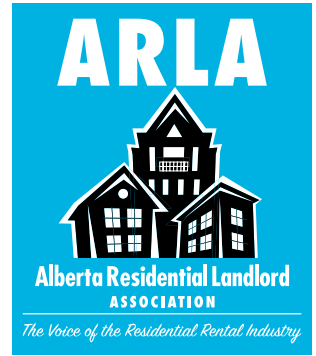


RENTAL GAZETTE

THE VOICE OF THE RESIDENTIAL RENTAL INDUSTRY



ISSUE 2
VOLUME 31
SUMMER 2026



2026 ARLA Golf Tournament

Join us for golf on September 4th, 2026 at The Quarry! We are hoping for a beautiful day filled with fun, gifts and prizes!

The day will start with a Breakfast Bunwich and a shot of Baileys - then on to a great day!

Details on page 2.

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Ph 780-413-9773 albertalandslord.org

The opinions expressed in any article in The Rental Gazette are those of the author of that article and not necessarily those of the Alberta Residential Landlord Association.

ALBERTA'S RENTAL MARKET: WHAT THE LATEST DATA MEANS FOR HOUSING PROVIDERS

BY PETER ALTABELLI, PRESIDENT, YARDI CANADA LTD.

Alberta's rental market is shifting. Vacancy is rising, new lease rents have turned negative, and tenants are moving more frequently. For housing providers in Calgary and Edmonton, the data from the latest Yardi Canadian National Multifamily Report paints a clear picture: the conditions that made Alberta a standout market for much of the past decade are changing, and the providers who adapt quickly will be better positioned heading into the second half of 2026.

The National Picture

Canada's multifamily market is under real pressure. Drawing on anonymized data from more than 571,000 units across 6,400 properties, the Q2 2026 report reflects a national market where demand has softened, supply is rising and renters have more options than at any point since Yardi began tracking in 2020.

The national vacancy rate reached 5.1% in Q1 2026, up for the ninth consecutive quarter. The average national in-place rent increased by just \$8 in the quarter to \$1,761, with year-over-year growth slowing to 2.7%, the weakest rate in four years. New lease rents, which reflect what landlords are charging incoming tenants, turned negative nationally at -1.0%. That means housing providers in most markets can no longer price a vacant unit above what the previous tenant paid.

The drivers are well-documented: slower population growth, reduced immigration targets and a cautious economic environment shaped by trade uncertainty and a weak labour market. Canada's population shrank by more than 100,000 in 2025, the first decline in decades, with the drop driven by emigration of non-permanent residents as temporary permits expired.

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2026 ARLA GOLF TOURNAMENT

SPONSORSHIP & GOLF REGISTRATION OPPORTUNITIES

4 SEPTEMBER 2026

JOIN US!

kelsy@albertalandlord.org

The Quarry



www.albertalandlord.org

Golf Registration

Date: Friday, September 4, 2026

Location: The Quarry

\$220/PERSON

GOLF PACKAGE INCLUDES:

- 9:00 AM SHOTGUN START
- 18 HOLES & GPS POWER CART
- VALET SERVICE
- LIVE DJ
- DRIVING RANGE PRIVILEGES
- PUTTING GREEN
- WELCOME COFFEE & BAILEYS
- BREAKFAST BUNWICH
- REGISTRATION SWAG BAG
- COMPLIMENTARY HOT DOG
- STEAK BBQ BUFFET
- TEAM PHOTOS
- 50/50 DRAW - PROCEEDS TO JASPER PLACE WELLNESS
- MULLIGAN DRAW
- DOOR PRIZES
- PRIZE FOR BEST DRESSED TEAM/PLAYER!
- PROXIMITY PRIZES



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Thank you!





FEATURE ARTICLE: CONTINUED FROM COVER

BY PETER ALTOBELLI, VP AND GENERAL MANAGER, YARDI CANADA LTD.

Alberta in focus: Calgary and Edmonton

Within this national softening, Alberta stands out, though not in the way it did a year ago. Calgary now carries the highest vacancy rate of any major Canadian market at 7.3%, while Edmonton sits at 6.2%. Both cities are well above the national average.

Vacancy and Rent Growth

Calgary is the only census metropolitan area (CMA) in Canada posting negative in-place rent growth, at -2.0% year-over-year. Edmonton is also lagging, sitting at 2.3% in-place rent growth, below the national average of 2.7%. On new leases, Calgary fell 2.4% and Edmonton dropped 1.2%, both reflecting the reality that incoming tenants are negotiating harder in a market with more options.

The supply side is part of the story. Apartment starts in Alberta rose 29.6% in the 12 months ending February 2026, the strongest growth rate of any province. Completions in Alberta rose 6.5% to 21,933 in the 12 months ending November 2025. That new inventory is arriving into a market where demand growth has slowed sharply, pushing vacancy higher.

Turnover and Length of Stay

Both Calgary and Edmonton are among the highest-turnover markets in Canada. The annual turnover rate in Calgary and Edmonton sits at 41.0% and 37.7% respectively, compared to the national average of 25.8%. That means more than one in three units is cycling through a new tenant every year, creating persistent leasing pressure and higher unit-turn costs.

Length of stay tells the same story. Calgary residents stay an average of 27 months, Edmonton residents 29 months, compared to the national average of 40 months. Shorter tenancies translate directly into higher operating costs: more make-ready work, more leasing effort and more exposure to market conditions every time a unit turns over.

Operating Costs

Alberta providers are also managing el-

evated expenses. Annual operating costs averaged \$8,122 per unit in Alberta in Q1 2026, the second highest of any province after Ontario (\$8,858), and above the national average of \$8,053. With income growth slowing and costs rising, margin management has become a more urgent priority.

Alberta's Edge: Affordability and Domestic Migration

Despite rising vacancy and softer rents, Alberta retains a structural advantage: it remains one of the most affordable rental markets among major Canadian cities. A one-bedroom in Calgary or Edmonton costs considerably less than comparable units in Vancouver or Toronto. That affordability gap continues to draw interprovincial movers, with Alberta posting a net domestic inflow rate of 5.7% in 2025, one of the strongest in Canada.

Higher oil prices are also providing a regional economic lift, supporting employment in the energy sector and giving Alberta a measure of economic resilience that other provinces lack. For housing providers, that underlying demand from interprovincial migrants and energy-sector workers provides a steadier renter base than markets more exposed to the pullback in non-permanent residents.

What This Means for Housing Providers

The data points to several practical shifts for housing providers operating in Alberta.

Retention is worth more than it used to be. With annual turnover above 37% in Edmonton and 41% in Calgary, the cost of losing a tenant is significant. Every renewal avoids a unit turn, a vacant period and the expense of re-leasing. Proactive renewal outreach, responsive maintenance and clear communication on lease terms give providers a concrete path to protecting occupancy.

Pricing needs to reflect current market conditions. In a market where new lease rents are negative, pricing a vacant unit above the prior tenant's rent will extend the vacancy period. Providers who use current market data to set competitive pricing will fill units faster and reduce overall revenue loss from extended vacancies.

Operational efficiency is a growing priority. With expenses rising and income growth slowing, the pressure on NOI is real. Technology tools that reduce administrative burden, automate routine tasks and improve maintenance response times help providers do more without proportionally increasing costs.

Digital leasing matters more as vacancy rises. Alberta's market is generating strong digital leasing activity, with Calgary and Edmonton both posting 20 and 18 digital prospects per 100 units per month respectively. Converting those prospects efficiently requires a smooth online application process, quick follow-up and clear unit information. Calgary's digital prospect conversion sits at 9.5%, and Edmonton's at 9.0%, above the national average of 8.3%, but there is room to improve.

Staying Ahead of the Data

Alberta's rental market is not stagnating. Demand from interprovincial movers, energy-sector employment and relative affordability give the province a durable foundation. But the conditions that allowed above-average rent growth and near-zero vacancy to coexist are no longer in place. Providers who track the data closely and adjust operations accordingly will navigate this transition better than those who don't.

The Yardi Canadian National Multifamily Report is based on anonymized data from more than 571,000 units across 6,400 properties nationwide. For the full Q2 2026 report and CMA-level benchmarks on vacancy, rents, turnover and length of stay, visit info.yardi.com/multifamily-market-reports-for-canada/.



PRESIDENT'S MESSAGE SUMMER 2026

BY CHRISTOPHER BATDORF, ARLA PRESIDENT 2026

Welcome to the Summer 2026 Rental Gazette.

As I write this in the middle of June, I am reminded of how rainy it gets in June. While each month and season brings their own interesting climate and problems, I know that the Service Members of ARLA will provide the solutions and recommendations that will help keep our buildings and residents comfortable and supported.

Thank you to all members who attended the Landlord Resource Trade Show & Achievement Awards at the River Cree on May 8th. It was great to connect with so many colleagues and to learn about the constant improvement of services provided by ARLA's Service Members.

Thank you to the River Cree for hosting ARLA at their venue and the great service that they provide to us. Also, I need to express my admiration for the tireless work of Donna Monkhouse, Kelsy Demeria, Jayda Cooke, and my fellow board members who helped to plan and set up this amazing event.

The 2026 ARLA Contribution Award was presented to E. Sonny Mirth, QC, who's inspiring 20+ tenure on ARLA's board has helped advise our beloved organization through government, legislation, and legal changes. ARLA would not be the organization it is, without his contributions.

City Hall Updates

On May 19th at Edmonton City Council, Councillor M. Janz moved for city administration to create a service package to develop a residential landlord licensing, compliance, and registry program. This package should

be expected during the City's 2027-2030 budget deliberations.

On June 8th the Edmonton's Community and Public Services Committee, Mayor A. Knack put forward a motion for city administration to develop a service package regarding long-term funding of social services spaces or for the development of a Community Services Hub model; as these spaces provide connection and referrals to programs and supports that can benefit our tenants, I look forward to learning more about these options and helping to share this information with ARLA members. This package should be expected during the City's 2027-2030 budget deliberations.

On June 22nd, Edmonton's Utility Committee will be hearing a report from city administration regarding illegal dumping occurring at multi-family residential properties. ARLA looks forward to attending this meeting and continuing to voice the sector's idea that choice and participation are the best options for waste service improvements for Residential Rentals.

Government of Alberta Updates

In July of 2026, the Government of Alberta will be initiating the Alberta Disability Assistance Program (ADAP); which looks to transition Albertans on the Assured Income for the Severely Handicapped (AISH) to the new program offering greater opportunities to work without financial penalty. During the time period of July 2026 and December 2027, current AISH recipients transitioning to ADAP will receive a \$200.00/month transition benefit to offset any financial differences between the two programs.

Current tenants receiving AISH should not observe any difficulties during this transition period and are able to reapply for AISH if

employment opportunities are not available to them.

On May 21st, Nathan Neudorf, MLA was sworn in as the new Minister of Assisted Living and Social Services. Programs under Minister Neudorf's purview are the Affordable Housing Partnership Program, the Alberta Social Housing Corporation, and the Rental Assistance Benefit.

I welcome Minister Neudorf to his new role and I look forward to future opportunities for ARLA to participate and support the Ministry with their work on Affordable Housing solutions.

Community Updates

The Edmonton Community Foundation (ECF) has committed to \$20 million in funding for the development of housing for 5000 Edmontonians by 2028. As a fund founder at ECF, I have reached out to staff to learn more about this commitment and I look forward to sharing any information I receive with ARLA members. I will also advocate for ECF to utilize ARLA's combined knowledge of members to assist in any way to benefit the Residential Rental Industry.

As I close, I would like to extend a large thank you to our staff at ARLA. Compared to other non-profit organizations, ARLA exceeds my expectations yearly with only a dedicated staff of 3.

Donna, Kelsy, and Jayda rise to every occasion to ensure that our events and programs are amazing and I would just like everyone to acknowledge their amazing work.

Thank you also to you; the new & returning ARLA members. Without your support ARLA would not be the wonderful and amazing organization that it is today.

PLEASE FOLLOW, LIKE & SHARE ARLA'S SOCIAL MEDIA PLATFORMS!



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EDITOR'S MESSAGE SUMMER 2026

BY RAPHAEL YAU, CHAIR RENTAL GAZETTE

Market Update Summer 2026

As summer approaches, the potential for erratic weather patterns remains a concern, with wildfire activity, thunderstorms, hail, and localized flooding posing seasonal risks across Alberta and the Prairies. Roof inspections and proper drainage away from foundations remain important preventative measures for the summer months.

On June 10, 2026, the Bank of Canada held its policy rate at 2.25% for the fifth consecutive announcement, leaving the prime rate at 4.45%. While this stable rate environment supports borrowing clarity for multifamily investors and owners, the broader Alberta market is being shaped more by supply growth and softening rent conditions than by rate cuts alone.

The Bank of Canada's hold at 2.25% is supportive for multifamily owners, but it is not a catalyst for immediate pricing expansion. Stable policy rates help keep debt-service assumptions predictable, which is useful for refinancing, acquisition underwriting, and construction feasibility, especially for assets with floating-rate or renewal risk.

In Alberta, however, the bigger issue is not rate direction alone; it is the combination of elevated supply, softer rent growth, and rising vacancy in some submarkets. Forecasts still show strong housing starts in Alberta, with the province expected to remain above its 10-year average, but Edmonton's multi-family pipeline and deliveries are contributing to a more competitive leasing environment.

For investors, that means underwriting needs to be more conservative on lease-up, renewal growth, and exit cap rates than it was in 2024 or early 2025. For owners, the current rate environment is helpful, but operating performance will increasingly depend on retention, incentive management, and disciplined expense control rather than broad market rent acceleration.

Edmonton continues to benefit from population growth, economic diversification, and ongoing housing demand. Recent estimates place the Edmonton CMA at roughly 1.8 million residents, while Alberta GDP is forecast to grow faster than the national economy in 2026, supporting housing demand over the medium term.

That said, the rental market has become more balanced than it was in 2025. CMHC-related projections indicate Edmonton vacancy could rise to 4.5% in 2026 from 3.8% in 2025, and current rent trackers show one-bedroom and two-bedroom asking rents around \$1,302 and \$1,641 respectively.

Home prices have also normalized somewhat. Edmonton resale pricing in April 2026 ranged from about \$424,700 to \$478,902 depending on the location, with benchmark pricing near \$431,900, suggesting a market that remains healthy but less frothy than last year.

Overall, Alberta's multifamily sector remains supported by population growth and relative affordability, but the operating back-drop is now more competitive. The current rate hold is constructive, yet underwriting discipline matters more than ever as vacancy rises and new supply continues to come to market.

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

Source: Cushman & Wakefield Edmonton Research, RBC Economics, CBC.ca, CREA stats, atb.com

ARLA

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EXECUTIVE DIRECTOR REPORT SUMMER 2026

BY DONNA MONKHOUSE, ARLA EXECUTIVE DIRECTOR

We would like to thank all those members that continue to support ARLA! We will continue to grow our association to benefit all members! We will continue to advocate for the Industry! We will continue to provide education and topics of interest! We will continue to support our Member Community!



SAVE THE DATE AND MARK YOUR CALENDARS:

Appreciation BBQ July 10, 2026

Lawn Bowling August 5, 2026

ARLA Golf Tournament September 4, 2026!

Golf Tournament Sponsors and Registrations went out early May and to date we are selling out quickly. Please contact the office if you wish to register for golf.

Thank you to everyone for your support of this event. We look forward to a great day.

Summer has started and I can't believe how fast time goes. I hope you all can enjoy the summer and take some much needed time off.

We continue to look at different ways to engage our members and continue to grow our community. Keep those referrals coming! It would be great to have several names in our draw jar every 4 months for a \$100 gift card for referring a member that joins!

We held our 5th ARLA Landlord Resource Trade Show & ARLA Achievement Awards, and the event was full of energy and excitement. The River Cree Resort and Casino once again provided a great space for our event! It was great to see everyone and thank you to all our exhibitors and sponsors.

Congratulations to our award winners & nominees - you are all an incredible asset to the Rental Housing Industry! The industry is in good hands with you at the helm. We saw well over 500 people attend the event and couldn't be more pleased with this outcome. The Bingo Card game had 5 winners of \$500 each and congratulations to them. We look forward to this event again and please save the date May 7, 2027 for the 6th Landlord Resource Trade show & ARLA Achievement Awards Luncheon.

Education

We continue to offer a variety of Webinars and Seminars throughout the year, and we try to change up the events and add more where we can. If you have any ideas for webinars, seminars or guest speakers please reach out!

What Else is Happening

We are also getting ready for our Appreciation BBQ - it's our way of saying THANK YOU to our membership! The BBQ will be held at Victoria Park - Site #6 - July 10, 2026 between 11:00 and 1:00 - Join us for burgers and fun! Come out and connect with other members!

We continue to be involved on committees for the Safety Codes Council; ARTAC and issues involving our Municipal and Provincial Governments. We have also joined Rental Housing Canada so if the need arises, our voices can be heard at the Federal Level as well.

We are continuing to work with ALRI (Alberta Law Reform Institute) on possible changes to the RTA. We continue to advocate to the Minister to change the ACT now to allow for electronic service of documents, currently the act does not allow for service via electronic documentation.

We continue to make ourselves aware of upcoming issues both municipally and provincially. These are some of the issues we are working on:

1. Property Taxes: The City of Edmonton has committed to phasing out "Other Category" for the multifamily tax rate by 2029. With the residential tax rate being lower once again, than the multifamily rate, we would like to see this expedited to have this tax class phased out by 2027. To date we have not been successful.

2. Waste Management Services: We continue to advocate to restore services at the multifamily sites as well as other recommendations since the launch of the organics program. Our survey results were sent to all council members as well as the City Waste Team and we spoke at the Council meeting on this issue.

3. Safety and Security: This is a huge issue in our city and although we continue to do what we can to secure our buildings and keep our tenants safe, there is still an issue in Edmonton. The recently elected police chief is taking a new direction with respect to safety and we will continue to watch what happens. We meet monthly with an EPS representative, so if you have any issues of concern please let me know.

4. Licensing of Landlords: Once again, Councilor Janz has brought forward the licensing of landlords and has requested administration to research the possibility for this for budgetary allowances. We will be keeping a close eye on this. We met with administration last time he brought this forward and will meet with them again!

We are always looking for ways we can assist the members and be heard to improve the Residential Rental Industry. If you have any issues that you want to share or would like help with, please let us know and we will do our best to help resolve them.

Our Website Has a New Face!

We have spent the last 4 months working on a brand-new face for ARLA. Please check out our new website - you can now search for a service member or a maintenance item to get to those members that can help you. Our resource page is also searchable - type in a key word and it will help you find what you are looking for! We are excited to have launched our new look and hope you like it!

Please visit www.albertalandlord.org. Stay connected!

Thanks go out to all the members for their continued support of ARLA.

Have a Fabulous Summer!



HIGHLIGHTS OF ARLA'S 5TH ANNUAL LANDLORD RESOURCE TRADE SHOW & ARLA ACHIEVEMENT AWARDS

We were so excited to once again host the Landlord Resource Trade Show & ARLA Achievement Awards. I know so many of you in the Industry and am so pleased with the passion and expertise that is out there. It is ARLA's pleasure to deliver these achievement awards to those in the industry. Congratulations to all the Winners and the Nominees.

Our exhibitors at the Trade Show stepped up again with information and education for our membership – don't forget the SWAG either! Thank you to all of you for your fantastic displays!

Again, Thank you for attending the event and your support of ARLA.

The ARLA Landlord Resource Trade Show & Achievement Awards Luncheon took place on May 8, 2026 at the River Cree Resort & Casino! What a great venue for a great event!

**Thank you to our Main Event Sponsors
Hollen Industries & Propra
for their support!**



At 9:00 a.m. our Trade Show Doors opened. We saw well over 500 people members and nonmembers make their way through the 65 Exhibitors & Resources!

**Save the Date for 2027
May 7, 2027**

Thank you to all the volunteers for the day for helping make this event a successful one and a MUST attend each year for ARLA members!

**Thank you to all our Exhibitors!
What a great energy you brought
to the room!**



5TH ANNUAL HIGHLIGHTS: CONTINUED

Thank you again to all our Trade Show Exhibitors!

310-DUMP

Abell Pest Control

Action Security Group

AEDARSA

Affinity Credit Solutions

Apartments.com

BFL Canada

Brownlee LLP

CARMA Corp.

Centre for Public Legal Education

Christensen & McLean Roofing

ClarMak Electrical Services

Claystone Waste

Coinamatic

Consolidated Civil Enforcement

Creekside Contracting Services

CR Concrete Lifting

Davey Tree

Done Rite Fire Protection

Dormakaba Canada

Double Clean

Ecopest

Edmonton Police Service

Elite Trade Painting

Enercare Home and Commercial Services

Everway Legal Support

Fort Sands Construction

Global Property Inspections

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IDN-Canada

Integricon

Iron Shield Roofing

Karlen-Kada Integration



Lyft Surfaces

Maysfield Appliance

Mosaic Home Services

My KRU

No Water Roofing

Off The Ledge

Oliver Plumbing & Heating

Paneless Window

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Provident Energy Management

PURE Restoration

Pyramid Concrete & Consulting

Reliance Home Comfort

RONA

Service Alberta & Utilities Consumer Advocate

ServiceMaster Restore

Serv-It Process & Bailiff Services

SingleKey

Spartan Enhanced Property Management

Surface Revival

The Waste Team

Tree of Knowledge (TOK) Engineering

Wade Consulting

Water Matrix

Westland MyGroup

Yardi

ZoJacks



5TH ANNUAL HIGHLIGHTS: CONTINUED

At 11:30 the doors opened for our ARLA Achievement Awards Presentation and Luncheon.

The Luncheon was a Full House as we honored those nominated for Awards and of course the Winners!



AND NOW FOR THE ARLA ACHIEVEMENT AWARDS!



Property Manager of the Year - Meliha Gearing, Jasper Place Wellness Centre. Thank you Ikigai Impact for being the Award Sponsor!



Senior Leadership of the Year - Darlene Dove, Mainstreet Equity Corp. Thank you Home Depot, for being the Award Sponsor!



Rookie of the Year - Morgan Cox, Inland Property Management Ltd. Thank you GEF Seniors Housing for being the Award Sponsor!



Site Employee of the Year - Jose Singco, GEF Seniors Housing. Thank you Ayre & Oxford for being the Award Sponsor!



Preferred Service Member of the Year - Ecopest Pest Control. Thank you Paladin Security Group for being the Award Sponsor!

ACHIEVEMENT AWARDS: CONTINUED



New Rental Development Project of the Year - Cadence Apartment - Deveraux. Thank you Entrata for being the Award Sponsor!



Rental Renovation Project of the Year Over \$250,000 - The Pavilion, Boardwalk! Thank you Mosaic Home Services for being the Award Sponsor!



Rental Renovation Project of the Year Under \$250,000 - McQueen Gardens - Oak Point Developments. Thank you Yardi for being the Award Sponsor!



Rental Housing Provider of the Year Under 250 Units - NADG & Highpoint Developments. Thank you Brownlee LLP for being the Award Sponsor!



Not for Profit Housing Provider of the Year - CIVIDA. Thank you McLeod Realty & Management for being the Award Sponsor.



Rental Housing Provider of the Year - CAPREIT. Thank you Westland MyGroup for being the Award Sponsor.

ACHIEVEMENT AWARDS: CONTINUED



Rental Industry Support staff of the Year

- Keira Hutchinson - Deveraux Apartment Communities. Thank you Midwest Property Management for being the Award Sponsor! Unfortunately, Keira could not be with us for the award presentation!



ARLA Outstanding Contribution Award - Sonny Mirth, Reynolds Mirth Richards Farmer

CONGRATULATIONS TO ALL THE WINNERS OF THE ARLA ACHIEVEMENT AWARDS

FOR OUTSTANDING SERVICE IN THE RENTAL INDUSTRY! CONGRATULATIONS TO ALL THE NOMINEES!

THANK YOU SPONSORS!

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WHY EDUCATING TENANTS IS KEY TO PROFITABLE TENANCIES

We hear from Landlords that one of the biggest issues is the fight they have to get tenants to pay rent on time and respect the property.

One way to ensure that the Landlord Tenant Relationship is not as strained, is to be clear and concise before they move in setting the stage for mutual respect.

We also hear more often now than ever that tenants are breaking leases and don't understand the outcome of that. It is important to be clear with them when they sign the year lease what their obligations are and what can occur if they do break the lease.

Here Are Some More Tips:

- By offering the tenant a rental property that's clean, secure and in good repair, a landlord demonstrates how they feel about the tenant who will choose to live there.
- Take the time to review both of your rights and responsibilities. Teaching a tenant basic responsibility can be as simple as sitting
- Advise the tenant that before moving in and handing over keys, a move-in inspection will be completed, and that they will be responsible for damage to the rental during their stay. Also make sure they know to call you if there are leaks or issues in the suite that need immediate repair so as not to cause bigger issues. Address pests, bed bugs, cockroaches and let them know that the sooner they tell you there is a problem the better. The tenant needs to let the landlord know when something is wrong as soon as possible to minimize building damage, risk of physical harm to the tenant or anyone else.
- Explain when rent is due and how to get it to the landlord, stressing the importance of on-time payments.
- Show the tenant how to use gas, electrical, and plumbing fixtures properly and for the purpose intended if they are not aware.
- In multi-family rentals, point out the need for respecting the rights and privacy of other tenants, and allowing others quiet

and peaceful enjoyment. No yelling, swearing, loud television or music.

- Make sure the tenant knows where they and their guests are to park. Let them know that they can tow if someone is parked in their parking stall and ensure the lease agreement shows that stall #.
- Make certain that the tenant knows how to get in touch with the landlord or property manager. Hand them a business card or go the extra step and order a magnet for the refrigerator with emergency numbers. Many disputes start over a lack of communication that escalates. Assure the tenant that their calls and questions are welcomed and appreciated.
- Talk to the tenant about insurance and the low cost to protect themselves and their belongings. If you are wanting to enforce this make sure they know this is required prior to moving in and that you want a copy of this policy each year upon renewal.

Clear communication is key to both the Landlord and the Tenants success.

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ALBERTA RESIDENTIAL LANDLORD ASSOCIATION MISSION, VISION AND VALUE STATEMENT 2026

OUR MISSION

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

OUR VISION

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

OUR VALUES

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

WHO WE ARE

The Alberta Residential Landlord Association (ARLA) founded in 1994, is a membership based, not for profit Association, that is dedicated to strengthening the Residential Rental Industry by educating, uniting and advocating for professional members and preferred service members. ARLA represents approximately 95,000 + primary and secondary units in Edmonton and surrounding areas. Together our members employ thousands of people and spend in excess of \$230 million annually on the operational side. Our Association is governed by a Board of Directors and committed staff members who together provide a united voice for the rental housing community in Edmonton and across Alberta.

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

The Voice of the Residential Rental Industry



The Voice of the Residential Rental Industry

MEMBER REFERRAL PROGRAM

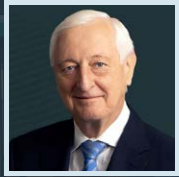
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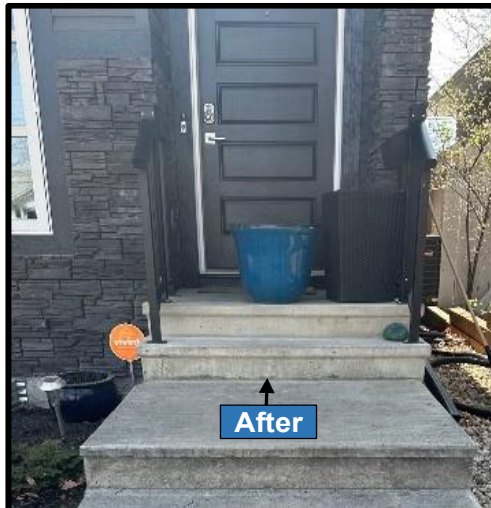
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10 JUL	Member Appreciation BBQ Victoria Park
05 AUG	Lawn Bowling Networking Event Commonwealth Lawn Bowling Club
04 SEPT	ARLA Golf Tournament The Quarry
18 SEPT	Fair Housing Documentation-Educational Webinar Online Zoom
09 OCT	RTA Fundamentals Workshop-Educational Webinar Online Zoom

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The Voice of the Residential Rental Industry

ALBERTA RESIDENTIAL LANDLORD ASSOCIATION CODE OF ETHICS PROFESSIONAL MEMBER 2026 & PREFERRED SERVICE MEMBER 2026

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

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

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

1. Members shall, at all times, conduct their business and personal activities with the knowledge of and in compliance with applicable Federal, Provincial and Municipal laws and regulations and shall maintain the highest moral and ethical standards.
2. Members shall act in a professional manner and treat all stakeholders with respect, fairness and in kind.
3. Members shall, strive to maintain and continually improve the professional standards of the industry through education, training, and refinement of their unique skills.
4. Members shall, seek to maintain an equitable, honourable, and cooperative relationship with fellow Members.
5. Members must use moral and ethical judgment in all decisions and act honestly and in good faith.

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ARLA



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ARLA ACHIEVEMENT AWARDS 2026 WINNER HIGHLIGHTS

On May 8, 2026, ARLA Members celebrated those in our Industry and their success. Although there can only be one winner, all the nominees are winners and we congratulate them and celebrate everyone!

Some further highlights from a few of the winners:

Property Manager of the Year Meliha Gearing, Jasper Place Wellness Centre



It is a great honor and privilege to be recognized as Property Manager of the Year. Managing the Affordable Housing Division is one of the most rewarding experiences of my career and holds a special place in my heart.

Our operational success is a direct result of strong team alignment, allowing us to stabilize our multi-site residential portfolio, maintain strong occupancy, and support long-term financial sustainability through consistent care, responsiveness, and due diligence.

Our focus is simple: build trust and support strong communities where residents can thrive. We achieve this by listening to our residents and keeping consistent feedback at the center of our management process. At the end of the day, helping people find and maintain a safe, secure, and welcoming place to call home is my true passion.



I would like to extend a heartfelt thank you to the Alberta Residential Landlord Association for this prestigious recognition, and to the entire team at Jasper Place Wellness Centre for the teamwork and support that made this achievement possible. Much gratitude to all the sponsors who supported the awards and congratulations to all of this year's nominees and recipients on a job well done!

Meliha had many google reviews that we

wanted to highlight:

*****6 months ago

I'd like to say Mel gearing has been a huge help in helping out with making my accommodation comfortable she does a great job and cares about her performance I appreciate her a lot

*****a month ago

Living in this building has been a smooth and pleasant experience largely because of Mel Gearing. She manages the property with professionalism and genuine care. She is always respectful, patient, and willing to help whenever assistance is needed. One thing I truly appreciate is how organized and proactive she is. She keeps tenants informed, follows through on commitments, and ensures that maintenance or concerns are handled efficiently. You don't have to chase for updates; she makes sure things are taken care of. Her calm and positive approach makes a big difference. It's reassuring to know that the building is managed by someone dependable, responsible, and attentive to tenant needs. I'm grateful for the quality of service she consistently provides.

*****a month ago

I would like to share my personal experience with Mel Gearing as our Property Manager. From the beginning, she has been very accommodating and easy to approach. Whenever I have questions or concerns, I feel comfortable reaching out to her because she listens and responds in a respectful and professional way. What I appreciate most is how flexible and understanding she is with tenants. She treats everyone fairly and makes sure concerns are addressed properly. If there is an issue, she acts quickly and does not delay in resolving it. You can really see that she cares about the people in the building. My experience with her has been very positive, and I truly appreciate her dedication and commitment to providing good service to all tenants.

Senior Leadership of the Year Darlene Dove, Mainstreet Equity Corp.



I am incredibly honored and humbled to receive the Senior Leadership Award. As Senior Regional Manager with Mainstreet Equity Corp., I have had the privilege of working alongside an amazing team of dedi-

cated individuals who continually inspire me every day. My role focuses on supporting our teams, building strong relationships, and helping create positive communities for both our residents and employees. What I enjoy most is the opportunity to work with people, solve challenges together, and help others grow and succeed.

Over the years, one of the most rewarding parts of my career has been mentoring team members and watching them develop both professionally and personally. I believe strong leadership comes from listening, leading by example, and treating people with respect and kindness. I take great pride in creating a supportive environment where teamwork, accountability, and positivity are valued every day.

While receiving this award is truly meaningful, I see it as a reflection of the incredible people I work with and the support we give one another as a team. I am grateful for the opportunities I have been given throughout my career and remain committed to continuing to learn, lead, and contribute in a positive way. It is a privilege to be part of an organization that values hard work, dedication, and people.

Rental Housing Provider of the Year CAPREIT



At CAPREIT, we believe that great communities begin with great people. Being recognized by ARLA as the 2026 Rental Housing Provider of the Year is an incredible honour and a reflection of the passion and dedication our Alberta

teams bring to residents every day. While CAPREIT has grown to become Canada's largest publicly traded rental housing provider, our approach in Alberta has always remained deeply local—building meaningful connections, listening to our residents, and creating communities where people are proud to call home.

Our success is built on a simple philosophy—putting residents first. Whether through thoughtful property improvements, innovative tools like our Resident Portal, or the exceptional service delivered by our on-site teams, we strive to make everyday living

CONTINUED >>

ACHIEVEMENT AWARD WINNERS: CONTINUED

easier and more enjoyable. The positive relationships we build with residents, and the trust they place in us, continue to inspire everything we do.

Equally important is our commitment to our people and the communities we serve. CAPREIT invests in employee growth through mentorship and leadership programs while continuing to advance meaningful environmental, social, and governance (ESG) initiatives. From sustainability projects and responsible stewardship to fostering diverse

and inclusive workplaces, we believe strong communities are built by caring for both people and the places they call home.

We are grateful to ARLA for this recognition and proud to share it with our employees, residents, and community partners across Alberta. This award celebrates not only what CAPREIT has achieved, but also the lasting relationships we have built within the province and our continued commitment to strengthening the communities we serve.



ALL ABOUT RENTAL FEES (PART 2): PARKING FEES, LATE PAYMENT OF RENT FEES AND LEASE BREAK FEES

BY JUDY FENG, STAFF LAWYER, CENTRE FOR PUBLIC LEGAL EDUCATION ALBERTA (CPLEA)

Over the past year, CPLEA has been hearing about confusion over fees that landlords are

charging tenants. The first part of this article series, All About Rental Fees: Refundable vs non-refundable, already covered the law as it relates to refundable fees and non-refundable fees.

So, what about the other fees we promised to cover in part two? Like parking fees? Or fees for late payment of rent or breaking a lease?

Parking Fees: Probably allowed if agreed on

The RTA is silent on parking fees and there is no relevant caselaw about them. However, the updated RTA handbook (at page 41) notes the following:

There is no requirement for a rent increase notice when a landlord and tenant agree to add a parking stall to a residential tenancy agreement.

If a residential tenancy agreement states that parking fees are included in the rent, then an increase for parking charges or the introduction of a new parking fee is subject to the rent increase notice provisions.

So, parking fees are probably allowed if both landlords and tenants agree to them in the lease. But, any increase in parking charges or the introduction of new parking fees must follow rent increase notice rules

under the RTA.

Fees for Late Payment of Rent: Unenforceable if they are punitive

The courts and RTDRS have made it clear that fees for paying rent late must be reasonable. Late fees are not enforceable if they are punitive in nature. The threshold for what may be punitive and therefore unenforceable is lower than one would think. For example, in one case, the Provincial Court found a \$5 late charge on rent of \$325 to be punitive. In other cases, the Provincial Court found that a \$25 daily late fee to be punitive and a \$40 late fee for being 15 days late on mobile home rent to be punitive.

Lease Break Fees: Unenforceable because they are punitive

There is authority in both Provincial Court and the Court of King's Bench, as well as the Residential Tenancy Dispute Resolution Service (RTDRS) that says that a lease break fee is purely a penalty clause. They are windfalls for the landlord and are not a genuine pre-estimate of damages. As such, the RTDRS and courts will not enforce contractual lease break fees.

Summary

The law around rental fees is like a maze to navigate - the RTA is not the only source of law to refer to. Sometimes, it takes a good deep dive into caselaw and even the RTA handbook to get additional information on the topic. So, as a quick recap from the All About Rental Fees article series:

- Refundable fees must follow the Residential Tenancies Act's (RTA) security deposit restrictions as they form part of the security deposit. So, the total security deposit including refundable fees cannot be more than one month's rent
- Non-refundable fees are likely enforceable if the landlord and tenant agrees to them -but they must be reasonable.
- Any non-refundable fees that a landlord charges should reasonably reflect an actual cost recovery.
- The courts or RTDRS may not enforce a fee if it does not reflect actual cost recovery or if it exceeds cost recovery.
- Parking fees are probably allowed if agreed on, but there are rules to follow when increasing them or introducing new parking fees.
- Fees for late payment of rent are unenforceable if they are punitive.
- Lease break fees are purely punitive and therefore, unenforceable.

For more on residential tenancies law in Alberta, go to: www.landlordandtenant.org. Funding for CPLEA's Housing Law Information Project is made possible through a grant from the Alberta Real Estate Foundation (www.aref.ab.ca).

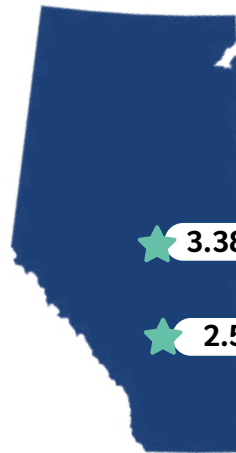


This report shares key highlights from ARLA's 2026 State of the Rental Industry Report. Overall, Alberta's rental market is shifting from a period of rapid growth and tight conditions to a more balanced environment. Rapidly expanding supply combined with moderating demand has slowed rental rate growth and created more favorable conditions for tenants. While rent growth slows, landlord expenses continue to rise, adding pressure to landlords.

State of the Rental Industry: Key Highlights

Demand for Rental Housing

Alberta's population has grown at the fastest rate in Canada over the past five years, creating strong underlying rental demand. However, lower migration and rising youth unemployment in 2025 slowed demand for rental housing. This has resulted in increased competition amongst landlords, who now require greater use of pricing and leasing incentives.



Alberta's population surpassed 5M in 2025, rising

★ 3.38% in Edmonton

★ 2.53% in Calgary

and remaining the fastest growing province in Canada.

Alberta Net Migration 2025



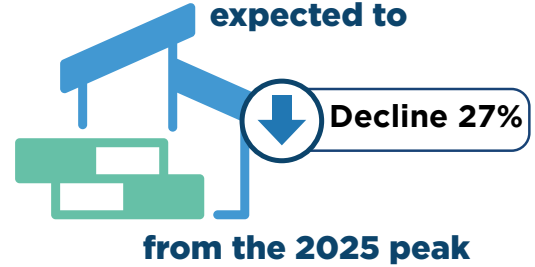
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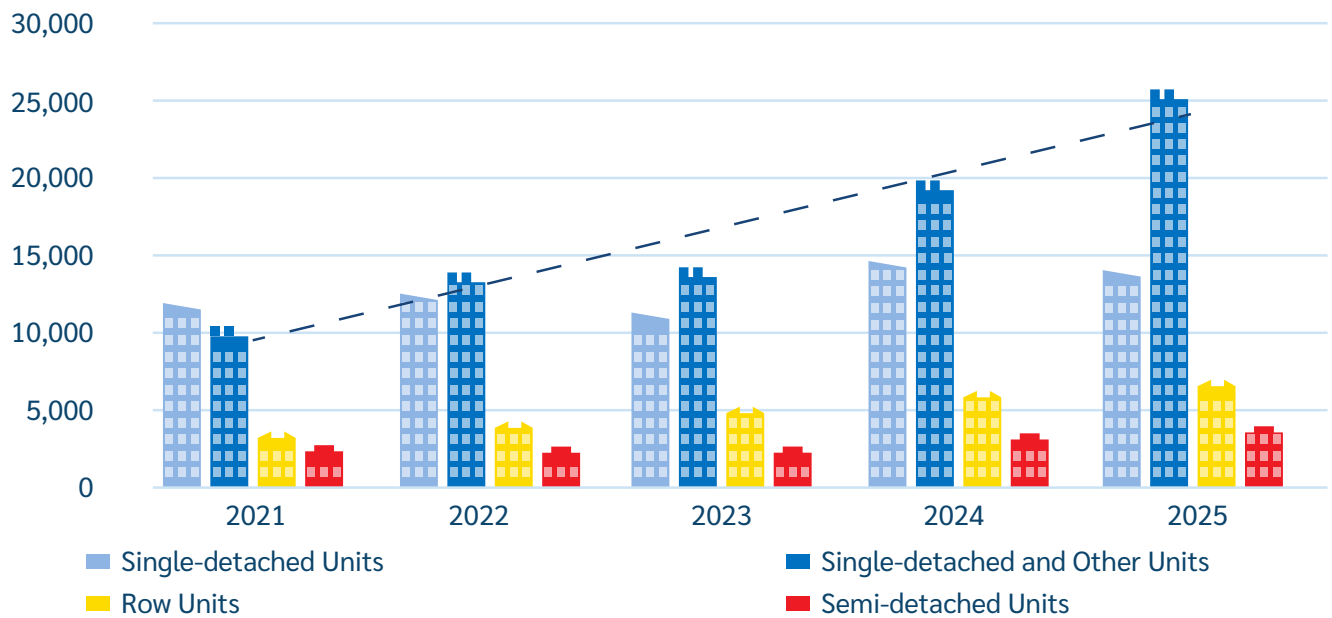
Rental Housing Supply Shifts

Record levels of rental construction have significantly expanded Alberta's rental housing stock. More units entering the market, combined with slower demand creates additional competition for tenants. As a result, landlords may need to moderate rent growth and introduce incentives until the market balances as supply growth moderates in coming years.

In 2026, housing starts are expected to



Alberta New Builds by Unit Type



Rising Costs to Landlords

Rising costs are becoming a defining challenge in Alberta's rental market. Increasing operating expenses and tightening margins are putting upward pressure on rents, affecting both landlords and tenants.

Insurance Costs Increased



Utilities Increased



Repair Costs Increased



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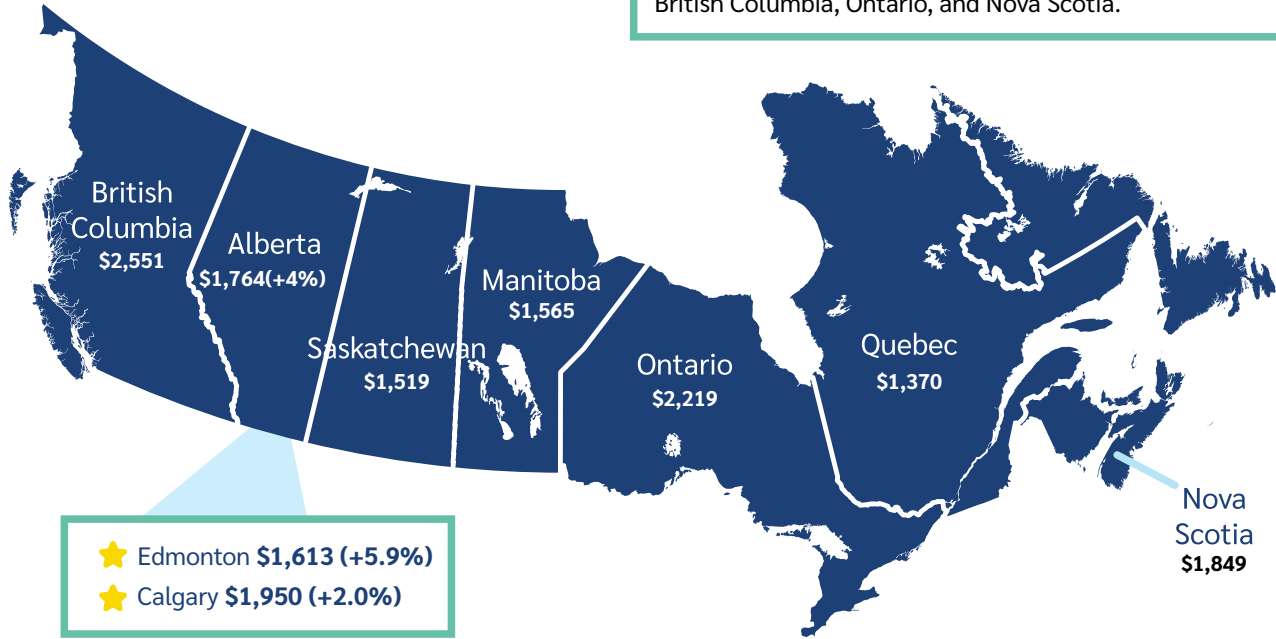


2-Bed Rental Market Rates by Province (October 2025)

Blended apartments and condominium rentals, major municipalities

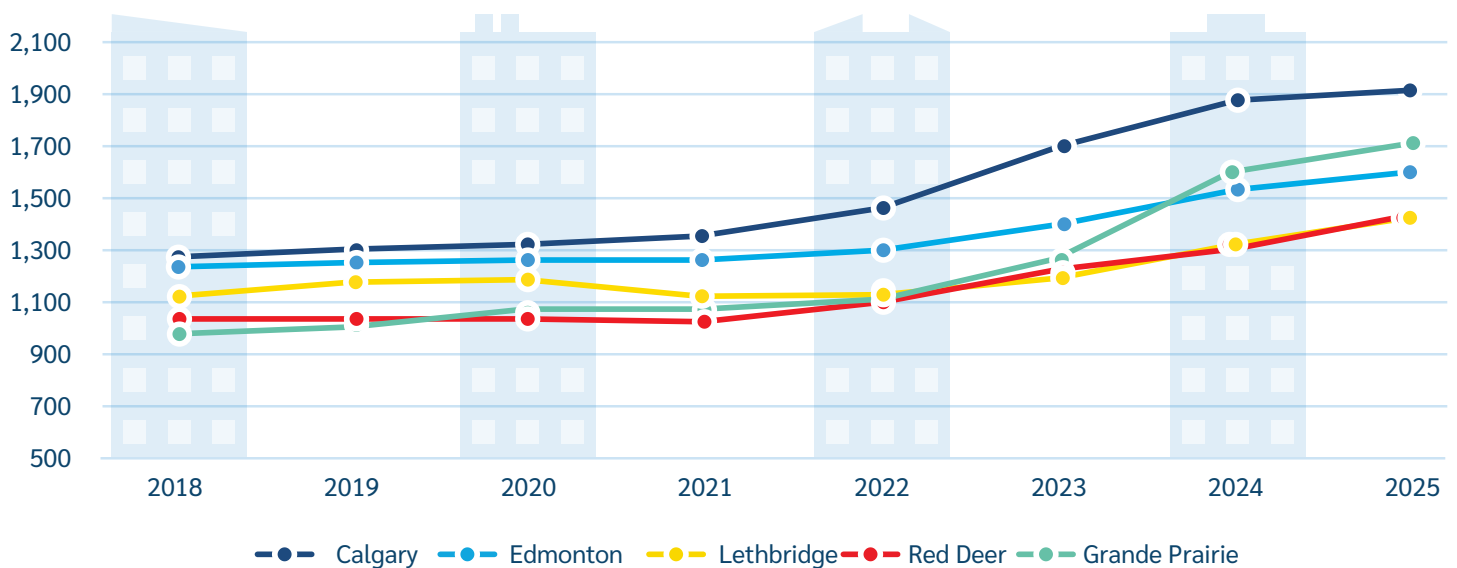
Comparative Rental Rates

Alberta remains among Canada's more affordable rental markets, with average rates below higher cost provinces British Columbia, Ontario, and Nova Scotia.



March 2026 Update: As of March 2026, two-bedroom asking rents averaged \$1,669 in Edmonton and \$1,973 in Calgary, down 4% year-over-year and closely tracking national trends.

2-Bed Purpose-Built Apartment Rents (CMHC Rental Market Survey)



LITHIUM-ION BATTERY SAFETY



Lithium-ion batteries are present in our day-to-day lives and power devices such as smartphones, laptops, tablets, smoke alarms and toys, as well as electric scooters, electric bikes, electric cigarettes and electric vehicles.

If these batteries are damaged, not used correctly or disposed of incorrectly, there is a risk they can catch fire or explode.



PREVENTING FIRES IN ELECTRONIC DEVICES

- + Do not charge electronic devices longer than is necessary.
- + When possible, do not charge devices overnight.
- + When a device is done charging, remove it from the charger and allow it to cool.
- + Store batteries that are not in use away from items which could catch fire.
- + Follow all of the manufacturer's recommendations for storage, use, and charging.
- + Only use the correct battery for the device.

Fire Facts

- + Once on fire, lithium can burn at temperatures greater than 2000°C
- + Even after a fire in a lithium-ion battery is put out, it may reignite anywhere from hours to days later.
- + Lithium-ion batteries store a tremendous amount of energy, almost three times more than alkaline batteries and can last years longer

IMPORTANT SAFETY REMINDERS ABOUT LITHIUM-ION BATTERIES:

Charge electronics safely

- + Charging lithium-ion batteries generates heat.
- + Always charge electronic devices on dry, flat, hard surfaces.
- + Maintain a clear area around charging electronics.

Room temperature is best

- + If lithium-ion batteries get too hot they may catch fire.
- + It is best not to charge batteries when the temperature is below 0°C or above 40°C.

Use the correct chargers for the device

- + Only use the charger which came with the device.
- + If you must replace the charger, replace it with one from the manufacturer.

Dispose of batteries safely

- + Batteries which no longer work or don't seem to operate correctly should not be thrown in the garbage, instead, take the batteries to an Eco Station or authorized battery disposal site.

Reduce your risk with safe products

- + Only buy batteries from recognized manufacturers.
- + Only use devices which have received testing and certification from recognized testing authorities such as the ULC or ETL.
- + Accepted ULC Logos: Accepted ETL Logo:



FIRE SAFETY TIP:

If you notice any of the following with your batteries:

- + Odour
- + Change in colour
- + Change in shape
- + Too much heat
- + Leaking
- + Odd noises

These may be a sign of danger. If it is safe to do so, move the device away from anything that could catch fire, **call 9-1-1** and go outside.



WHAT ALBERTA APARTMENT OWNERS NEED TO KNOW ABOUT INSURANCE

BY JARED MOSHER, CLIENT EXECUTIVE, BFL CANADA REALTY RISK & INSURANCE SERVICES

If you own or manage apartments in Alberta, an insurance policy is one of the most important financial documents

you have – yet most people only think about it when something goes wrong and there's a claim.

Two policies can look nearly identical on paper and cost about the same, but then pay out very differently after a major loss. The difference isn't in the price, it's in the fine print and the details of the agreement.

In this article, I'll help you investigate those details to ensure that you understand the different options – and the potential pitfalls – when it comes to choosing the best insurance policy.

What kind of policy do you have?

There are two types of property insurance: Named Peril and All Risk. Named Peril policies cover what's specifically listed – fire, theft, windstorm, and other threats. If the cause of your loss isn't on the list, you won't be covered. All Risk policies work the other way: everything is covered unless it's specifically excluded. This is a much broader net. Many standard apartment policies in Alberta are still Named Peril which means the property will not be covered if you experience damages outside of those mentioned in the policy. Check to be sure you are not on a Named Peril policy, as you may not be covered for certain losses.

The other key consideration is how a payout is calculated after a loss. Here there are two options: actual cash value and replacement cost. Actual cash value (ACV) pays what your building is worth today, after depreciation. A 30-year-old roof gets paid out at what it would have cost 30 years ago – not what it costs to replace today. Replacement cost pays what it costs to rebuild or replace under current prices. Clearly, the best option is to select the latter. Chasing a lower premium by accepting ACV valuation or a Named Peril form is one of the most common and costly mistakes apartment owners make.

Are there limitations in All Risk policies?

Even with an All Risk form, coverage still depends on the exclusions, endorsements (add-ons), deductibles, and sub-limits (the maximum the policy will pay for a specific type of loss). The items below are often avail-

able in the market, but in some policies they may be excluded, offered only by endorsement, or limited to an amount that may be lower than the potential loss:

- Sewer Backup and Water Damage
- Flood Coverage (overland water)
- Earthquake Coverage
- Business Interruption (lost rent)
- By-Law and Code Upgrade Coverage
- Extended Replacement Cost
- Equipment Breakdown

Why does this matter? These are loss scenarios that apartment owners in Alberta encounter in practice—not just edge cases. Reviewing whether each item is included, what the deductible is, and whether a sub-limit applies can help you avoid a situation where you have "some" coverage, but not enough to make you whole after a major loss.

The Inflation Problem: Extended Replacement Cost

Inflation is another issue that arises when it comes to making a claim. Insurers see the following scenario play out quite often. A fire causes a total loss to a building that is insured for \$5 million. By the time contractors are hired and materials are sourced, the cost to rebuild is \$6.2 million. But as the policy only pays \$5 million, the owner must cover that extra \$1.2 million.

Another issue that is commonplace relates to co-insurance where a policy specifies a percentage over and above the deductible that is required to be covered by the insured. Being underinsured often puts paying the cost – often a significant amount – of repairs back in the owner's court, as a penalty for underinsuring. So, it is important to be aware of what the cost of underinsurance (in the higher likelihood of a partial loss) is before you agree to having it on your policy.

To guard against these shortfalls and limitations, obtaining a policy with Extended Replacement Cost (ERC) makes sense. If you qualify (which requires a current, up-to-date replacement cost appraisal) your coverage can respond above your declared limit by a set percentage to cover that gap. Construction costs in Alberta have increased significantly in recent years. The rough benchmark for replacement cost is currently around \$269 per square foot based on the lowest

estimates. If your appraisal is older than two or three years, there's a strong chance your building is underinsured right now.

Older Buildings and the Requirement of By-laws

If the building is more than 30 years old, pay close attention to requirements set out in municipal by-laws when it comes to rebuilding. For example, when a partial loss occurs with damage to one floor of a six-storey building – the municipality doesn't permit rebuild what was there. They may require that the entire building is brought up to the current building code. That can mean new electrical, new sprinklers, accessibility upgrades, and more.

Without proper by-law coverage, owners could face a situation where the property limit covers the physical damage but could be short by hundreds of thousands of dollars because of building code upgrade requirements. Blanket by-laws coverage addresses this. Many standard policies either exclude it or cap it at a low sub-limit. It's important to know exactly what your policy says.

Water is the Biggest Risk

Water damage is the most common and most expensive claim type in Alberta's multifamily market. And yet many policies still have significant gaps. There are three important things that you should check in your policy when it comes to coverage relating to water damage:

- 1. Sewer backup** – Is it included, or does it require a separate endorsement? In older urban buildings, this is a common claim
- 2. Overland flooding** – Alberta's spring flooding events have caused billions of dollars' worth of insured losses. The 2013 Calgary flood alone displaced over 100,000 people. Flooding used to be considered a fringe risk. It isn't anymore
- 3. Water deductibles** – Many policies have a separate, higher deductible for water claims. A \$25,000 water deductible is not unusual. Know what yours is

While a reference to flood or sewer backup may appear in your policy, it doesn't mean such an incident is adequately covered. Check the sub-limit (the maximum it will pay) and the deductible alongside it. Are you prepared to cover the difference?

CONTINUED >>

WHAT TO KNOW ABOUT INSURANCE: CONTINUED

Lost Rent: Don't Overlook Business Interruption

When a building is uninhabitable after a loss, your mortgage doesn't pause. Neither do your operating costs. Gross rentals coverage (also called Business Interruption) replaces the rent you can't collect while your building is being repaired. Policies are available through some insurers include situations where: a government authority prevents access to the damaged building (civil authority) or a power outage or utility failure off the property forces tenants out. Many standard policies cover basic lost rent but cut off too early or exclude those scenarios. In a major fire or flood event, the rebuild timeline in Alberta can easily stretch to 18 to 24 months. Make sure your indemnity period – the length of time the policy will pay – matches a realistic rebuild schedule.

Mechanical Breakdown: The Gap You Probably Don't Know About

Standard property insurance typically does not cover mechanical breakdown. If your boiler fails in January (not because of a fire, but because it simply broke down) a conventional policy may leave you with no coverage. In Alberta, where heating systems running around the clock for six or more months a year, this is a significant exposure.

Most policies include equipment breakdown as part of their core program, covering boilers, air conditioning systems, electrical panels, and elevators. This also means your deductibles and claims process are aligned under one program rather than balancing between two separate policies. Ensure that you are appropriately covered for this exposure.

When Tenants Cause the Damage

The issue of tenant liability is a common question that arises especially when there's a claim. If a tenant accidentally causes a fire or flood, the owner's property policy responds first. The owner makes the claim, the insurer pays, and then they decide whether to pursue the tenant to recover the cost. If the tenant has their own insurance, that policy may contribute. If they don't, your insurer's ability to recover costs depends on proving negligence and being able to collect – which isn't always possible.

Your deductible does not automatically transfer to the tenant. Whether you can

recover it depends on what your lease says and what Alberta's Residential Tenancies Act allows. Two practical steps: require tenants to carry liability insurance in your lease and ask for proof of it annually.

What Insurance Doesn't Cover

It's important to recognize that an insurance policy will not cover every situation. Remember, insurance is a financial tool, like renting someone else's capital for the scenarios your own reserves can't handle. It's not designed to be a catch-all for things that go wrong. Insurance will not cover:

- **Mold and rot** – gradual moisture buildup from a slow leak or poor ventilation. The only exception is if caused by a sudden, accidental event.
- **Asbestos** – excluded unless it results from a covered loss (like fire or flood).
- **Pests** – rodents, insects, and vermin.
- **Wear and tear** – maintenance failures and gradual deterioration.

The practical implication is that proactive maintenance, good maintenance records and third-party maintenance contracts protect you twice. They prevent claims, and they help demonstrate that a loss wasn't the result of neglect if a claim is disputed.

A Quick Self-Check

When it comes to considering your insurance, ask these questions periodically – ideally before each renewal:

- Is your replacement cost appraisal current? If it's more than two years old, your building may be underinsured relative to today's construction costs (the least expensive estimate is approximately \$269/sq ft)
- Do you know the amount of your water deductible? Sewer backup and flood deductibles are often higher than your standard deductible
- Is your lost rent coverage long enough? Consider what an actual rebuild would take, not just a best-case scenario
- Does your lease agreement require tenants to carry insurance? Are you verifying that they have insurance?
- Does your lease agreement have a deductible recovery clause? Have you had

a lawyer review it against current Alberta tenancy law?

- Are your equipment breakdown limits realistic? If you have multiple buildings with aging mechanical systems, the limit matters

The Bottom Line

When you're comparing insurance programs, don't be distracted by the premium at the bottom of the quote. Look at the details of what is and isn't covered by the policy:

- Is it *All Risk* or *Named Peril*?
- Is flooding covered or excluded?
- Is there an extended replacement cost – and is your appraisal current?
- Is by-law coverage blanket or capped at a low limit?
- Is equipment breakdown included?

Two policies that look similar at renewal can respond very differently in your time of need. In Alberta's apartment insurance market, where the risk of serious water damage is real, construction costs are high, and tenancy rules add complexity, the wording of your insurance policy is one of the most significant and financially consequential documents you own. Make sure you understand what it says.

Questions about your current program?

Reach out to Jared Mosher at jmosher@bflcanada.ca or Matt Rude at mrude@bflcanada.ca at BFL CANADA Realty Risk & Insurance Services.

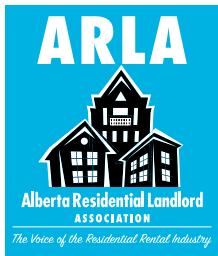
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Infinite Plumbing Heating & Drain

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