

**SEPTEMBER 8**

**CRRA Annual Golf Tournament held at McKenzie Lake Golf Club**



**SEPTEMBER 16**

### Seminar & Luncheon at Hotel Blackfoot

Seminar Topic: **How to Protect Yourself from Litigation**

Presenter: **Christopher Souster**, Lawyer  
Guardian Law Group LLP

Luncheon Topic: **Building in Calgary: Challenges and Opportunities**

Presenter: **Mike Brown**, President, Trico Homes



# President's Message

**Brenda Blaney**

What a roller coaster year this has been! Business closures due to COVID-19 have taken a toll on many Albertans.

The good news is that at the time of writing this we are starting to see some positive change. COVID numbers are down and almost 70% of Albertans have had at least one vaccination and about 15 % have had their second shot. Our economy is starting to re-open and we are on the verge of hosting the Stampede.

I encourage everyone to continue to remain vigilant and follow the guidelines set out by Alberta Health Services. If we all pitch in and do this together we can likely return to the days we enjoyed before COVID struck.

I want to thank our staff for keeping our Association operating for the past 15 months and for continuing to provide support to members. This included:

- sharing important information with us making forms available for curbside pickup and by courier

- responding to member inquiries and helping with tenancy problems
- making our RTA course available virtually so members could further enhance their knowledge of the Residential Tenancies Act, how to apply it and best practices
- hosting monthly educational webinars

I also want to thank all our members for your patience and support. This past year has been challenging for all of us. We are hopeful that the fall will see us return to our monthly seminars and luncheons and being able to host our courses and events in person. We are also looking forward to the day when we can re-open our office and have people come in to conduct business or just to say hello.

In the meantime, I hope everyone has a safe, healthy, and happy summer.



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# Executive Director's Report

Gerry Baxter

As it appears that COVID-19 is getting under control, I am pleased to see businesses re-opening and I am excited to think that we may all be able to meet again starting in September.

I am extremely pleased to let you know that CRRA staff members, Sarah Harrison, Nikki Petrowitz and Jordan DeBarros have worked tirelessly in the office since the outset of the pandemic over a year ago.

They responded to phone calls and emails from many members. They answered questions and posted current and up-to-date information on the CRRA website and sent emails, all in an effort to help our members during these difficult and very challenging times. They continued to sell forms and make them available for curbside pickup or have them couriered.

They have worked very hard and spent a considerable amount of time with our website developer. This has resulted in an outstanding new website design that now provides an exceptional user experience. I encourage all members to take full advantage of the new features that are available to you.

The cover story in this issue of the newsletter has an update of all of the CRRA events planned for the rest of this year. I hope you will join us at each event and encourage you to register early to avoid disappointment. Come and join in the excitement of being able to get back together.

Over the past few months, we have been able to host a number of seminars, noon hour presentations, webinars, and courses, including our Annual General Meeting in February. We made several community presentations to students at Bow Valley College and the Calgary Catholic Immigration Society. All of these have been held virtually.

I appreciate the positive feedback that you have shared with us. And I am grateful for your patience during these unprecedented times. Thank you very much!

I look forward to seeing you in person soon.

## BACK IN PERSON!

### RTA COURSE FOR LANDLORDS!

This 2 Part, 2 Day Course.... benefits Owners of large and small properties, Property Managers, Resident and Site Staff

September 10<sup>th</sup> & 17<sup>th</sup>, 2021

October 15<sup>th</sup> & 22<sup>nd</sup>, 2021

November 19<sup>th</sup> & 26<sup>th</sup>, 2021

# 28th Annual Golf Extravaganza

Wednesday, September 8<sup>th</sup>, 2021  
McKenzie Meadows Golf Club



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## Annual Awards Gala

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# What Is Tenant Insurance And Why Is It So Important?

By Apollo Insurance



If your belongings are ever damaged or stolen or you're facing a lawsuit or additional living expenses due to an act of God, Tenant Insurance may save you from an enormous financial burden.

Most people are familiar with home insurance. Less familiar is Tenant Insurance (also known as Renter's Insurance), which protects you if you're renting a residence. Tenant Insurance may be a requirement for some landlord-tenant lease agreements, but even if it's not, it's a good idea to have.

Although landlords likely have insurance of their own, your landlord's insurance typically only covers the building. This leaves your contents within the building unprotected. Further, if you were found liable for damages to the building, your landlord's insurance company may come after you for the costs. Tenant Insurance can aid you in both situations. Further, it can cover certain expenses that arise from an emergency.

## What Tenant Insurance covers

### Insures your belongings from theft or disaster

Tenant Insurance can protect your valuables, such as laptops or jewelry from theft or damage. More importantly, insurance can provide peace of mind if something happens to your watch collection or DSLR camera. Policies usually cover break-ins, floods, fires, etc. and compensate you with an amount to repurchase or repair your property.

Tenants may think that they don't own enough belongings for this type of insurance to be worth its cost. However, a good idea is to take inventory of your belongings and how much it would cost to replace everything. You may be surprised!

Insureds can also choose how much personal property

coverage they need as part of their policy. So, if you have limited valuable belongings, you can opt for a lower amount of coverage but maintain the other benefits of Tenant Insurance.

### Protect yourself from personal liability

If you leave the stove on and accidentally start a fire or leave the water running and damage the floors and walls, the landlord or their insurance company may sue you. If you don't have insurance to protect yourself, you may end up with a massive bill to foot. This is where the personal liability protection portion of tenant insurance comes in. Tenant insurance generally protects against anyone suing you for damages up to a certain amount (determined by the policy you've purchased).

Liability protection could also save you from out-of-pocket costs if you were responsible for someone's injury while they were at your residence. A slip or fall could result in a personal injury lawsuit to claim medical expenses or lost wages against you. Tenant insurance can again protect you from paying these damages yourself.

### Cover additional living expenses in an emergency

Various situations could make your residence uninhabitable. A fire could ravage your building, or a car may run through the face of your house. Landlord insurance would protect your landlord with rental income replacement and repairs cost, but you'll likely need a temporary living arrangement until you can find a new place. This could mean an expensive hotel or Airbnb.

Tenant Insurance can cover additional living expenses because of unfortunate situations. It can pay for hotel and reasonable additional food costs when you're forced to leave your home.

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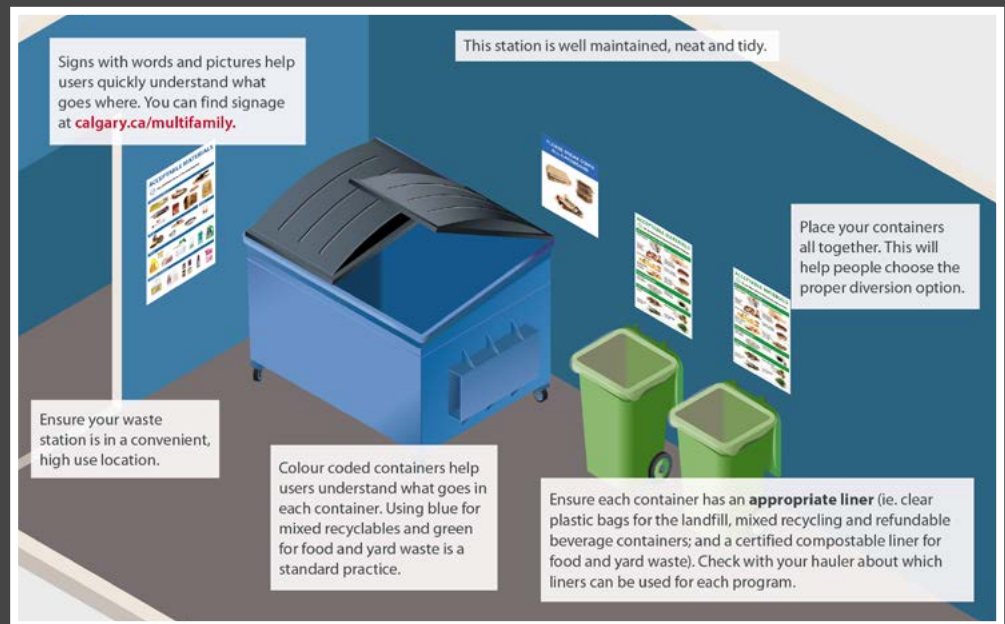
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# Setting Up Your Waste Station For Success

By City of Calgary



How your waste stations are designed is an important indicator of how they will be used by your residents. Clean and easy-to-use waste stations make a difference and can lead to proper sorting, lower contamination levels and higher diversion rates.

Below are things to consider when either creating a waste station or if you'd like to make some changes to your existing setup.

## Convenience and accessibility

Find an on-site location that works for your residents and service providers. If possible, the waste station should be on a frequently travelled route in your building. This makes it easy for residents to drop off their garbage, recycling and compost before they go about their day. It should be prominent and easily recognizable from a distance.

It is also important to consider all residents. Are those with mobility issues able to access the waste space easily or place materials in the containers on their own? Containers should be at an accessible height and lids should be easy to lift.

## Containers

The City of Calgary's Waste Bylaw requires you to have enough garbage, recycling and food scraps containers to handle the amount of waste created in your building. If your containers are kept in good condition and there are enough that they are not overflowing between collections days, you are meeting this requirement.

## Consider:

- Grouping bins together to help reduce contamination by making it easier for your residents to sort their waste in one convenient location.
- Color coding your bins (blue for recycling, green for food scraps and black/brown for garbage) as a visual cue for those who may not take the time to read signs.
- Putting extra bins where waste happens in the building common areas. For example, a recycling box

in a shared mailbox area ensures unwanted flyers are recycled.

Remember waste containers cannot block hallways, stairwells, doorways or any other area needed for a safe exit route from the building in case of an emergency. Service rooms such as furnace, maintenance, utility rooms, etc., also cannot be used to store waste materials.

## Clear Signage

Making sure your bins are clearly marked is also required by the Waste Bylaw, and it allows residents to quickly determine which bin to put their materials into.

- Put labels on the front of containers at eye level so residents will immediately see where to put their materials.
- Put up posters that include pictures to explain what can and cannot be put in the containers. Pictures are easier to recognize and help residents who may speak different languages.
- Consider laminating signs and/or posters or covering them with plexiglass to keep them clean. Replace signage that is faded or ripped on a regular basis.

Making sure your residents understand how to use your program is critical to making it successful and preventing issues. We have a wide variety of visual posters that are free to download from [Calgary.ca/multifamily](http://Calgary.ca/multifamily) under resources or you can call 311 to get printed copies.

A well-designed waste station can create a feeling of collective responsibility which in turn encourages proper sorting and participation in your waste diversion efforts. If you are having challenges with your current waste station setup or would like some feedback, we would be happy to provide some advice. Give us a call at 311.



*This information is brought to you by  
The City of Calgary Waste & Recycling Services.*

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# What Should Landlords Look for in A Tenant Credit Report?

By Samuel Robitaille

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

## How to Read a Credit Report for Landlords: 5 Key Tips

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

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

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

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



### 2. Identify the Types of Debt the Tenant Owes

While a low credit score doesn't mean that a tenant will be delinquent on rent, we can safely make the assumption that a tenant who doesn't pay their bills on time is more likely to not pay. Another key piece of information on our tenant credit reports is debt. While large amounts of any debt aren't a great sign, it's important to understand that not all debt is created equally.

#### High-Interest Debt

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



#### Low-Interest Debt

On the other hand, debt categories like mortgages and HELOCs (Home Equity Lines of Credit) are significantly less risky because of the lower interest rates and the asset securing the loan. Also, individuals can rent out their property to cover the mortgage payment. Student debt and car payments are forms of debt that aren't as risky as credit cards or payday loan debt. What is important here is whether the applicant has been able to make regular payments.

### 3. Tally Up the Total Monthly Debt Payments

Credit reports outline the number of regular payments that a person has to pay towards items such as an auto loan, credit card, or cell phone. It is important to review these monthly payments because they show the portion of the applicant's income going towards recurring expenses and bills. For example, in SingleKey's sample credit report, the "Payment Term Amount" shows how much money is to be paid, while the "Narrative" explains the frequency of payments.

*Continued next page...*

CREDIT GRANTOR	RCODE	CREDIT % USED	MONTHS REVIEWED	ACCOUNT NUMBER	PAST DUE AMOUNT	PAYMENT TERM AMOUNT	NARRATIVES
BELL MCBILITY	C-1	0%	15	****5246	\$0.00		Monthly payments
TD MORTGAGE	M5	93%	39	****0570	\$10,893.00	\$628.00	Mortgage, Monthly payments
CAPITAL ONE COSTCO CARD	R-1	82%	51	****9800	\$0.00	\$129.00	Monthly payments

Continued from page 9...

To give you a real-world example, if the applicant's pre-tax income is \$3000 per month but they have to pay \$1000 towards their credit card and car loan payments every month, this doesn't leave much behind to cover rent and living expenses.

#### 4. Calculate the Rent-to-Income Ratio

It's important to know if the tenant can actually afford the expense of renting a unit. A landlord should consider how the tenant's monthly income compares to how much they will have to pay for monthly rent. To simplify the process, SingleKey's tenant credit report calculates the rent-to-income ratio, so you won't have to worry about it.



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

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

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

#### 5. Focus on Collections and Bankruptcies

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

##### 1. What was the amount owing?

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

##### 2. How old is the default?

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

##### 3. What type of debt was it?

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

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

*This article was provided by CRRRA Service Member Samuel Robitaille of SingleKey. Samuel can be reached at 1-647-335-4136 or by email at samuel.robitaille@singlekey.com*

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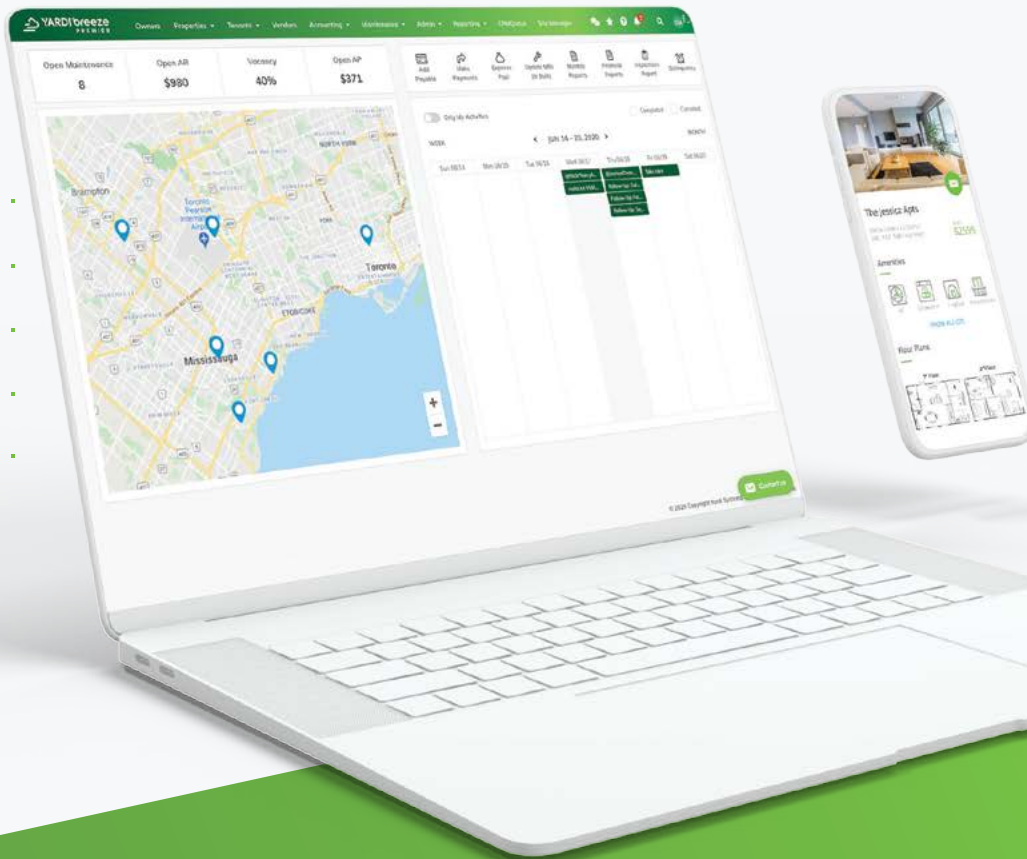
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# 10 Steps To Reduce Your Rental Property Insurance Costs

By 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.

## 1. 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.

## 2. 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.

## 3. 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.

## 4. 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.

## 5. 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.

## 6. 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.

## 7. 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.

## 8. 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).

...continued on page 14



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# Are you Overpaying on Your Utilities, Waste Management and Telephone Systems?

By Mickey Pendergrast

Being a landlord in 2021 is more challenging than ever! With stiffer competition and higher than normal vacancy rates it is more important than ever to do a thorough review of your most common expenses to ensure you are not overspending on your utilities, waste disposal and telephone systems.

Here are some helpful tips to ensure you are maximizing your revenue and reducing your expenses.

## Utilities

The Spring and Summer months are a great time to re-examine your utility costs. Here are some options you can look at to potentially reduce your utility costs.

- Consider switching your natural gas rate from a fixed rate to a floating rate. Why? Floating rates are often much cheaper in the Spring and Summer months as less natural gas is being consumed.
- Utility Sub-metering: this system allows a landlord, or property manager to bill tenants for individual measured utility usage.
- Switch to LED lighting.
- Implement automated technologies such as automatic shut off valves or sensors to ensure utilities are not being used when a tenant is away.

## Waste and Recycling

- Obtain regular quotes from different providers as their rates can change frequently
- Ask your current provider if they also offer recycling services. If they, do you may qualify for a combined discount!

- Check the fine print on your waste handling contract for Auto-renewal or First Right of Refusal clauses. They can double or even triple your waste handling costs over time, but there are ways around them.

## Telephone Systems

- Cell phone providers have frequent promotions throughout the year. Make sure you are taking advantage of these promotions!
- Many providers are now offering Voice Over Internet Phones (VOIP). As a result, many companies are opting for these systems rather than paying for cell phones and traditional landline phones as VOIP phones can be accessed anywhere an internet connection exists.

If all the above tips interest you but you simply do not have the time, consider hiring a professional cost reduction consultant. A professional cost-reduction consultant does not usually charge any up-front fees and they do not receive any compensation unless they are able to reduce your expenses or fix billing errors.

*This article was provided by CRRRA Service Member Mickey Pendergrast of Schooley Mitchell. Mickey can be reached at 403-875-4777*

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*You can also visit his company's website at <https://www.schooleymitchell.com/mpendergast/>*



## 10 STEPS...continued from page 12

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.

### 9. 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.

### 10. 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.



*This article is courtesy of the Insurance Bureau of Canada. If you have any questions about your commercial insurance policy or want more details about the current market conditions, visit [www.businessinsurancehelp.ca](http://www.businessinsurancehelp.ca) or call 1-844 - 2275-IBC.*



# Tenant Insurance...

*continued from page 5.*

## What to look out for in a Tenant's Insurance policy

Although tenant insurance covers many situations, there are a few things to look out for before you commit to a policy:

- **Coverage Limits:** The maximum amount covered due to lost or damaged belongings, personal liability, or additional living expenses.
- **Deductible:** The amount you will have to pay if you make a claim.
- **Scope of Policy:** Tenant Insurance doesn't cover everything. For example, if you run a business from your rented residence and you're sued due to something related to your business, the personal liability portion of your policy likely won't cover it.

Determining the cost or coverage of the three factors above can determine the price of your policy. For example, a larger coverage limit commonly leads to a higher monthly cost for your insurance policy. Other factors that could affect the cost of your policy include

- **The city you live in**
- **The type of building you live in**
- **The insurance company**
- **Your insurance history**

Tenant Insurance may seem like another cost you don't want to pay for when rent, condo fees, and other dues are on the horizon. But having Tenant Insurance protects you from the worst-case scenario. The best case is that you'll never have to use the policy. But if your belongings are ever damaged or stolen or you're facing a lawsuit or additional living expenses due to an act of God, Tenant Insurance may save you from an enormous financial burden.



*This article was provided by Adrian Zee on behalf of CRRA Service Member Apollo Insurance. For more information, visit <https://info.apollocover.com/crra> or email Jill Carberry at [jill@apollocover.com](mailto:jill@apollocover.com).*

## WELCOME NEW OWNERS & PROPERTY MANAGERS

1939001 Alberta Corp.

702900 Alberta Ltd.

Faramarz Azar-Nejad

Banff Park Lodge

Cheryl Blaker

Elaine Braun

Jay Cloutier

Ralph & Elaine Dudeck

Rivka Gafni

Uliss Galindo

Sharon Grondin

Michael Jekabson

Karana & Bruce Keegan

Satnam Khakh

Tia Loewen

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McMullin Properties

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## OCTOBER 19

### CRRA Trade Show at the Best Western Premier Hotel & Conference Centre

#### Breakfast

Topic: **Calgary's Rental Market: What you Need to Know for 2022 and Beyond**

Presenter: **Kendall Brown**, Market Analyst, Urban Analytics

#### Lunch

Topic: **Alberta's Economy 2022: What does a Post-Pandemic Province Look Like?**

Presenter: **Todd Hirsch**, Vice President and Chief Economist, ATB Financial

#### After Trade Show Seminar

Topic: **How to Increase Resident Satisfaction Through Proper Pest Control Maintenance**

Presenter: **Nicholas Holland**, Owner, Peregrine General Pest Control

Calgary



## Talking Trash

### Improve waste diversion in your multi-family building

Book a free, one-hour virtual talk with one of our waste experts:

- we can share a variety of successful waste management practices; or
- we can design a presentation to suit your specific waste needs.

Your success is our success.

To learn more or to book a presentation, **contact 311**.

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## NOVEMBER 4

### CRRA Awards Gala at the Carriage House Inn



## NOVEMBER 18

### Seminar & Luncheon at Hotel Blackfoot

Seminar Topic: **Technology is Changing: Is Your Business Ready?**

Presenter: **Kenneth Bond**, President, Fresh Focus Media

Luncheon Topic: **Building a Bullet-Proof Business**

Presenter: **Sandra Crozier-McKee**, Sandler Training

Join in the excitement. Register early to reserve your spot and check out the CRRA website [www.CRRA.ca](http://www.CRRA.ca) for registration forms and more information about each event.

*We are looking forward to seeing everyone in person starting in September!*

