

# Alberta Rental Review

Q2 - 2022 Edition

## ***BUILDING COMMUNITY CAPACITY IN CALGARY'S DOWNTOWN CORE***

*The Financial Implications of  
Selling a Rental Property*

*Tenants' Insurance, Condo & Home  
Insurance, and Building Insurance: What's  
the Difference?*

*Celebrating Industry Excellence:  
2022 Award Winners*





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Thank you for providing the Photo Booth that helped capture the evening's memories!



## A MESSAGE FROM OUR PRESIDENT

*The COVID-19 pandemic had a significant impact on the rental market. As the federal and provincial governments shut down the economy to contain the virus, many found themselves out of work and unable to afford housing. Vacancy rates spiked, average rents decreased, and landlords of all sizes struggled to collect rent.*

In the early spring, the outlook began looking more positive. Hospitalizations continued to decline and pandemic restrictions in Alberta were lifted. Since that time, vacancy rates in Calgary have decreased and rental rates have increased when compared to the figures contained in the 2021 CMHC Rental Market Report that was released in late February 2022.

While apartment vacancies are slowly dropping and rent rates have gone up moderately, the market appears to be facing a supply issue when it comes to single family homes. Some of this has been caused by landlords who have sold their property and are no longer in the rental business. Other issues include increases in the Bank of Canada interest rates and increased in-migration, both of which may tend to lower vacancies even further, as purchasing a new home may be more difficult for some people.

Many landlords have faced significantly increased costs and higher vacancies due to years of recession and then COVID. Now, with these market changes, landlords are finally able to begin making up for the difficult years they have faced.

I do encourage landlords to be reasonable and responsible when it comes to increasing rents. If larger rent increases are necessary to meet increased costs, I encourage landlords to do it on tenant turnover, rather than with existing tenants.

As the rental market continues its recovery, I have included several best practices to help landlords ensure a successful tenancy:

### PROPERLY SCREEN YOUR APPLICANTS

Not conducting a thorough background check on applicants could result in significant financial losses for a landlord. Though it may be tempting to sign a lease with the first person who applies, landlords should perform a detailed employment/income, credit, and landlord background verification to ensure their potential tenant can comfortably pay the rent on time and treat the premises as though it were their very own.

### BE A GREAT LANDLORD

Many landlords believe their involvement is limited to signing the lease, collecting the rent, and eventually completing the move-out inspection. Nothing can be further from the truth. Being an active and involved landlord helps build trust and respect between yourself and your tenant(s).

- Landlords should be easily accessible in the event of an emergency; or for a tenant to report a maintenance issue.
- Landlords should resolve maintenance issues quickly and efficiently.
- Landlords should be professional, considerate, and appreciative when dealing with their tenant(s).
- Landlords should respect their tenants' privacy.

### BE PREPARED

Landlords will eventually be faced with issues such as (but not limited to) unpaid rent, noise complaints, pests, skips, property damage, etc. How does a landlord deal with a noise complaint, or evict a tenant for unpaid rent? What is the difference between normal wear & tear and property damage? There is a right way and a wrong way when dealing with each of these issues and we can help. The CRRA offers monthly seminars hosted by industry experts covering topics such as Properly Screening Applicants, Renovating Techniques to Maximize Returns, Common Mistakes Landlords Make & How a Bailiff Can Help, etc. The seminars are informative and entertaining, and I encourage both new and experienced landlords to attend.

In addition, the CRRA offers the Residential Tenancies in Alberta course which focuses on the application of best practices before, during, and when ending the tenancy. More information on our monthly seminars and the Residential Tenancies course can be found on our website – [www.CRRA.ca](http://www.CRRA.ca)

I would like to thank the CRRA staff who continued to work in-person throughout the pandemic to provide our members with the information and support they needed during challenging times. I would also like to thank our members who continued to support the association by attending the online seminars, the CRRA EXPO in April and the CRRA Annual Awards Gala that was recently held on June 16th.

The CRRA Golf Extravaganza is scheduled for September 7th at McKenzie Meadows Golf Course. It is shaping up to be a fun event, even better than last year. So, don't miss out on a great event where you can enjoy a day out of the office, network and have a good time. Register early by going to the CRRA website - [www.crra.ca](http://www.crra.ca).

Stay safe and stay healthy and have a happy summer!

*Brandon Lord*







# Knowledge Is Power!

Get educated for your business

The Residential Tenancies in Alberta (RTA) Course takes landlords from the beginning of the tenancy, straight through to the end and everything in between.

## Upcoming Course Dates for 2022

- September 16th & 23rd
- October 14th & 21st
- November 18th & 25th

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# THE FINANCIAL IMPLICATIONS OF SELLING A RENTAL PROPERTY



With residential single family home values in Calgary having increased by 19% over the past year, many residential landlords have been wondering if they should sell all or part of their rental portfolios. However, the answer is not so clear when you consider the financial implications of selling.

Here are 5 important things to consider when selling your rental property:

### 1. Capital Gains Tax Considerations

Will the sale of your property trigger a capital gains tax?

On the personal side 50% of the capital gain would get included in the person's income and they would pay tax based on their tax rate (average around 40%) so overall it would be around 20% depending on their tax bracket.

On the corporate side we have to look if it was long term rental property or short term. The ideal is if it was short term rental then the tax rate would be 50% of the corporate tax rate so that would be 5.5%. If it was long term rental then the income they were earning should have been considered passive income, here they would pay about 17% tax on the capital gain, however when they take a dividend from the company, the company would get about 10% back of the taxes it has paid.

The other thing to note is when done through a corporation the 50% gets taxed but the other 50% goes through something called a capital dividend account, this balance can be taken out tax free without it hitting your tax return.

Each person's situation is different so speaking with your certified accounting

professional is a must to truly understand the impact on you. How you have claimed deductions for the property on your taxes can make a difference in the final recommendation of your accountant.

### 2. Loss of Monthly Cash Flow

Many landlords have come to rely on the income generated from their rental portfolio to fund their monthly living expenses. The seller needs to consider how they will be able to replace this monthly income that is lost from the property sale and may wish to consider creative selling tactics that can give them the freedom from the property but still provide them with solid cash-flow. For example, a rental property generating net cash-flow of \$1500 per month or \$18K per year. A vendor-take-back mortgage of \$400K at 5% interest would provide cash-flow of \$1650 per month and no ongoing expenses or concerns of the property. This way you can maintain monthly cash-flow for yourself on an asset that you know is proven since you already owned it yourself.

### 3. Estate Implications

The Canada Revenue Agency deems all assets to be disposed of upon death. How will the sale of the property affect your estate? When the property is sold, the proceeds of the sale will be taxed at the homeowner's marginal tax rate unless the funds are placed in a tax-sheltered investment.

### 4. Impact on Lending for Other Assets

Having fewer rental units may impact your ability to acquire credit or refinance your remaining portfolio, however it could be inverse and help. Disposing of the underperforming real estate assets in the current market could really be a great

benefit to you and the growth of your portfolio. Removing that property from the debt servicing equation will increase your borrowing power. If, however, it is a strong cash-flowing property it is likely helping you to qualify for other financing so the sale of that property will likely have a negative impact on your future borrowing power.

### 5. Creative Selling Strategies Can Create Win/Win Results

We often forget there is more than one way to dispose of real estate properties whether they be residential or commercial. The sale does not need to be what we have come to know as the straightforward buyer-seller agreement. Other considerations such as Agreement for Sale, Rent-to-Own and Vendor-Take-Back financing (mentioned above), are all solid ways to dispose of your real estate assets so you can get the freedom you seek and still receive ongoing monthly cash-flow for yourself.

*The sale of a property can be a fine balancing act that needs to guidance and assistance of both a licensed investor focused mortgage broker such as myself and your professional accountant. The other piece is wouldn't it be great if you were also able to do something that could help another or maybe young investor to start building towards their wealth goals? To further understand some of the strategies mentioned in this article please contact [keith@enrichmortgage.ca](mailto:keith@enrichmortgage.ca).*

Article provided by: Keith Uthe | Mortgage Alliance - Enrich Mortgage Group

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## Building Community Capacity in Calgary's Downtown Core:

Converting Office Buildings to Residential Living

The conversion of vacant and under-utilized office space to residential use in Calgary's downtown is a key initiative in revitalizing the city's core and building community capacity in the area.

And there's no doubt the core desperately needs that.

Calgary's downtown has been devastated for a number of years. First, the oil price collapse of late 2014 led to a recession in the province as thousands of workers in the downtown corporate oil patch got their walking papers. That has led to an office vacancy rate hovering around the elevated 30 percent range for a number of years now.

The pandemic of the past couple of years has only exacerbated the situation with lock downs and work from home initiatives keeping workers away from the downtown skyscrapers.

Those high vacancy rates have left many downtown office buildings empty or near empty as landlords struggled to attract new tenants. At the same time, the City of Calgary has launched many discussions on how to revitalize the downtown.

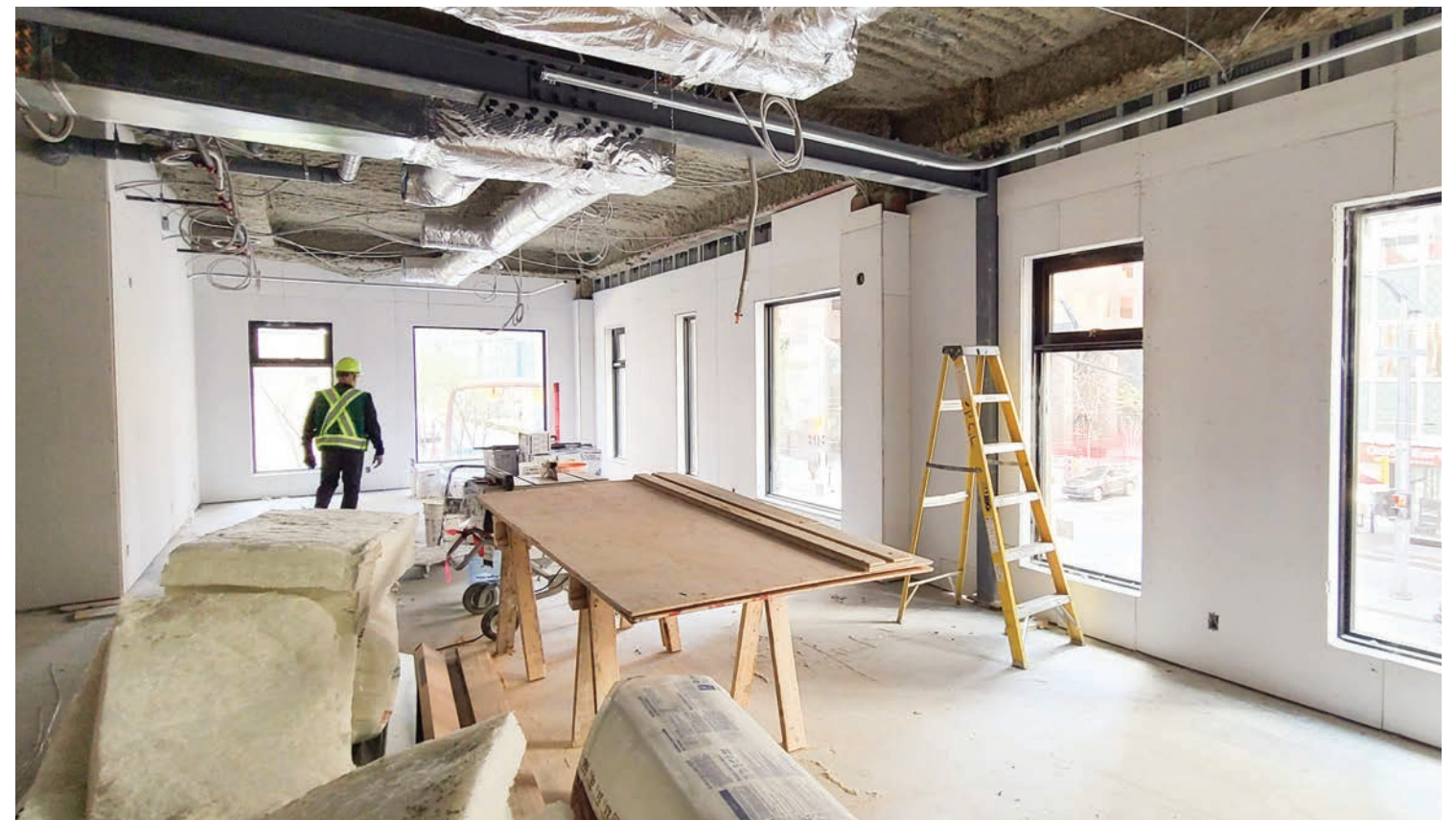
The idea of converting this unused office space into residential homes is gaining momentum.

In April, the City announced the first three downtown office to residential conversion projects approved for funding under the Downtown Calgary Development Incentive Program, which offers a grant of \$75 per square foot based on the original gross building area of existing office space that will be converted.

Thom Mahler, Director for The City's Downtown Strategy, says the program is intended to make an impact on downtown office vacancy and support vibrant downtown communities.

"This is an issue with wide-reaching impacts. High downtown office vacancy means low downtown property values which creates property tax burdens to residential and commercial properties outside the downtown core. This program is part of The City's effort to stop that shift."

These three projects have been approved to receive, upon completion of construction, about \$31 million from the \$100 million fund approved by Council in 2021. The projects are expected to remove about 414,000 square feet of office space from the market and create an estimated 401 homes. The first three approved projects of the Downtown Calgary Development Incentive Program are: Palliser One (125 9 Avenue SE) – Aspen Properties; 205 9 Avenue SE – Cidex Group of Companies; and 909 5 Avenue SW – Peoplefirst Developments.



"Calgary's success relies on our downtown shifting to a place where people want to live, and where businesses want to set up shop, now and for decades to come," says Mayor Jyoti Gondek. "These three projects are supporting the shift to move beyond the traditional office-based central business district to becoming a dynamic centre of our city with welcoming neighbourhoods, active streets, and well-used public spaces. "Calgary is a resilient city of innovators who do not shy away from a challenge. You don't need to look any further than the City of Calgary's commitment to downtown revitalization to understand how serious we are about believing in ourselves. Our investment of a quarter billion dollars has sent a strong signal to the private sector that we are evolving and focused on our future. Creating a welcoming, mixed-use downtown remains a top priority and it is encouraging to see others recognize the great transformation Calgary is currently undergoing."

The trend to office conversion goes beyond the City's program as developers and organizations have also embarked on this unique alternative to add more life and residences in the inner-city. For example, real estate company Strategic Group three years ago spent \$25 million to re-purpose an old, unused office building into the Cube residential rental project, a seven-storey building with 65 one and two bedroom apartments.

And the non-profit HomeSpace Society, a charitable real estate developer, rental housing owner and property manager, through its Project Thrive, in partnership with Inn from the Cold, is converting Sierra Place, at 706 7th Avenue SW., from a vacant downtown 10-storey tower to 92 units of affordable housing as well as a childcare centre, family shelter and programming space. The residential units will be a mix of two and three bedrooms as well as studios. Sierra Place, which

will be renamed, is scheduled to open in mid-September. Bernadette Majdell, CEO of HomeSpace Society, says the organization works with social serving agencies within Calgary to provide support to those in need of affordable housing. It has been around for just over five years.

HomeSpace currently owns and operates about 750 units throughout 23 communities around the city.

"We've done everything from purchasing an existing building and renovating it. We're building our 12 or 13th new building and we've also done office to residential conversion with Sierra Place. So we've kind of done wood frame, concrete and everything in between," says Majdell.



Bernadette Majdell  
CEO, HomeSpace Society

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Matt Vermunt  
Director of New Development, HomeSpace Society

Matt Vermunt, Director of New Development for the Society, says the Society has a new construction project as well with Brookfield in the Seton area of 45 stacked townhomes. It is also working on another land acquisition for another new build.

“There’s a lot of attention on the project. There’s not very many of them. It’s unique,” he says of Sierra Place.

Majdell says Project Thrive is the fundraising piece to the Sierra Place project. Significant support was given from government partners, recognizing the need for affordable housing and the revitalization of the downtown core. The balance owing on the project was about \$6 million. In partnership with Inn from the Cold, who is the building’s anchor tenant, Project Thrive was launched.

About \$1.4 million remains to be raised.

“HomeSpace started really with a recognition that there needed to be a focus and a capacity in the sector around building, owning and operating housing. For non-profits, it was a fairly daunting task to develop and own and property manage buildings after,” explains Majdell. “It was recognized that there was a gap in the affordable housing sector on the development and then the property management side.

“The model that has us focus on real estate and work with agencies that provides the supports, really allows us to respond to the biggest need in the community . . . We can design based on the greatest need in the community versus any one particular population.

“Our economic realities have changed significantly over the last 18 months. We’ve seen some of downtown come back but not to the level that we’ve seen in previous years. So I think there will be some vacancies (in office space). With the city’s downtown revitalization plan, you’ll see a lot of market development as well. We just think it’s important to provide a range of housing and options, including affordable housing, all the way up to market. I think you’ll see definitely some continued investment in the downtown from an affordable housing perspective. There will be some opportunities, not as many . . . but I think you will still see some interest in the core for a little bit.”

Vermunt says the Sierra Place project received funding from the federal government’s Rapid Housing Initiative.

“So the commitment you make up front hitting occupancy it’s really aggressive out of the gate and you combine that with a project that you kind of got to dissect the building and look at the skeleton before you can start building it back up,” he says. “It’s so much straightforward building new construction rather than dealing with existing conditions which are challenging.

“Just trying to do a really challenging, technically-tricky project, under a short, short timelines . . . that’s certainly what it was.”

Ruheh Ismail-Teja, Director, Policy and Communications for the Calgary Chamber of Commerce, says the city’s downtown needs more residential to bring people downtown 24/7 every day of the year.

“Right now we’re a 9 to 5, Tuesday to Thursday, downtown and that doesn’t serve our city as well as it should. We need to create diverse housing solutions and that’s a really key part of the puzzle but it’s a puzzle with a whole bunch of other pieces as well - vibrancy will be important, safety, services and amenities,” she says.

“We see conversions as being a catalyst for a few other things for bringing people downtown and then we need to have the vibrancy, the entertainment, the arts, the amenities like grocery stores, to actually make people want to come. But we also know that the housing that we have right now is not as diverse as it could be. There’s not a lot of options for families, students, seniors. We don’t see a lot of those folks downtown. And so as we’re re-imagining what to do with our vacant space, making sure that we bring more people into downtown to create that snowball effect where people want to come because others are here as well.”



Steve Paynter  
Principal, Gensler

Steven Paynter, Principal at Gensler, an integrated architecture, design, planning, and consulting firm, has researched Calgary’s downtown core and office buildings that could be converted into residential use.

Vacancy rates for some buildings are quite high, and some sit empty, because of the economic challenges of recent years in Calgary. Also, with a return to office, there’s been a shift of tenants looking to move into higher quality towers.

“It’s really driving the market to look for other options and in a lot of cases you could tear it down and build a higher quality office but that’s not necessarily appealing. So being able to convert to residential is a really good option,” says Paynter. “From a developer point of view, it’s also helping



them diversify. If they owned loads of office going into 2020, they’re in a very risky position. So now a lot of them are trying to diversify out to have office and residential and industrial and retail.”

Paynter looked at 64 buildings in Calgary’s inner-city, and of those, 32 were potential conversions.

“They’re not easy but it’s still better and easier than tearing it down and starting again . . . Although it isn’t easy, it’s now pretty much the last remaining option for some of these buildings,” he says, adding it’s also easier than the tough challenge of leasing older office space.

“Calgary is the first to move (on this) partly because the lease vacancy rate in Calgary was one of the worst in the country. So they moved first for obvious reasons. They also were very quick to identify the grant program which everyone found pretty helpful. We’re now seeing movement in Montreal which changed some of its rules to allow more of these conversions to happen. And we’re seeing a pick up in Ottawa, Edmonton and a few other places too.

“The big thing we’ve learned as a society perhaps, since these downtown cores are built from the 20’s to the 70’s, is that kind of mono-culture of just office is really not good for anyone. It means that you have to commute a lot. It means that on the weekends and the evenings, it’s dead



down there. So when we create new developments we’re doing a lot of mixed-use. We’re creating these 15-minute neighbourhoods where you can live and work and eat and shop in walking distance. Being able to do these conversions now in historic downtown cores allows us to create a mixed-use neighbourhood where there wasn’t one before. Solely office. Now we can inject some residential . . . It’s a lot more vibrant . . . It’s really a win-win if you manage to get it to work properly.”

(Mario Toneguzzi is a veteran of the media industry for more than 40 years and named in 2021 a Top Ten Business Journalist in the world and only Canadian)





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# ASK A LAWYER

Many of you may be familiar with basic tenancy laws as a landlord. But do you know much about your rights as a property owner? Ever wonder whether your fence defines property boundaries and whether there are laws about fences? Do you know what you own and control on your property? How about neighborhood noises...are there laws that deal with disturbances such as barking dogs, parties and loud people? Do you know what your rights are when there are things encroaching or intruding onto your property? Here's a brief introduction to some of your rights with respect to your own property that you may or may not know about.



Written by Judy Feng

Staff Lawyer, Centre for Public Legal Education Alberta (CPLEA)

This article was first published in CPLEA's ([www.cplea.ca](http://www.cplea.ca)) digital magazine, LawNow ([www.lawnow.org](http://www.lawnow.org)).

## Did you know #1: There is more to property boundaries than just the fence

One might think that property boundaries are established by a fence, and one owns and can use all that is within it. Fences are often a physical marker for property boundaries. But there is more to property boundaries than just fences. As a starting point, a Certificate of Title describes the location of legal property boundaries. There may be encumbrances, liens and interests registered on title affecting the property. For example, your municipality may have a utility right of way registered on title, which is an agreement that allows them to use your land in some way. That's why it's important to know what's on your Certificate of Title and all registered documents on title. Furthermore, disputes can happen where there is uncertainty over boundaries. For example, when physical boundaries established by fences don't match the legal boundaries described in the Certificate of Title. Whenever you are dealing with uncertainty or disputes about property boundaries, you should get legal advice.

## Did you know #2: Speaking of fences, there's laws about those too

Speaking of fences, there are laws in each province about building them and who is responsible for paying for them. In Alberta, the Line Fence Act has limited application as it only applies to fences designed to keep livestock out of adjoining land. The Act says that when two owners or occupiers of an adjoining property want to build a fence for the common advantage of both of them, they are to equally share the costs of construction, maintenance and repairs. Let's say the Act applies to your situation and you have a dispute with your neighbour about a fence's quality, property location, or the money to maintain or repair it. Under the Act, such fence disputes can be referred to arbitration. Other than checking your provincial laws about fences, you should also check your local municipal bylaws about fences – which specify height, location and whether development permits are required. As a tip, you should also check architectural guidelines for your neighborhood or community association when it comes to fences. There may be construction and colour guidelines to follow, sometimes even down to the exact paint colour.

## Did you know #3: You are entitled to airspace above the surface of your property

Let's say you are standing on the land surface of your property. Do you own anything above that surface? When you own a piece of land, the common law (judge-made) recognizes a right to airspace up to a certain height. This has also been interpreted to mean that you own as much airspace as you can potentially and reasonably enjoy or use. Airspace entitlement is a little different for condo owners and tenants who live in buildings. In such situations, condo owners and tenants have a right to a piece of the stratosphere. Fun fact, this also helps explain why condominium law is often referred to as "strata law" in British Columbia.

## Did you know #4: You have a right to peaceful enjoyment of your property

Common law also recognizes a right to peaceful enjoyment on private property. Essentially, the law protects against unwanted intrusions or disturbances on your property. Municipal bylaws regulate conduct and activities on private property (and adjacent property) to make sure that you have enjoyable use of property. For example, municipal bylaws cover nuisances such as noise and enforcement. The right to peaceful enjoyment also extends to tenants living in rented properties. This means landlords have a responsibility to deal with problems that infringe on a tenant's right to peaceful enjoyment – such as excessive noise, aggressive behavior and disturbances caused by others allowed on the premises

## Did you know #5: It gets complicated when there are encroachments and intrusions onto your property

There is a range of case law when it comes to encroachments and intrusions onto your property. When it comes to trees, hedges, shrubs and the like, you may be able to remove branches from a tree planted on your neighbor's lot if they encroach onto your property – as they are considered natural encroachments. But it can get complicated when the encroaching tree is a straddle tree where the roots are growing in neighbouring or adjacent properties. Some cases say these types of trees are common property while some cases say root intrusion is a type of nuisance. So, there is uncertainty about what you can do with encroaching trees depending on how it's growing and whether your actions will harm the health of the tree. Intrusions into airspace above your property can also get complicated. The courts have viewed direct and permanent structural intrusions (such as the case of low hanging powerlines) as a trespass to be remedied. On the other hand, courts have viewed transient intrusions such as aircraft as not likely to interfere with enjoyment of your property.

To learn more about property law issues, refer to the following articles on [www.lawnow.org](http://www.lawnow.org):

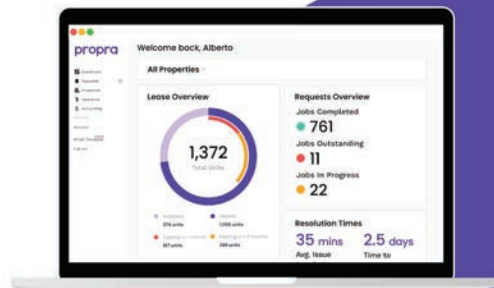
- Property Laws You've Maybe Never Heard Of
- Common Neighbourhood Disputes and Solutions
- Neighbour Disputes: Encroaching people, trees, and smoke

For more on residential tenancies law in Alberta and CPLEA's Residential Tenancies Legal Information Program, go to: [www.landlordandtenant.org](http://www.landlordandtenant.org). Funding for this project is made possible through a grant from the Alberta Real Estate Foundation ([www.aref.ab.ca](http://www.aref.ab.ca)).

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CRRA PRESIDENT PROFILE  
**Brandon Lord**

Please meet Brandon Lord, who is a District Manager with Realstar Management, and has been a member of the CRRA's Board of Directors for 7 years. Brandon first got involved with the CRRA by volunteering at its events, including the CRRA EXPO and monthly seminars, and joined the CRRA Education Committee. This ongoing partnership has allowed him to build substantial relationships with other members in the industry that he greatly values.

From the onset of his relationship with the CRRA, Brandon has been impressed with the dedication of the association's staff, especially their passion for the industry and providing their members with the resources, education, and tools they need to succeed.

Joining the CRRA Board of Directors was an easy decision for Brandon, as he felt they offered not only a diversity of opinions, but also offered a wealth of experience from their team. Brandon looks forward to connecting with other landlords and property managers at CRRA events, as they are a place where members can come together to strengthen ties, share ideas, and build long-term relationships and partnerships. This positive team mindset has garnered the CRRA a dedicated and committed group of volunteers who consistently step forward to ensure every event is a success.

Brandon knows the residential rental industry is changing rapidly, noting that the Calgary rental market has strengthened over the past couple of the months due in part to the COVID-19 pandemic receding, and people returning to work. "As housing becomes increasingly unaffordable in cities such as Vancouver and Toronto, people are choosing to relocate to more affordable places such as Calgary. As demand for rental housing improves, landlords must continue to be vigilant when screening applicants to minimize risk."

To anyone who is considering becoming more active in the CRRA, Brandon would encourage them to volunteer at one or more of the CRRA's events as it is a great opportunity to network with other landlords and property managers, as well as valued service members. He would also encourage members to use the tools and resources offered by the CRRA, such as their professional and easy-to-use leasing forms and their RTA Course. He would also recommend attending CRRA's monthly seminars, where industry experts speak on a range of topics that directly impact landlords of all sizes.

In his personal time, Brandon is known by his friends as someone who treats others the way he would want to be treated. He is an avid aviation enthusiast and even considered a career in the commercial airline industry. He also enjoys spending time on the golf course, though most of that time is spent looking for his golf ball in the woods.



## Tenants' Insurance, Condo & Home Insurance, and Building Insurance: What's the Difference?

Written by Adrian Lee, Apollo Insurance

If you're purchasing tenants' insurance, also known as renters' insurance, you're bound to bump into many confusing terms. It may be hard to distinguish between other apartment or home insurance products, as well.

This article provides a concise breakdown of tenants' insurance, condo, and home insurance, and building insurance and explains the difference between each product.

### TENANTS' INSURANCE

Tenants' insurance is purchased by those renting a home. It usually covers three areas of risks that renters face:

- **Content destruction or theft:** Tenants' insurance provides compensation to repair or replace items that are stolen or destroyed in your home as a result of incidents like break-ins, fires, or floods.
- **Personal liability:** If someone faces harm or property damage at your apartment or house, they may have the right to sue you. Personal liability coverage from a tenants' insurance policy can pay for resulting legal costs and damage awards.
- **Additional living expenses:** Suppose your home becomes unlivable due to a fire or flood. In this case, tenants' insurance can pay for other living expenses incurred due to such an incident.

A landlord may mandate their tenants purchase a policy to mitigate the landlord's risks. But even if this isn't the case, renters' insurance is a wise purchase. A policy may cost \$200-\$400 per year, but it provides millions of dollars in coverage.

Just consider the following example: Suppose you leave a hair straightener on and head out. It could start a fire in your condo apartment. If this fire spreads to adjacent units, your neighbours may sue you for property damage. You could then be liable for millions in legal fees and damage awards — a sure path to financial ruin if the proper insurance plan isn't ready.

### CONDO & HOME INSURANCE

Condo and home insurance protects property owners against risks similar to tenants' insurance. Again, condo and home insurance can pay for content destruction or theft, personal liability, and additional living expenses. Further, this insurance covers damages to improvements or upgrades to your property and, most importantly, the destruction of the physical unit or building.

If you purchase a condo or freehold property with a mortgage, your mortgage lender generally mandates you have insurance ready. This reduces the mortgage lender's risk that the security on the loan (aka the apartment or house) might burn up in flames without compensation. Condominium corporations may also require condo owners to have a policy prepared.

For homeowners living in their property, condo and home insurance are critical because a condo or house is commonly a person's biggest lifetime purchase. Insurance protects this investment and ensures that perils won't result in unexpected expenses.

For landlords, they may believe tenants' insurance is enough. However, renters' policies won't cover the destruction of the physical building if a fire or storm ensues. Further, if someone is harmed at the property, the individual might sue the tenant and the landlord to maximize their chance at recovery. In such an instance, a landlord either needs to tap their policy for legal fees and damage awards or pay out-of-pocket.

### BUILDING INSURANCE

Building insurance is generally not a policy in itself. Instead, it's part of policies such as condo or home insurance or commercial property insurance. Building coverage protects your property in case an event causes damage to the physical structure. For example, a hailstorm breaks your windows or a tree topples and damages your roof. In these scenarios, the building coverage from a home or condo insurance policy can pay for repairs or even rebuild the house.

Building coverage is also an essential difference between tenants' insurance and condo or home insurance. Tenants' insurance usually doesn't cover damage to the physical building, as that's commonly covered by the landlord's condo or home insurance policy. Tenants', condo, and home insurance are all vital policies to purchase depending on what stage of property ownership you're at. It's often mandatory. But even when it's not, it's a wise purchase because it can protect you financially from worst-case scenarios.



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## In Memoriam



**Roderick Alistair "Rod" Williams**  
*September 2nd, 1947 - May 7th, 2022*

It is with heavy hearts that we announce the passing of Rod Williams, property manager with Gil Property Management.

On behalf of the CRRA's Board of Directors and staff, we would like to extend our condolences to Rod's son Cam, his Gil Property Management family, his many friends, and his colleagues in Calgary's residential rental industry.

Rod was a member of the CRRA's Board of Directors from 2009 to 2014 and was a staple at the CRRA's Annual Golf Extravaganza. His impact in the residential rental industry, including advocating for landlord's to participate in social housing programs, was an inspiration to all those who knew him. He was a fantastic storyteller and we're grateful for the memories we have with him.

Rod's son, Cam, has graciously shared with us the written eulogy of his father.

**Father, Brother, Golfer, Friend**

*Rod left us unexpectedly the evening of May 7, 2022. at the Peter Lougheed Hospital in Calgary, Alberta. He is survived by his son Cam, his brother Bill, his ex-wife Candace, as well as countless family and friends.*

*Rod always showed a passion for life, and his early years in Alberta were filled with adventure and his wildness and wonder of youth. This grew into love of golf and sports in general. But his passion for golf was one that he enjoyed throughout his life; the love of the game connected him to not only his community, but so many life-long friends.*

*Rod was a die-hard prairie boy who started a ranch and farm supply business in Okotoks, Alberta. He not only became a staple member of the local farming family, but this also led to his next great adventure. This was the journey, with his small young family, to Kamloops, BC to share his knowledge of ranching and farming, along with an innate understanding of all types of motor vehicles. The dry and arid city was home for many years and allowed the little family to grow and change in so many incredible and unexpected ways.*

*He eventually returned to Calgary, where he threw himself headlong into the property management industry. This turned out to be a perfect fit for him; a place where his drive and personality were uniquely suited. This chapter only introduced him to more friends and a greater passion for life.*

*Rod, you are one of a kind, and touched so many people. You will be missed every day and our lives were so much richer with you in them. We love you.*

*Love forever,  
Cam*



# CRRA PROFILE Josh Weber



The CRRA would like to acknowledge one of our CRRA Board Members, Josh Weber. Josh is the Managing Vice President for Altus Group. This is Josh's second year on the CRRA Board of Directors, and he has been a Service Member for 3 years. With that being said, Here's what Josh has to say about his involvement with the CRRA.

**Tell us Josh, how did you first get involved with the CRRA, and what was it that made you decide you wanted to join the CRRA's Board of Directors?**

*James Ha, Boardwalk REIT, introduced me to CRRA to assist on a property tax issues affecting multifamily owners. I enjoy working with Gerry! His enthusiasm to tackle important issues makes working on the board meaningful.*

**That's great to hear! So what was your first impression of the CRRA? Was there anything that surprised you once you became involved?**

*Organized and always looking for ways to make it better for its members. What's surprised me is how the CRRA not only listens to member issues, but also how they make every attempt to have their issues addressed.*

**Can you tell us about some of the people you've met while working on the CRRA's Board of Directors and at the CRRA's events? Is there anyone who really stood out for you?**

*Mr. McIlveen [David McIlveen, Apartment Life & Current CRRA Board Member] stands out – just an all-around great person who not only wants nothing but the best for the CRRA, but is also happy to go out of his way to help make your business better outside the CRRA.*

**Let's move on for a second, the residential rental industry is changing, why do you think that is?**

*I believe covid has had a great impact on the industry. Peoples needs and space requirements are changing, this is also likely to impact the way rental is built moving forward.*

**Excellent point! Now let me ask, what would you tell someone who is thinking about becoming more active in the CRRA?**

*Don't wait - from day one your voice will be heard and you will have an impact.*

**And what do you think will change or what would you like to see change within the CRRA in the next five years?**

*Membership. With the Board's dedication to consistent improvement and recognition, membership will grow.*

**We hope so too! Is there anything you think the CRRA Membership might be surprised to know about you that you would like to share?**

*I am 42 and now entering my 22nd year fighting property taxes – fun!?*

**And how would your best friend describe you?**

*Strong passion for all things real estate, and hilarious.*

**Thank you for sharing! So what do you enjoy doing in your free time?**

*Sports, avid squash player and kids hockey coach.*

**Just one more question before we wrap up. Is there anything else you would like to share about the CRRA?**

*It's a close knit organization that constantly strives to be better, in every perspective – the CRRA cares.*

**Thank you Josh for taking the time to share with us your thoughts. We greatly appreciate it!**

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## MEET RENTCHECK®

### Applicant Inquiry Services, and more for Canadian Housing Providers

By Brenda J. Maxwell (COO, Rentcheck Credit Bureau Ltd.)

Rentcheck, a subsidiary of Rent Bureau of Canada is a nationally licensed Toronto-based consumer reporting agency and a long-time CRRA Service Member. This being our 46th year in business as a leading source of accurate, current, and affordable background information for housing providers and screening professionals in other industries and agencies.

Rentcheck's business is focused on providing rapid and reliable resident-worthiness Rent Bureau as well as online Credit Bureau Reports from Equifax and TransUnion. As a preferred reseller, having decades of partnership with both companies, we can offer substantial savings to Rentcheck members. Joining Rentcheck is the perfect compliment to the other benefits of belonging to a professional housing provider association like the CRRA.

What many housing providers still don't know (and this publication is a great place to add such vital information) is that we created, developed, and continue to enhance the original concept of Tenancy History reporting. This is the first and only wholly housing provider-relevant tool in the industry designed specially to help housing and business space providers make the best, safest, and fastest applicant decisions.

The idea of gathering and storing shared rental data started decades ago, long before resources like consumer credit reports were available outside the financial industry, and then only to major multinational enterprises; small housing providers had no such resources.

Without reliable background information to verify rental applicants, housing providers (our original and still core market) were constantly vulnerable to tenants who chronically carried arrears, who walked away without paying, who vandalized their premises, or intentionally sought to defraud them. We felt, and still feel, that's just too risky a way to do business.

Our years of collecting positive and cautionary rental experience data created not only a safer environment for Rentcheck member housing providers who contribute and access that information as part of their leasing process but has also proven an advantage for good tenants with low credit scores or incomplete credit records.

In studying industry trends over time, Rentcheck found that many individuals in low credit score situations – including people too young to have credit profiles, newcomers to Canada, or those recovering from serious financial setbacks – nevertheless prioritize paying their rent in full and on time.

In fact, some had done so for years on end, but were being unfairly rejected by housing providers and financial institutions who based their applicant decisions on credit records alone. We felt that was not only unfair, but also income discriminatory, depriving potential good tenants from accessing dignified and secure housing. There is a growing global movement to declare safe housing a basic human right and we totally support that policy.

Over the years, our proprietary Tenancy History reports evolved as an ideal companion product to standard credit reporting. Today, we draw continuously updated information from a secure multi-million-record leasing history database. One of our most popular and effective screening tools is the Rent Bureau Report, combining a Premium Credit Report and Tenancy History Report in a single powerful product, where applicant screeners see not only a Credit Score, for example, but also our exclusive RentScore.

While an individual's credit score may still be lower than average, a high RentScore shows that they are actively improving their credit-worthiness by consistently paying rent in full and on time. And every time one of our members reports another month of rent paid, the tenant's credit and tenancy standings both increase – a win for everyone.

Another benefit of providing Tenancy History Reports is that Rentcheck has been able to reach out to individual consumers in recent years with products to equip them for greater success in any venture where they may be screened.

We now offer a separate site, *MyPersonalReports.com*, where potential tenants, job seekers, or applicants for sensitive volunteer positions can affordably access their own personal Credit, Tenancy and Criminal reports beforehand. We've recommended this option for our housing provider members to pass on to their current tenants.

As well as providing Credit and Tenancy reports, Rentcheck has many products and services that can be customized to fit specific housing provider or property management needs.

For higher-risk applications, we offer fast-tracked National and Enhanced Criminal Record checks in a single bundle that includes records from all national jurisdictions where searches are permitted. This ensures that searches include out-of-province police events and charges as well.

We also have specialized tools such as Debtor Locator, an effective debtor location finder to track individuals owing you money; Bankruptcy Predictor, an analysis tool that indicates the likelihood of financial failure in 12 or 24 months; Fraud Alert, to warn applicant screeners of suspicious irregularities in an individual's past or current records, and many more.

Our integrations API can interface with any property management program, eliminating the need for time-consuming double entries and improving entry accuracy.

Rentcheck takes pride in being a trusted single-source provider for all the essential applicant screening tools that 21st-century housing providers and property managers need. We value each and every customer and hope that CRRA readers who are already Rentcheck members will spread the word.

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Nicholas Holland Owner & Founder





CRRA PROFILE  
**Ryan Thelwell**



The CRRA would like to acknowledge one of our CRRA Board Members, Ryan Thelwell. Ryan is the Director of Business Development for RCCN-DKI. This is Ryan's first year on the CRRA Board of Directors, but has been a Service Member for many more. With that being said, Here's what Ryan has to say about his involvement with the CRRA.

**So Ryan, how did you first get involved with the CRRA, and what was it that made you decide you wanted to join the CRRA's Board of Directors?**

*My first experience with the CRRA was at a tradeshow. It was the opportunity to work directly with Gerry, Jordan, Sarah and Nikki, as well as the chance to interact with industry leaders at a decision-making level.*

**Based on that answer, can you tell me what your first impression of the CRRA was? Is there anything in particular that surprised you about working with the CRRA?**

*I felt it gave me an amazing opportunity to network with potential clients. The CRRA team is knowledgeable and experienced. The overall connection that the CRRA has within several different industries. The time and dedication the team puts in behind the scenes to make sure that their members are serviced.*

**That's great! Can you tell us about some of the people you've met while working on the CRRA's Board of Directors and at the CRRA's events?**

*Wow! Where do I start. As a service member, I have met so many potential clients either on the Board of Directors or through the tradeshows. As a Gemstone sponsor for the 2022 CRRA Expo, we felt like it increased the traction to our booth.*

**Thank you for sharing, really appreciate it! Let me ask you this, the residential rental industry is changing, why do you think that is?**

*The overall housing market, and who can afford to buy, is changing. Because of this I believe that the need for rentals will be on the rise.*

**Definitely something to think about. Let's switch gears again. Since you have been a member of the CRRA for awhile now, is there anything specific you would tell someone who is thinking about being more active in the CRRA?**

*I would encourage someone thinking about being more active within the CRRA to go for it. I am a believer that you get out of life what you put into it and this is no different. When you get more involved it allows you to get to know others on a different level.*

**And what do you think will change or what would you like to see change within the CRRA in the next five years?**

*Well, I would definitely hope to see the membership increase in the next five years.*

**We hope so too! Is there anything you think the CRRA Membership might be surprised to know about you that you would like to share?**

*That's a good question. Anyone that knows me would say that I wear my heart on my sleeve, and I am sure that the CRRA members that I've had an opportunity to meet would attest to that.*

**And how would you say your best friend would describe you?**

*In a word - Humble.*

**Thank you for sharing! So what you enjoy doing in your free time?**

*My wife Elizabeth and I have four kids, so much of our free time revolves around their activities. When we are not doing the family thing, I enjoy watching sports (Football, Basketball etc).*

**And just one more question before we wrap up. Is there anything else you would like to share about the CRRA?**

*I have truly enjoyed my experience with the CRRA. Getting to know Gerry, Jordan, Sarah, and Nikki has been the best part for me. They truly do care about the organization and its members. If you are thinking about either joining or maybe just getting more involved, I would say go for it. You will not regret it.*

**Thank you Ryan for taking the time to answer our questions and share your thoughts with us. It was an absolute pleasure!**

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# 6 Ways Small Business Leaders Can Recruit Top Talent

By Yardi Canada Ltd.

Small property management businesses are always looking for ways to recruit top talent for their teams. While high turnover is not a new concern for the real estate industry, this year it is a growing concern. In 2021, 35% of Canadian employees were considering to look for another job and 45% of companies were seeing difficulties with attracting and retaining talent.

Without the resources of a large, coordinated HR department, which tactics should small businesses use? Here are ways you can position your business to compete with larger talent competitors.

### 1. Look outside the property management industry for talent

Industry experience is always a plus. If all other qualifications were equal, relevant job history should obviously come into play. However, if you're only looking at applicants who have worked in property management, you're missing out on the vast majority of candidates. This is especially true for entry-level positions or office positions with transferable skills.

For instance, does a good accountant need to have a background in property management? With built-in accounting tools in property management software, the skill may be more relevant than direct experience. Likewise, it would be great to hire a leasing agent with experience. At the same time, that might not be possible in your area. Interview a number of candidates to find a smart, fast learner.

### 2. Enhance your marketing presence

It's not just residents and tenants who are looking at your public presence (e.g., website, social media, online reviews). Potential employees are also examining you. They might use your marketing and customer feedback to evaluate your company culture, professionalism, relationships with tenants, etc. That means your marketing efforts should be made to impress anyone who could potentially find you online.

### 3. Promote your strengths to help attract & recruit top talent

It's often easier for large companies to recruit top talent. In part, this is thanks to financial advantages that smaller companies can't always compete with. Large, established and highly profitable businesses often have more flexibility when it comes to paid time off, retirement savings, healthcare plans, etc.

But that doesn't mean small property management businesses don't have their advantages. You just have to know what they are and how to promote them.

For instance, with fewer corporate hoops to jump through, small offices can be more flexible and nimble. It's often easier new things or change strategies, etc. That's great for someone who wants to showcase multiple talents, learn a variety of new skills and wear many hats on a daily basis. With any luck, you'll find people to grow with you for years to come. At the very least, you can position your business as a jump start to someone's career.

### 4. Prepare for tough interview questions

Even if you're an experienced interviewer who knows how to recruit top talent, you may have noticed the questions coming from interviewees have gotten tough. This is happening as part of the "Great Resignation." For the first time in a long time, job seekers have the upper hand in negotiations and are willing to walk away from offers that aren't perfect.

To help prevent you from being caught off guard, we put together some tough interview questions small property management businesses should be prepared to answer. Knowing how to respond could help you compete with larger companies.

- "I currently have a great job. Why should I consider this position instead?"
- "Can you talk about a rough day you had working here and how you got through it?"
- "How do you talk to people outside of work about your job?"
- "Can you provide evidence that diversity and inclusion matter in your hiring?"
- "How has your company adapted to the shift to remote and flexible work?"
- "How long has this position been open? Why do you think that is?"
- "Are high performers fast-tracked for promotions and salary increases?"

### 5. Give meaning to the work you do

Show your applicants that they're contributing to something in society. Find ways to demonstrate the impact you have on your community. If a potential employee has narrowed down their choices to you and an entry-level position at a large corporation such as Apple or Google, what intangibles do you offer that other businesses can't? It might be community involvement, a sense of place and being, etc.

### 6. Get the latest tech to recruit top talent

The goals are to recruit and retain top talent and by giving your team the same tools they would have at a larger business will go a long way. Property management software will streamline your business operations like never before. That's why it's essential to use a platform that's robust enough for your community and easy to learn for new employees. Having the wrong system is almost as challenging as having no system as all and will make it harder to train and keep staff.

Having a training program in place is essential to attracting, supporting, and retaining a talented workforce. For a quick rundown of Yardi's best software options, visit us online at [www.yardibreeze.ca](http://www.yardibreeze.ca).



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## Adequate Containers, What do Landlords need to provide to abide by the City of Calgary's Bylaw

The Waste Bylaw 4M2020, Part 4 Section 14(2) requires adequate containers for garbage, residential recyclable, and food and yard waste material generated on site. In a recent study, The City found that a quarter of people living in multi-family properties say they would recycle or compost more if the bins were bigger or there were more of them. Having adequate containers helps to keep your waste storage area neat and tidy, it is a key step to encouraging greater participation in your waste diversion programs.

What does an adequate container mean? When a Bylaw inspector visits the property, they are looking to ensure that containers are maintained, provided in sufficient numbers and locations, and of sufficient capacity to contain within them, the volume of garbage, recyclables and food and yard waste material generated at the property.



Examples of adequate multi-family containers



Examples of inadequate multi-family containers

Make sure you have adequate containers by "Right Sizing". "Right Sizing" is the practice of monitoring the fullness of your waste bins just before pickup day. This includes your recycling, food and yard waste and garbage bins. Multi-family complexes can ensure they're not overpaying for their waste pickup service by gauging whether the bin size and frequency of pickup is suitable for their needs.

Here are some simple steps to help you ensure that your bins are the right size and collected at the right frequency:

- Step 1:** Find out which day each bin is picked up and how often (e.g. once per week, twice per week, monthly).
- Step 2:** Plan ahead – schedule a time to check on the bins as close to the pickup time as possible. For example, if your bin is picked up every Tuesday morning around 9 a.m., take a look in the bin on Monday afternoon.
- Step 3:** For about a few weeks or even a month, keep track of the fullness of the bin each time it's collected. If your bin only gets picked up once per month, keep track of the bin for at least two or three pick-ups before making any decisions.
- Step 4:** Analyze the data you've collected and note the following:
  - Is the bin usually 100 per cent full (or nearly full) when picked up? If so, then you have the right size of bin and collection frequency.
  - Is the bin less than 75 per cent full on average? In this case, it may be possible to adjust either the size of your bin or arrange to have it picked up less often. Call the collection company that services the bin to discuss your options.
  - Is the bin overfilled? If you cannot close the lid and/or you have extra material piled beside the bin or inside your building, you may need to increase your collection frequency, or the size or number of bins. Call the collection company that services the bin to discuss your options.
- Step 5:** Complete this process regularly – a good benchmark is every year or two.

For more information, fill out an online service request or contact 311 and reference Multi-family Recycling & Composting.







CRRA PROFILE  
**Emissions Reduction Alberta**

**Emissions Reduction Alberta (ERA) has been helping the province succeed in a lower Emissions world since 2009. With a portfolio that spans many sectors, from oil and gas to forestry and agriculture, ERA expanded their reach even further with the launch of the Energy Savings for Business (ESB) program last year. The prescriptive program gives commercial businesses of all sizes - property management companies and landlords of multi-unit residential and condo buildings - access to up to \$1 million per parent company to purchase and install energy efficient technologies that can help cut operating costs, reduce emissions, and meet sustainability goals even faster.**

Reducing greenhouse gas emissions, while supporting the economy, benefits everyone. Our vision is anchored in the belief that our success is measured in both economic and environmental terms.

Since 2009, ERA has used the proceeds from the price on carbon paid by large emitters to invest in projects that help innovators develop and demonstrate greenhouse gas-reducing technologies that lower costs, improve competitiveness, and accelerate Alberta's transformation towards a low emissions future. We've committed almost \$800 million towards 220 projects that are worth a total of \$6.5 billion and are on track to deliver cumulative GHG reductions of 42 million tonnes by 2030.

With the ESB program, we're empowering Alberta businesses to purchase and install commercially available energy efficient technologies that meet their needs, provide great paybacks, and contribute to Alberta's green future. Businesses can receive fast access of up to \$500,000 per project and up to \$1 million per parent company for over 60 technologies such as lighting systems and controls, building envelope upgrades, HVAC equipment, condensing boiler, furnaces and more.

From a sustainability standpoint, the reduction of greenhouse gases is a priority for us, but this also helps to reduce our utility costs and makes us a more efficient business," said William Gowdy, Environment and Public Affairs Manager for Lafarge in Northern Alberta.

For projects to be eligible, they must occur at facilities our buildings located within Alberta, meet project timeline requirements, and follow the criteria outlines in the Participant Terms and Conditions located on [eralberta.ca/esb](http://eralberta.ca/esb). Common areas and equipment in multi-unit residential buildings (MURB)

and condo buildings are eligible. Examples of common areas include, but are not limited to, parking lots, building walls, windows, hallways, stairways, lobby and the roof. It is important to note that condo units must share a common wall and have six or more residential units to be considered a multi-unit residential building, individual residential suites or units are not eligible.

Understanding that time is money, we've designed a streamlined process that allows businesses to give their program-approved contractors access to their application for easy submission and quick approvals. We also offer an Application Assist service where our team can guide participants and their contractors in creating a high-quality application and potentially maximize their eligible incentives. Once projects receive final approvals after purchase and installation, businesses can expect to receive their incentives within six weeks. Many multi-residential buildings have already taken advantage of the program. One, in particular is receiving over \$24,000 in incentives to replace their condensing boiler and install air curtains. This upgrade will lead to an estimated lifelong savings of 719 tonnes of CO<sub>2</sub>e and estimated yearly savings of \$2,400.

As a new member of the CRRA, we are excited to help Calgary's property managers and landlords find similar savings and carry out upgrades that will improve their tenants' comfort and safety, extend the life of the property, and provide an advantage in the marketplace. Buildings that consume less and conserve more energy are in demand. Occupants are increasingly willing to pay more to reduce their carbon footprint and support organizations that respond in kind. Retrofits can also reduce maintenance costs due to the extended life of the technology and make operations easier to manage.

Looking to install a technology that isn't on the list of eligible technologies? Check out the Expanded Technologies Pilot! An extension of ESB, the pilot offers a new pathway for Alberta businesses to propose effective, commercially viable technologies with a high return on investments not currently supported through the original program. Successful proposals will receive funding to support project implementation and will help expand ERA's understanding of the technology's performance, market potential, and how it could be best supported in future initiatives.

To learn more about Emissions Reduction Alberta, the Energy Savings for Business program, and the Expanded Technologies Pilot, please visit [www.eralberta.ca/esb](http://www.eralberta.ca/esb) or get in touch with our Contact Centre Team at [support@esbprogram.ca](mailto:support@esbprogram.ca).



# 2022 Annual Awards Gala

The 2022 Annual Awards Gala was held in the evening on June 16th at the Carriage House Hotel & Conference Centre, and what a delightful affair it was! This year, there was added flair to enhance the evening and provide a more comfortable and social atmosphere.

As soon as attendees entered the event, they were greeted with a stylish ice sculpture, lit with colour-changing lights, highlighting the CRRA's Annual Awards Gala and 2022's Signature Event Partner, Fresh Focus Media. Awards Gala winners and attendees had memories captured by both a photographer and a videographer throughout the evening.

Cocktails were held between two rooms; the anteroom with a bar & cocktail tables, and the Yorkshire Ballroom with lounge seating, along with ample space for the Photo Booth sponsored by 4Rent.ca.

This year, the CRRA unveiled the newly designed Awards to the 16 winners. They were made of glass and metal, with a granite base. The grandeur of the new design truly highlighted the honor these Awards gave to their recipients.

We thank CRRA President Brandon Lord for being our Master of Ceremonies for the event and guiding us through this spectacular evening.

Thank you to all of the Gala's Sponsors, with special thanks to the Platinum Sponsor, Minto Properties.

Congratulations to the evening's winners, and to the nominees – because of the work you do, we all have reason to celebrate!



# Celebrating Our 2022 Award Winners!



**Winner:** Boardwalk Rental Communities

The Digital Marketing Excellence Award in the Owner and Manager Category recognizes a CRRA owner & manager member who has a mastery of digital marketing through online and social media strategies to communicate with their current and potential clients and tenants.

Boardwalk Rental Communities not only achieves this but surpasses it in their reach and advancements in how they communicate.

**Sponsored by:** Fresh Focus Media



**Winner:** ServiceMaster of Calgary

The Digital Marketing Excellence Award in the Service Member Category recognizes a CRRA service member who uses their digital marketing tools to keep their clients, potential and current, informed and up to date on their business.

ServiceMaster of Calgary has worked hard to grow and maintain an online experience that is effective and easy to use by everyone.

**Sponsored by:** Alberta Indoor Comfort



**Winner:** Carla Berezowski of Alberta Indoor Comfort

The 2022 Eco-Initiative Award recognizes an individual or company that demonstrates a commitment to protecting the environment through eco-friendly changes in their business.

Carla Berezowski has met the challenge head on and surpassed it by implementing new, effective products that provide eco-friendly & cost saving solutions to her clients.

**Sponsored by:** Bentall GreenOak (Canada) LP



**Winner:** Alison Brodie of Boardwalk Rental Communities

The Community Service Award recognizes an individual or company who clearly demonstrates their commitment to involvement through community initiatives.

Alison Brodie's passion for community service is evident in the programs she helped introduce, including programs aimed at crime reduction and food donation centres.

**Sponsored by:** Yardi Canada Ltd.



# Celebrating Our 2022 Award Winners!

## CRRA ANNUAL AWARDS GALA WINNER! INNOVATION AWARD



**Winner:** ROOK Connect

The Innovation Award recognizes a CRRA Service Member that has a service, product or process that puts them ahead of the competition

This company has created a product that changes the way businesses interact with their software. The innovations this provides saves their clients' money and brings their teams together and drives operational success.

**Sponsored by:** Minto Properties

## CRRA ANNUAL AWARDS GALA WINNER! TENANT EXPERIENCE AWARD



**Winner:** Amy Breznik of Renter's Choice & Management Ltd.

The Tenant Experience Award recognizes a tenant focused CRRA Owner & Manager member who provides outstanding service to their tenants on an ongoing basis.

Amy Breznik recognizes the importance of her tenants being heard & acknowledged in the rental process and has made great strides in making their rental portfolio as accessible and pet friendly as possible.

**Sponsored by:** First Onsite Restoration

## CRRA ANNUAL AWARDS GALA WINNER! LANDLORD OF THE YEAR AWARD



**Winner:** Shamon Kureshi

The Landlord of the Year Award is given to a CRRA Owner & Manager member who demonstrates a commitment to excellence, education, and professionalism in managing their portfolio.

Shamon Kureshi is meticulous with the maintenance of his properties. It is more than an investment for him - it's a mindset that encourages a long-term outlook for the properties and the satisfaction of its residents. clients.

**Sponsored by:** Skyline Living

## CRRA ANNUAL AWARDS GALA WINNER! SOCIAL HOUSING PROVIDER



**Winner:** HomeSpace Society

The Social Housing Provider of the Year Award is given to a social housing society that provides supportive housing through programs in the community.

HomeSpace Society is developing new social housing spaces, as well as managing the properties themselves. They provide housing for vulnerable groups in the community that allows people to live with dignity that they may not otherwise have access to.

**Sponsored by:** Coinamatic Canada

## CRRA ANNUAL AWARDS GALA WINNER! GOLD STAR SERVICE AWARD



**Winner:** CAL-RID Exterminators Inc.

The Gold Star Service Award recognizes a CRRA service member who excels in their respective area of business by continually providing outstanding service to the residential rental industry.

CAL-RID Exterminators Inc. is part of their community and has employees that are multi-lingual, so language is not a barrier. They truly stand by their values in treating every customer with kindness and exceeding with tenant relations.

**Sponsored by:** Boardwalk Rental Communities

## CRRA ANNUAL AWARDS GALA WINNER! BUILDING RENOVATION AWARD



**Winner:** Richmond Towers owned by Boardwalk Rental Communities

The Building Renovation Award recognizes a renovation project that demonstrates excellence in enhancing the appeal of a building.

Richmond Towers went through a huge transformation and modernization, renovating all the common areas, hallways, and amenity spaces to high-end condominium specifications, bringing this late 1970's property into the 2020's.

**Sponsored by:** CAL-RID Exterminators Inc.

## CRRA ANNUAL AWARDS GALA WINNER! BUILDING OF THE YEAR AWARD



**Winner:** Randal House owned by Boardwalk Rental Communities

The Building of the Year Award recognizes the building, the performance and procedures of its management and maintenance.

The community in Randal House is enhanced and encouraged by its staff. This building is fully occupied with a waitlist, and the residents are treated to a list of amenities that include what you would expect to see in a high-end condominium.

**Sponsored by:** Westland MyGroup Insurance

## CRRA ANNUAL AWARDS GALA WINNER! MAINTENANCE PERSON OF THE YEAR AWARD



**Winner:** Razvan Butnaru of CAPREIT

The Maintenance Person of the Year Award recognizes an individual who shows dedication to providing quality maintenance service through the use of their expertise and skills; and whose cheerful manner and consistent good performance reflects positively in their relationship with residents and other staff.

Razvan's calm demeanor and professionalism greatly assists the building staff and residents, and he has a knowledgeable and respectful manner in handling difficult situations.

**Sponsored by:** Reggin Technical Services Ltd.



# Celebrating Our 2022 Award Winners!

**CRRA ANNUAL AWARDS GALA WINNER!**  
SERVICE MEMBER OF THE YEAR AWARD



**Winner:** CAL-RID Exterminators Inc.

The Service Member of the Year Award recognizes a Service Member who has shown exceptional customer satisfaction and continual support and involvement within the CRRA.

CAL-RID Exterminators Inc. is a staple at the CRRA's annual trade show, and continually provides educational services and information with their own special flair to the membership base.

**Sponsored by:** CertaPro Painters of Calgary & Central Alberta

**CRRA ANNUAL AWARDS GALA WINNER!**  
RESIDENT MANAGER OF THE YEAR AWARD



**Winner:** Abi Olaniyi of QuadReal Property Group

The Resident Manager of the Year Award recognizes an individual(s) who demonstrates excellence and professionalism in managing and overseeing the day-to-day operation of their rental property.

Abi Olaniyi is passionate and conscientious about her work and career; she is very well organized and a team-oriented problem solver.

**Sponsored by:** Fireside Property Group

**CRRA ANNUAL AWARDS GALA WINNER!**  
PROPERTY MANAGER OF THE YEAR AWARD



**Winner:** Eric Smith of Boswell Krieger Management & Realty Ltd.

The Property Manager of the Year Award recognizes an individual who demonstrates excellence, leadership, and professionalism in property management.

Eric Smith sets himself apart through his dedication to his clients and team. He believes in the importance of being physically present and makes a point to visit and spend time with his tenants and clients to build relationships that last.

**Sponsored by:** ProStar Cleaning and Restoration

**CRRA ANNUAL AWARDS GALA WINNER!**  
INDUSTRY EXCELLENCE AWARD



**Winner:** Keith Petrie of CAL-RID Exterminators Inc.

Keith Petrie has been a long time Service Member in the association. From the very beginning, he has provided CRRA members with the right tools, experienced support and industry expertise that our members needed to help assist with their "pesky" problems. He has conducted many educational seminars for our members, providing vast knowledge and effective takeaways to keep our members informed and educated. You can always count on seeing him and his company at our annual Trade Show (now EXPO) and his company ad is always visible in the CRRA's Alberta Rental Review magazine. His unprecedented support and expertise is something to be celebrated and he is truly deserving of the CRRA's Industry Excellence Award

**Sponsored by:** GWL Realty Advisors Residential Inc.

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## Why Your Business Needs Digital Marketing, Software/CRM Applications & Digital Innovation

**There are very few people that don't know that their business could benefit from the application of digital innovation in one way or another, and there's no doubt that digital innovation is a big phrase, commonly misused to sell fallacies to businesses by far too many companies both local and abroad. What business doesn't want to drive more people to their online presence or streamline internal operations so that with a click of a button everything happens just like magic? The question isn't are these things possible; the question is what's the best way to go about taking the right steps for your specific business needs?**

With people from all over the world trying to sell their services and so many untrained people doing "the best they can" for businesses, there's a lot of confusion in the marketplace today, not only on what digital innovation is, but how valuable it is for businesses. There's a lot of noise for business owners/operators who are left trying to sort through the already confusing communication surrounding technology and innovation. Trying to decipher what's wild promises vs. what can actually

be delivered on, is no easy task when you may not necessarily know the best approach for your own business. With the privilege of working with customers all over the world of all sizes in my career, I've heard a lot of wild promises that to this day I can't help but shake my head at. When asked what advice would I give to business owners who know they need to capitalize on technology but don't know how, I say the same thing to each one - get involved, stay involved and be sure that your goals are being properly communicated.

The first acknowledgment that all business owners/operators need to really understand is that there's no one perfect digital marketing strategy or digital software application that's going to take your business to all new heights. To get results when building a team internally or outsourcing to skilled professionals, you're going to need to get involved, stay involved and make the time to help guide the process. I personally always look for companies that aren't afraid to get hands-on when working with me, who want to interact with the front line of my business and strive to understand what makes us different and valuable. I want them to see how we operate, how we deliver

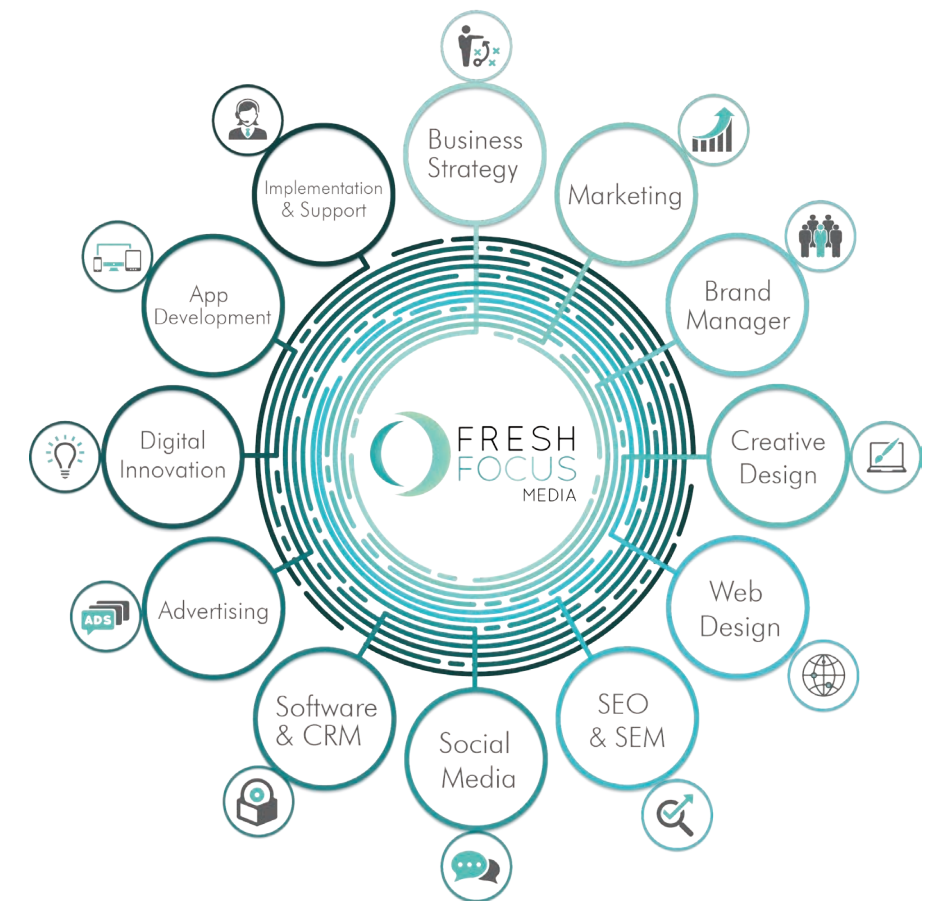
and what makes my business unique over my competitors. How can any individual or business support you if they don't understand what you do and how you do it? Look for these cues when talking to your team and meeting with them, it's not all about reported results and what you've done for others, who cares if I get a thousand customers to walk through your door if none of them buy anything. It won't matter if I streamline your entire Customer Relationship Management process with an amazing piece of live reporting software if it doesn't pair with your workflow and match what you promised to deliver to your customers. There are no referrals to be had from upset customers, only lessons that need to be learned and further processes that need to be put in place. Stop looking for an out-of-the-box solution and get the right people working with you who can advise and recommend what's best for your business.

Let's first discuss marketing, something we at Fresh Focus Media are very passionate about. What's the best first step all businesses should take when evaluating their digital innovation strategies? Customer Journey Mapping! How does your business currently find customers,

how do you sell to them, how do you deliver your service/products to them, how do you invoice, and perhaps most importantly, how do you stay in contact or get referrals from those customers after you've done such a great job with them? Your digital marketing strategy should support the entire customer journey and process you utilize to support your customers. How you generate new leads is only one piece of the puzzle, maintaining, reporting and nurturing those leads is the next critical step in the process. What better way to do this than to automate using software and Customer Relationship Management tools. Marketing should empower all aspects of your business, it should ensure that the entire company is using the same words, selling the same way and striving to push the company forward. In my career, I've heard so many customers explain to me that if a potential customer talks to them they can sell them on what they do no problem. Their best sales come from conversations that they have with potential customers. 9 out of 10 times I ask them what they say and how they say it, then I bring up their website or marketing material and ask them why those words aren't in the material that they're handing out or on the website. That's the first impression they often get to make with potential customers. There's a real science to marketing - it changes, it evolves, it's visual, and it requires small wording with big impact, it's a skilled trade that's learnt. The same person who devises the plan often isn't the one who's doing the creative, the digital strategy, the content, etc. Empower your business with the right people doing the right things, and you'll understand very quickly why marketing is often the largest budget allocated to businesses. It's the driving force for the entire company when done right!

Technology used to be so difficult to utilize! It really was a challenge - it looked old, worked slow and really only did half of what you wanted it to. It was not until recently when mobile apps really became prominent, that software and CRM tools made the conscious change to focus on being more user-friendly. When you look at software today, whether it's yours or someone's you're evaluating, if it's not easy or looks old beware, you don't want to get stuck with old tech. Software is a powerful tool, it can be used to solve very specific problems for your business or it can be used to help manage and drive communication. When looking to integrate software or CRM tools into your business, it's imperative that the entire process of how it works today gets mapped out. All parties who are going to use the tool need to be involved in the mapping process to ensure as many working parts of the software are accounted for as possible. Software doesn't understand gray areas. It does what it's programmed to do, what it's been taught to do, and if you're not clear about how your business works today, you're

## 12 Professional Services & Departments Ready To Empower Your Business.



going to struggle to work with companies who are trying to put a solution together for you. I don't have all the answers, and as the owner of one of the top 3 CRM platforms in Canada, I'm going to tell you I'm not the right solution for every business. Part of our process is this mapping - you know your business, we know the software, let's map this out and ensure we're the right solution for you or we'll support you in finding the right solution. Only when we fully understand how your business works today can we review with you how to eliminate redundancies and provide tools you may not have even thought of for increasing your operational efficiency. Get the right team working with you, get the right solution in place and you'll wonder why you haven't applied software into your business years prior. Buy an off-the-shelf product without knowing what you need and you might end up blaming the software for your operational shortcomings when the software is simply doing what it was programmed to do.

No one person can master all areas of business. The longer you're in business and the larger your business is, the more important it becomes to have the right people to support your customers. Whether you're looking to do everything internally or you're looking for a skilled third party to support your business, it's imperative that whoever you're working with understands your business, your goals and does their own investigation. Get people involved with your marketing and with your software/CRM intentions, and watch how taking your business to the next level can not only motivate you, but the people around you.

We want to learn about your business, how you deliver for your customers and how we can best work with you to help achieve your goals. Contact us today!

[www.FreshFocusMedia.com](http://www.FreshFocusMedia.com)



# DIGITAL FORMS!



NOTICES AVAILABLE NOW LEASING FORMS COMING SOON

**NEW>>** The CRRA's Pet Agreement is on its way!

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**Wednesday, September 7th, 2022**  
**at the**  
**McKenzie Meadows Golf Club in**  
**Southeast Calgary.**

**Network on the course and**  
**meet other CRRA Members**

Visit [www.crra.ca](http://www.crra.ca) for the latest information on the  
**Golf Extravaganza & other upcoming events**