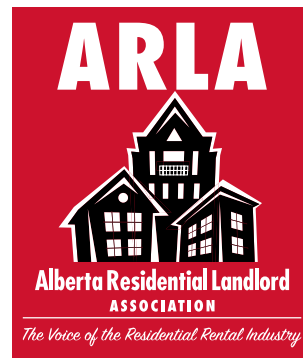
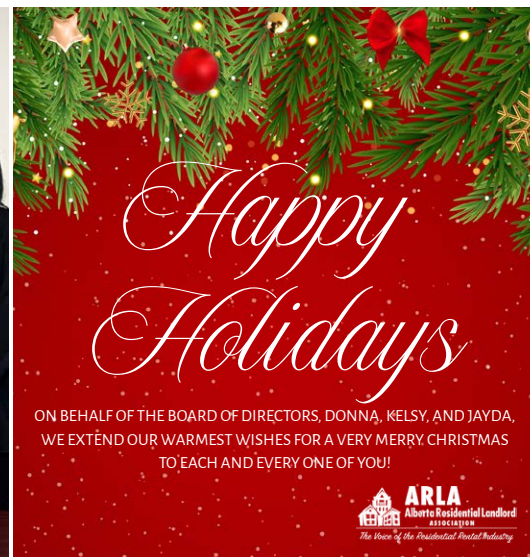


RENTAL GAZETTE

THE VOICE OF THE RESIDENTIAL RENTAL INDUSTRY



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CONTACT ARLA

208, 10544-106 St. Edm, AB T5H 2X6
Ph 780-413-9773 Fx 780-423-5186

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 MULTIFAMILY UPDATE: KEY INSIGHTS FROM THE LATEST QUARTERLY REPORT

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

Canada's multifamily sector is entering a cooler phase, marked by higher vacancy, moderating rent growth and shifting renter expectations. While national indicators point to a broad easing in demand, Alberta continues to stand out. The province remains relatively affordable, continues to attract strong interprovincial migration and offers opportunities for operators who can compete on service and experience rather than availability alone.

This article explores the latest findings from the Q4 Yardi Canadian Multifamily Report, reviewing data from Q3 2025, with a focus on what these trends mean for Alberta property managers and owners heading into 2026.

National Two-Bedroom Perspective: A Resilient But Cooling Market

National vacancy rose to 3.9 percent, up 100 basis points year-over-year. In-place rents increased by roughly 4.1 percent year-over-year, continuing a six-quarter trend of slowing gains. New lease performance tells a similar story. Lease-over-lease growth fell to 3 percent, down sharply from 9.2 percent in Q3 2024. The change shows that new demand has cooled and supply has started to catch up.

Population growth slowed further, with national growth coming in at 0.1 percent in Q2 2025. This is the weakest increase since 1946, driven largely by a decline in non-permanent residents. Fewer new arrivals mean softer pressure on rental demand, particularly in markets that previously relied on high student and newcomer inflows.

Economic conditions are also a factor. Canada posted an annualized 1.6 percent contraction in Q2 before recording a minor 0.2 percent expansion in July 2025. In September, The Bank of Canada responded by cutting interest rates to 2.5 percent to help counter the effects of slower exports and tariff pressures.

Within this landscape, Alberta stands out as a province experiencing a different kind of transition. While markets are softening, Alberta's

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PRESIDENT'S MESSAGE WINTER 2025

BY RAZVAN COSTIN, ARLA PRESIDENT 2025

Where did 2025 go? Feels like we blinked once and from the spring vibes of April / May, we suddenly found ourselves in

the holidays season.

As my last message as the 2025 Board President, I would like to reiterate it has been an immense pleasure to have been of service to ARLA for the past 12 months. Many thanks to all the board members for their service, time, and effort, to help make ARLA the voice of the Residential Rental Industry. We're fortunate to have an incredible group of volunteer professionals, who understand our industry and are always looking to improve it. Big shout out to our ARLA team for wrapping up another outstanding year with amazing support, service, and events that they provided to us throughout the entire year.

Looking forward, as I move into the past president role, but remain on the board, I am excited to support your 2026 Board and Executive. During our December Board Meeting, we have confirmed an amazing schedule of Events, Webinars, Seminars, and Luncheons for 2026. From one year to another we continue to increase our offering and ensure each member finds interesting topics and events to benefit from. If anyone has a topic of would like to see more focus on a particular subject, please reach out to our staff at ARLA.

Despite some political turmoil, some economical volatility, the heated discussions on certain topics, Alberta continues to be

one of the best places to live in the world and a destination for many to settle down. Life is too short to hold on to endless debates and divisions, let's talk about kindness and love instead. Whether in person or online, we should all try to make this holiday season special by considering the importance of our families, friendships, and communities. If you have the capacity to assist those facing incredible challenges during these times, please consider

volunteering in your community and lend a helping hand to those who could use one. We will remember and cherish rebuilding friendships and community relationships for many years.

Thank you for your support of ARLA and I look forward to seeing you at one of our amazing events next year. Merry Christmas and Happy Holidays everyone, thank you for your continuous support!

ARLA
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ARLA GOLF TOURNAMENT

SAVE THE DATE!

September 4th, 2026

THE QUARRY GOLF COURSE

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



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FEATURE ARTICLE: CONTINUED FROM COVER

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

migration, affordability and broader economic foundation continue to support underlying demand.

Alberta Market Trends: Mobility and Rising Competition

In Alberta's major centres, renters have more choice and are using it. High turnover, shorter stays and easing new lease rents for two bedrooms are shaping a more competitive market for housing providers.

Calgary

Calgary posted a vacancy rate of 5.7 percent, the highest among major Canadian CMAs. Even so, this is down 90 basis points from Q2, showing that demand has not disappeared. Instead, it is being spread over more rental options as new supply enters the market.

In-place rent growth has slowed significantly, rising 0.77 percent year-over-year. New lease performance provides a sharper view of current dynamics. Calgary's lease-over-lease change came in at -2.8 percent this quarter, the deepest in the country. Renters are negotiating more, moving more frequently and choosing properties that better meet their needs.

Annual turnover remains a defining trend. At 38.7 percent, Calgary has one of the highest annual turnover in Canada. The average length of stay is just 28 months, also the lowest nationally. This mobility reflects a renter base that is cost-conscious, well-informed and responsive to shifts in the market.

Edmonton

Edmonton's fundamentals show more resilience. Vacancy stands at 4.2 percent, still elevated but more stable than Calgary. In-place rent growth reached 4.9 percent year-over-year, tying Edmonton for the second-strongest growth just behind Halifax, among Canadian CMAs.

New lease performance is also steadier. Lease-over-lease growth of 2.4 percent suggests that demand is holding and that tenants are still willing to pay for quality, amenities and convenience.

Annual turnover remains high at 11.2 percent, and the average length of stay is 29 months. While still 8 months shorter than the

national average, this reflects a slightly more stable renter base compared with Calgary. Even so, renters in both cities are clearly exercising more choice, creating pressure for housing providers to refine retention strategies and operational consistency.

Alberta's Edge: Affordability and Migration Continue to Drive Demand

Despite softening rents and rising vacancy, Alberta continues to offer strong long-term fundamentals. Affordability remains one of the province's biggest competitive advantages. Average two-bedroom rents sit at \$1,967 in Calgary and \$1,620 in Edmonton, well below the levels seen in Toronto (\$2,012) and Vancouver (\$2,392). This difference continues to attract residents searching for greater balance between income and cost of living.

This affordability advantage positions Alberta housing providers to capture relocation-driven demand. However, affordability alone is no longer enough. Renters who relocate to the province still compare buildings, amenities and experiences closely. Operators who respond with strong service, transparency and convenience can differentiate themselves in a shifting landscape.

What This Means for Housing Providers

Alberta is becoming a market where experience and operational performance matter as much as price. Rising vacancy and high turnover create an environment where renters can be selective, and owners need to focus on retention, efficiency and data-informed decision-making.

1. Make tenant retention a priority

Longer stays reduce turnover costs, stabilize occupancy and strengthen revenue.

Housing providers can focus on:

- improving responsiveness to maintenance
- refreshing in-suite finishes or common areas to match competitors
- offering flexible lease terms or renewal incentives
- conducting regular resident check-ins to understand emerging needs
- communicating clearly during maintenance, inspections and upgrades

2. Improve operational efficiency and digital readiness

Competition across Calgary and Edmonton

means teams need to work both efficiently and consistently. Digital tools can support streamlined leasing and maintenance while improving the resident experience.

Opportunities include:

- online leasing and digital-first application processes
- centralised communication across buildings
- self-service options for payments, renewals and maintenance requests

Nationally, digital leasing performance continues to rise, with an 8.7 percent conversion rate. Renters expect a simple, mobile-friendly experience that allows them to research, apply and schedule tours at their own pace.

3. Stay aligned with renter expectations

Renters in Alberta are more informed than ever. They compare properties by value, responsiveness, service and available amenities.

Housing providers can combine insights from multiple sources, including:

- the Yardi Canadian Multifamily Report
- simplydbs renter sentiment research
- Canada Renter Interest Report from rentcafe.com
- internal resident satisfaction surveys and service-response data

These insights help housing providers refine amenities, improve communication strategies and plan upgrades that reflect current renter priorities.

Moving Forward

Alberta's multifamily market continues to show long-term strength supported by affordability, population inflows and a resilient economy. At the same time, the province is becoming more competitive. Renters have more choice, and annual turnover remains high, making service, communication and consistency essential.

Operators who adapt quickly, leverage strong data and prioritise renter experience will be well positioned to compete and grow in 2026 and beyond.

To explore all regional and national metrics, including vacancy, rent growth, turnover and length of stay, view the latest Yardi Canadian Multifamily Report: www.yardi.com/cndmultifamilyreport

REMEMBER

When it gets icy and cold:

* DO THE PENGUIN WALK *

- Keep your knees relaxed
- Point your toes out
- Take short steps
- Walk slowly
- Extend arms out to keep balance



WHAT SHOULD I DO TO PREPARE MY APARTMENT FOR WINTER?

Small things can go a long way for preparing your apartment buildings for winter. First off, it is best practice to send notices out to tenants as a reminder that winter is around the corner. Items that should be mentioned are to ensure people leave windows and patio doors closed to prevent pipe bursts especially if glycol is not used within the heating season, keep the thermostat at around 20 degrees Celsius, and if you have no heat, feel the pipes and if they are cold call your Property manager immediately.

Some property management even ask the tenants to check to make sure their zone valves are ready for winter by turning the thermostat up past 25 to make sure they come on. This way if there is a problem before winter sets in you will know about it and can have it repaired.

If the suites have furnaces maintenance or tenants can make sure furnaces are turned on and when they operate their thermostat the furnace is coming on. With furnaces

this is a perfect time of year to replace filters. Plugged filters is the main cause for mechanical failures and shortens the life expectancy of the furnace and its parts. This is also one of the #1 reasons a unit has little or no heat!

Ensure your boilers/pumps/unit heaters are turned on as well as your thermostats for Makeup Airs are turned up from its summer setting as well as unit heaters. If you have isolation valves in entries and hallways make sure they are not isolated and are re-opened for the winter season.

Although these may help you do necessary repairs prior to the winter setting in, there is always something that happens!

It's Membership Renewal Time!

2025 was a good year for ARLA as we continued to grow and deliver the most value and benefit for our membership. We are proud of the work we have done, and we hope you continue to see the need to belong to an organization that advocates for your needs and provides training, information, and networking opportunities.

2026



2025 MONTHLY EVENT & WEBSITE SPONSORS



ZOJACKS





EDITOR'S MESSAGE WINTER 2025

BY RAPHAEL YAU, CHAIR RENTAL GAZETTE

Market Update Winter 2025

As the holiday season approaches, housing providers

in Edmonton must prepare their buildings for winter's unique challenges. Boiler, furnace and building envelope inspections remain crucial to managing Edmonton's harsh winters – especially after a year that produced more construction activity and ongoing cost pressures. The 2025 winter outlook and recent experience emphasise robust property maintenance and proactive tenant communications to reduce emergency repairs and keep operations predictable.

Thank you to Donna and everyone who made our AGM Christmas Luncheon a success – it was great to see so many members connecting in person, and Elvis was the icing on the cake!

Market Snapshot & Key Metrics

- Housing starts: Edmonton recorded 17,989 housing starts in 2025 (Oct. YTD). This compares to 14,796 starts 2024 (Oct. YTD), driven in large part by multifamily projects (approx. 2 to 1).
- Edmonton Purpose-Built Vacancy: Up to 3.8%, a notable increase from 2024's lower rates.

Condo Vacancy is lower, hovering around 1.7%, indicating strong demand for newer, move-in ready units. Rent Growth has been slowing compared to 2024, with advertised rents falling but actual rents for occupied units still rising moderately. Record construction boosted rental stock, primarily in 1 & 2-bedroom units.

- Inflation (CPI): Alberta CPI averaged about 1.8% year-over-year as of October 2025, with Edmonton's 2025 CPI trending near 2.0%.
- Labour market: Edmonton's unemployment rate is projected to average approximately 7.4% for 2025, with short-term indicators peaking near 7.9% in December.
- Cap rates & investment: Multifamily cap rates remain largely stable in the mid-to-high 5% range. Borrowing costs have softened slightly from late-2024 highs but remain a key underwriting factor with the instability in the global economies.
- Economic growth outlook: Edmonton's GDP grew an estimated 1.5% in 2024 and is forecast to expand by about 2.0% in 2025.

What This Means for Housing Providers:

- Expect steady but competitive rental demand.
- Budget for ongoing, moderate increases in operating costs.
- Maintain conservative financing assumptions.
- Prioritize winter readiness, preventative maintenance, and tenant communication.

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

Source: CMHC, The City of Edmonton,
Cushman & Wakefield Edmonton Research



ARLA

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Past President: Roxanne Johnson
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Singh, Laurie Peters
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Matthew Rude, Ryan Bubenko

ALBERTA RESIDENTIAL LANDLORD ASSOCIATION

#208, 10544 - 106 Street
Edmonton, Alberta T5H 2X6
780-413-9773
www.albertalandlead.org
www.suitesmarts.ca

STAFF

Donna Monkhouse
Executive Director
donna@albertalandlead.org
Kelsy Demeria, Executive Assistant
Events & Member Development
kelsy@albertalandlead.org
Jayda Cooke, Administrative Assistant
jayda@albertalandlead.org



EXECUTIVE DIRECTOR REPORT WINTER 2025

BY DONNA MONKHOUSE, ARLA EXECUTIVE DIRECTOR



MEMBERSHIP RENEWAL TIME

It's time to renew your ARLA Membership for 2026 and we appreciate your support! We have recently sent out Member Renewal Invoices, along with a recap of 2025. If you have any questions regarding the 2026 membership renewal, please contact the ARLA office (780-413-9773) and we will be happy to assist you in this process. We sincerely wish to thank you for your continued support and look forward to addressing any challenges that may come our way in 2026.

2025 was a busy year for ARLA as membership continued to grow and we strived to deliver for you! We are proud of the work we have done, and we hope you continue to see the value in being a member of ARLA as we continue to advocate for your needs, provide training, information, and networking opportunities.

The dates for our Trade Show & Awards Luncheon/BBQ/Golf and AGM are highlighted in this issue of the Rental Gazette. Mark your calendars so you don't miss out. Seminars/Webinars and Luncheons will continue, and we hope that there is something of interest for everyone. If you have any ideas please reach out to me.

ANNUAL AGM & BOARD ELECTION RESULTS

ARLA's Annual General Meeting was held on November 14, 2025 at the Chateau Louis Conference Centre.

Thank you to those that attended this year for your support!

We would acknowledge the 2025 Board of Directors and thank them for their contribution, commitment and time to ARLA. We are pleased to announce the new Board of Directors for 2026 and look forward to working with everyone:

President for 2026 Christopher Batdorf; 1st Vice President Lynsey Masson; 2nd Vice

President Gary Smith; Secretary/Treasurer Raphael Yau; Past President Razvan Costin.

And our Committee Members:

- **Constitutional**
Bethany Fredeen/Paul Jones/
Heidi Besuijen
- **Education & Conference**
Marisa Redmond/Lynsey Masson
- **Government Liason**
Heidi Besuijen
- **Membership & Benefits**
Bernard Streeper/Razvan Costin
- **Rental Gazette Newsletter Editor**
Raphael Yau/Kate Brisson
- **Program & Social Committee**
Roxanne Johnson/Gary Smith/
Ashley Connors
- **Public Affairs & Social Media**
Razvan Costin
- **Ethics Committee**
Christopher Batdorf/Roxanne Johnson
The Ethics Committee shall consist of 5 members including a chairperson with a minimum of 3 members from outside the elected Board; the chairperson being the standing President.
- **Audit Committee**
Bethany Fredeen/Paul Jones/Kate Brisson
The Audit Committee shall consist of not less than 3 members none of whom shall be members of the exec. The chairman of the Constutional committee shall act as chairman of the Audit Committee.

We also added some of the membership to our committees. This will give us more involvement from our membership and with that more ideas and ways to do things. We look forward to working with the following on our committees and thank them.



Committee Members from the ARLA Membership:

Social and Programming & Education & Conference: Matthew Rude (BFL) Jagdeep Singh, Mainstreet, Laurie Peters (Revolution), Rashim Sharma

Membership & Benefits: Ryan Bubenko, Jeff Maio

Ethics Committee: Jagdeep Singh, Matthew Rude, Ryan Bubenko



2026 Board of Directors from L to R:

Rear: Razvan Costin, Christopher Batdorf, Gary Smith, Marisa Redmond, Lynsey Masson, Raphael Yau, Jayda Cooke, Kelsy Demeria, Front Row: Roxanne Johnson, Donna Monkhouse, Bethany Fredeen, Bernard Streeper, Missing: Heidi Besuijen, Ashley Connors, Kate Brisson, Paul Jones

This past year has been significant for ARLA, marked by our growing membership and numerous accomplishments. We take pride in our efforts to advocate for your needs while providing essential training, information, and networking opportunities. Here are some key highlights from 2025:

- **Successful Events:** Our Annual Golf Tournament, Achievement Awards Luncheon, and AGM & Christmas Luncheon were all sold out.
- **Safety Initiatives:** We continue to meet with the Edmonton Police Service on issues of concern for our members.
- **Research and Advocacy:** We continue working on changing the Multifamily Waste removal and will continue advocating. In 2025, we joined Rental Housing Canada to be involved in Federal matters with respect to our industry.

CONTINUED >>

EXECUTIVE DIRECTOR REPORT: CONTINUED

- **Stakeholder Engagement:** We continue to work with Alberta Law Reform Institute (ALRI) regarding the review of the RTA, as well as CPLEA on new documents for both Landlords and tenants.
- **Committee Involvement:** Our involvement in various committees, including ARTAC, the Pesticide Advisory Committee, and the Safety Codes Council.
- **Ongoing Updates:** We keep our members

informed on relevant municipal and provincial issues and market updates through regular email broadcasts.

AND THAT'S A WRAP FOR 2025! THANK YOU AGAIN FOR ALL YOUR SUPPORT AND SEE YOU NEXT YEAR!

My thanks to Kelsy Demeria & Jayda Cooke who worked with me to provide quality service to our members and partners in the industry.

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



AGM & CHRISTMAS LUNCHEON HIGHLIGHTS

ARLA members got together on November 14, 2025 at the Chateau Louis Conference Centre for the AGM and some Holiday Cheer. The room was filled with over 200 members. There was fun, drinks, food, lots of prizes and don't forget ELVIS! Check out our Facebook page for more photos!

We would like to thank all our Sponsors for their generosity for this special event!



The photo booth was a lot of fun!

Thank you everyone for participating. The photos are awesome. You can find all of these on our Facebook page and our Website under Events!

Thank you again to everyone who joined us for the event! We hope you had a nice time!





**WE WOULD LIKE TO THANK
ALL OUR SPONSORS
FOR THEIR GENEROSITY
FOR THIS SPECIAL EVENT!**



**AGM & Christmas Luncheon
Thank you sponsors!**



**AGM & Christmas Luncheon
Thank you gift sponsors!**



PROUD TO GIVE BACK | GEF SENIORS HOUSING'S COMMITMENT TO COMMUNITY

GEF Seniors Housing is the largest non-profit social housing provider for seniors in Alberta, operating 43 buildings across Edmonton and providing homes and support services to nearly 4,000 seniors. Its Mission is to provide affordable, well-maintained, and secure buildings where clients can live with dignity and thrive in their communities. This work is supported by more than 400 employees and over 250 volunteers who share a commitment to creating vibrant, affordable communities for seniors.



GEF employees volunteer at the Bissell Centre for a Food Services shift.

For more than 65 years, the broader community has played an essential role in supporting the work of GEF Seniors Housing. Through donations, gifts in kind, and volunteer contributions from individuals and organizations, this collective generosity has strengthened and enhanced the housing and services we provide to seniors across Edmonton. In recognition of this ongoing support, GEF launched an Employee Volunteer Program, a way for employees to give back and contribute meaningfully to the community. This program reflects GEF's commitment to being an active contributing member of the Edmonton community and not just a recipient of support.

The Employee Volunteer Program provides all full and part-time employees with 7.5 hours of paid volunteer time each year to support any non-profit organization or registered charity of their choice. Participation is voluntary, and employees can choose to volunteer individually or as part of a group. A key strength of the program is the ability for employees to personalize their experi-

ence by engaging with causes that matter most to them. This personalization ensures that volunteer time is not only impactful but also meaningful for employees.



GEF Portfolio Managers volunteered at Edmonton's Food Bank, helping create food hampers that provide essential support to individuals in need across the community - a service accessed by some GEF seniors.

Group volunteering is another important aspect of the program, offering employees the chance to work together outside their usual roles. These activities strengthen relationships, encourage collaboration, and foster a sense of unity across teams. They also allow staff to take on larger projects that create a greater impact in the community.

Beyond team building, volunteering gives employees an opportunity to see firsthand the meaningful work being done by other non-profits and the challenges they may face. This exposure broadens perspectives, deepens understanding of community needs, and reinforces the importance of collaboration in addressing social issues. Em-



Responding to an urgent call from Edmonton's Food Bank, GEF staff came together to fold thousands of brown paper bags for the Food Bank's festive campaign.



GEF employees volunteered at the United Way's InKind Exchange, sorting and packaging kits filled with books and developmental toys for children in need. While the InKind Exchange has since closed, the impact it made and memories from volunteering remain.

ployees often share how these experiences are eye-opening in terms of understanding the depth of need in the community and the vital role non-profit organizations play.

These experiences also reinforce the value of collaboration, a point emphasized by Steph Martin, Volunteer & Community Engagement Manager, "Volunteering gives us a front-row seat to the incredible work local organizations are doing and the immense need that exists in our community. Seeing this firsthand is both humbling and motivating and reminds us why partnerships and collaboration matter so much".

Acting on this commitment of collaboration, volunteer efforts have opened doors for new partnerships. For example, volunteering with the WECAN Food Basket Society has led to plans for a pilot produce depot in February 2026 at one of GEF's apartment communities. This initiative will provide tenants with convenient access to low-cost produce and expand the reach of WECAN's program, a partnership made possible because of the Employee Volunteer Program.

Since its launch in February 2025, employees have volunteered with organizations such as Edmonton's Food Bank, Bissell Centre, Women Building Futures, United Way Alberta Capital Region, and WECAN Food Basket Society. These efforts demonstrate the program's growing impact and the enthusiasm of staff to make a difference. This is timely as volunteerism in Canada is declining with formal volunteering dropping from 41% in 2018 to 32% in 2023 and more than 65% of Canadian non-profits reporting volunteer shortages, which is increasing pressure on paid staff and threatening essential

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GEF SENIORS HOUSING'S COMMITMENT TO COMMUNITY: CONTINUED

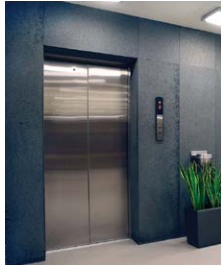


GEF staff volunteer with WECAN Food Basket Society, helping fulfill produce depot orders.

programs and services. Programs like GEF's Employee Volunteer Program can help fill this critical gap in the Edmonton community. (Statistics Canada, Volunteerism Trends)

As a non-profit and registered charity, GEF Seniors Housing is proud of its commitment to giving back and involvement in the community. GEF encourages suggestions for causes or organizations that could benefit from volunteer support. To learn more or share your ideas, contact Steph Martin, Volunteer & Community Engagement Manager, at volunteer@gef.org or 7807337682.

Additional information about GEF Seniors Housing is available at gef.org. Community members can get involved by making a donation, volunteering their time, or partnering with GEF to help create vibrant, affordable communities for seniors.



REPORTING AN INCIDENT OR ACCIDENT INVOLVING YOUR ELEVATING DEVICE

Elevators are one of the most utilized form of transportation in the world, and, until the one you are riding in has an incident, they are probably the least pondered. As a property manager, you may have elevating devices in your portfolio. Let's talk a bit about what to do if an elevating device under your care is involved in an incident. The Alberta Elevating Devices and Amusement Rides Safety Association, (AEDARSA), has been delegated by the Minister of Municipal Affairs to undertake accident/incident investigations for the province.

So, as a property manager, what should you do if something unexpected happens resulting in injury or damage to your elevating device?

When an accident or incident involving an elevating device occurs, the owner or person in charge must notify AEDARSA. For accidents/incidents resulting in fatalities, injuries that require medical treatment, or serious damage to equipment, the first step is to phone the AEDARSA office.

Until an AEDARSA Safety Codes Officer, (SCO), has completed an investigation of the accident/incident scene, nothing should

be touched or removed from the site and surrounding area, unless it is necessary to prevent further injury, loss of life, or property damage. As the property manager, AEDARSA asks that you complete an accident/incident report. Fillable incident reports and further information can be found at www.aedarsa.com, or by reaching out to either office for support.

Information packages can be requested from your local AEDARSA office to keep on-site as well.

Even minor injuries and near misses can be a result of serious equipment problems. AEDARSA requests that owner/agents also report minor accidents/injuries for evaluation.

FOR AN EMERGENCY, PLEASE CALL:

Edmonton: 1 (888) 222-7281

Calgary: 1 (888) 333-6289

Edmonton Office:

Phone: (780) 448-0184
104, 8616 51st Avenue NW
Edmonton, Alberta T6E 6E6

Calgary Office:

Phone: (403) 216-5750
145, 340 Midpark Way SE
Calgary, Alberta T2X 1P1

Upon request, AEDARSA representatives are available to visit your location or event to review elevating device requirements and best practices with your organization.



WELCOME NEW MEMBERS

Alice Sam	Neigel & Ishita Emmanuel
Allan Rizzoli	Penny Dowswell
Baljit Manhas	Penny Rishi
Brownlee LLP	Pierre Plamondon
Chris Karapelas	Rahall Mechanical
Colleen & Bill Lawless	REV Media
Diamond Parking Services	Rincy Sebastian
Earle Cherneski	RiverCity Property Group
Enoch Lam	Sangeet Lal
Erin Fisher	Shannon O'Neail
Irit & Koren Shaposhnikov	Tiejun Gao
Killam Apartment REIT	Tom Worth
Leo Lapalme	Tony Trac
	Vesta Holdings
	Vincent Rajakone
	Warrèn Gresik



ARLA
Alberta Residential Landlord
ASSOCIATION

The Voice of the Residential Rental Industry

ALBERTA RESIDENTIAL LANDLORD ASSOCIATION MISSION, VISION AND VALUE STATEMENT 2025

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

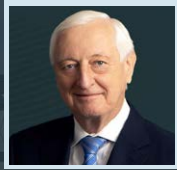


UPCOMING EVENTS

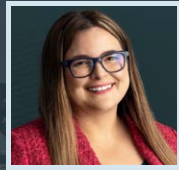
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ALBERTA RESIDENTIAL LANDLORD ASSOCIATION CODE OF ETHICS PROFESSIONAL MEMBER 2025 & PREFERRED SERVICE MEMBER 2025

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.



SHEDDING LIGHT ON ECONOMIC EVICTIONS

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

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

Do you have any input or ideas about CPLEA's legal resources? If so, we welcome your feedback! On October 9 and October 23, 2025, CPLEA is engaging with real estate industry stakeholders to better understand what resources would most effectively support landlords, property managers, and real estate professionals in their work with tenants. We would love for you to join our virtual conversation! To learn more about our initiative, please refer to the following link: cplea.ca/what-we-do/community-consultations/

Economic evictions happen when a landlord tries to evict a tenant by raising the rent. It is common knowledge that Alberta's Residential Tenancies Act doesn't limit how much a landlord can increase rent after each 365-day period. However, there is developing case law in Alberta that says landlords cannot raise rent to indirectly evict a tenant. In such situations, the courts and Residential Tenancy Dispute Resolution Service (RTDRS) may void (cancel) rent increases.

Similar to how the issue of short-term rentals became a hot topic several years ago, the timing is now right to shed light on this developing area of law. Over the past year, CPLEA undertook a research project that involved gathering frontline insights from the Community Legal Clinic, Edmonton Community Legal Centre and Calgary Legal Guidance. Our work culminated in developing our new public resource, Economic Evictions. Below are four high-level takeaways that we learned in our research process.

1. It's not always easy to spot the signs of an economic eviction

One recurring theme from our research is that it's often difficult for tenants to realize that their landlord may be economically evicting them. When a tenant receives a rent increase notice, they should be watching out for whether the notice is valid – even if the landlord follows all the proper rent increase rules like giving 3 months' notice for a periodic tenancy and the rent increase notice has all the required information.

Some signs of a possible economic eviction are:

- A significant increase, especially if it seems much higher than average or expected.
- The landlord seems to be singling out the tenant for a rent increase.
- The landlord has a motive for increasing rent. For example, maybe the landlord and tenant have ongoing disagreements, or the landlord has tried evicting the tenant before.
- There is no reason for the rent increase. For example, an increase that doesn't reflect the condition of the building or unit, or what similar places and locations are renting for.

These "signs" of a possible economic eviction are especially difficult to spot in situations where a landlord is indirectly evicting all or many tenants in a building by raising rent significantly. For example, to get everyone out so they can renovate the building and re-rent units at a higher rate (also known as a "renoviction"). We also heard concerns on the ground about the possibilities of rental price collusion and AI-driven algorithmic pricing happening in the Alberta rental market. Such possibilities make it even more difficult for tenants to spot whether their rent increase was higher than average or expected, or whether the increased rate reflects what similar places and locations are renting for.

2. Tenants have a few options

For tenants, getting a large rent increase notice is frustrating and overwhelming. That said, they do have a few options. And the reality is that it often comes down to doing what feels right for them given their individual circumstances. For example, some tenants may decide to stay put and pay the higher rent. Or a significant rent increase notice becomes a wakeup call for tenants about whether they even like their landlords or their rental premises – so they may decide to look for a new place to rent.

Some tenants may decide to dispute the rent increase notice. If they do, they have two options:

- 1) Tenants can explain to their landlord in writing why the rent increase is invalid, pay the higher rent, and then apply to the RTDRS or court for rent abatement. When

the case goes to the RTDRS or court, the decision-maker will assess the validity of the rent increase.

- 2) Tenants can refuse to pay the increased amount of rent and explain to their landlord in writing why the increase is invalid. If the landlord starts a case with the RTDRS or court because the tenant is not paying the higher rent, the tenant can then raise economic eviction as a defence. The decision-maker will assess the validity of the rent increase.

If a tenant gets a notice of rent increase and needs legal help, community legal clinics can help them at no cost as long as they meet the clinic's eligibility guidelines.

3. What the courts and RTDRS consider

Based on the developing caselaw up to this point, the courts and RTDRS will look at various factors in deciding whether a rent increase notice was an attempt at an economic eviction. For example, this includes looking at:

- The relationship between the landlord and tenant, or other circumstances, which may show whether the landlord has a motive to evict the tenant
- Whether the rent increase is part of a broader increase for all tenants
- Whether the landlord is singling out the tenant
- Whether the rent increase is higher than for similar units in a similar location
- Whether the landlord has a reason for the increase, for example, market rental rates have gone up or there are building or unit upgrades

However, a significant rent increase by itself is not enough to be an economic eviction. The courts and RTDRS look at the factors listed above and the specific situation in making their decision.

For more information and practical tips on dispute processes and caselaw searches, refer to CPLEA's new Economic Evictions resource.

4. The value of understanding case law

The issue of economic evictions is the classic reminder of why it's important for the public to be aware of sources of

CONTINUED >>

SHEDDING LIGHT ON ECONOMIC EVICTIONS: CONTINUED

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

law in the legal system. Both legislation and common law are sources of law in Canada's legal system. Legislation is written rules that elected officials from all levels of government create to apply within a government's jurisdiction (authority). Common law is the interpretation of legislation by the courts (also known as "case law").

So, even if there are no rules about something in legislation, there can be rules in case law. If we look at the legislation and assume that's the only source of law, we may miss out on important legal developments. For more insight, we must dig into the case law to see how decision-makers may have decided similar issues. Law often takes time to evolve as decision makers wrestle with articulating legal principles and how they apply to real situations.

A comment on educating the public on legal developments

Admittedly, we at CPLEA were quite apprehensive about addressing the topic of economic evictions until there was more clarity in the case law. As public legal educators, it's a delicate balance for us to monitor developing law or legal issues and decide when the right time is to disseminate public legal information. Sometimes, it comes down to a judgment call about whether there's public interest in the topic and whether we think there's enough clarity in the law, in both legislation and case law, to write about.

Years ago, a few legal experts commented on the early case law related to this topic – see Jonette Watson Hamilton's piece, "Constraining a Landlord's Ability to Terminate a Residential Tenancy by Raising the

Rent" (May 15, 2014) and Tim Patterson's piece, "Economic Evictions in a Residential Tenancy" (October 30, 2018). At CPLEA, we greatly appreciate the foundations that such experts have established, which helped pave the way for our own eventual resource development.

We highly encourage anyone interested in digging deeper into economic evictions to review those two articles and to search CanLII for the most recent case law on economic evictions.

For more on residential tenancies law in Alberta and CPLEA's Residential Tenancies Legal Information Program, go to: www.landlordandtenant.org.

Funding for this project is made possible through a grant from the Alberta Real Estate Foundation. Learn more at www.eref.ab.ca

SECURITY DEPOSIT INTEREST RATE 2026

RESIDENTIAL TENANCIES ACT | MOBILE HOME SITES TENANCIES ACT

The required rate of interest on tenant security deposits will decrease to 0% effective January 1, 2026.

The Security Deposit Interest Rate Regulation passed by Order in Council on September 8, 2004, includes a permanent formula for calculating the yearly interest rate to be paid by landlords on security deposits. This annual rate is set at 3% below the interest rate in effect on November 1 of the previous year for cashable one-year guaranteed investment certificates (GICs) held or offered by ATB Financial.

ATB Financial's rate for cashable one-year GICs on November 1, 2025, was 2.35%. As a result, the interest rate for security deposits held under the Residential Tenancies Act or Mobile Home Sites Tenancies Act for 2026 will be 0%. The regulated interest rate on security deposits was previously 0% for the 15-year period of 2009-2023. The interest rate on security deposits increased to 1.6% in 2024 and then fell to 0.5% in 2025.

Landlords must pay any interest owing to their tenants annually at the end of each tenancy year unless both parties agree

to a different arrangement, such as at the conclusion of the tenancy, in which case the interest must be compounded annually. For years where the regulated interest rate is 0%, landlords are not required to pay interest on security deposits.

Landlords and tenants can use the security deposit interest calculator to determine the amount of interest that a tenant is owed based on the yearly regulated interest rates.

The calculator can be found at <http://www.servicealberta.gov.ab.ca/interest-chart.cfm>

Additional information and resources for landlords and tenants are available at <https://www.alberta.ca/information-for-landlords-and-tenants>.

Questions about landlord and tenant matters can be directed to Service Alberta and Red Tape Reduction's Consumer Contact Centre at 1-877-427-4088, or by email at rta@gov.ab.ca.





A LUMP OF COAL FOR 2026 ASSESSMENT VALUATIONS AND TAXATION

BY GARY SMITH, PRESIDENT AND PROPERTY TAX SPECIALIST AT CVG CANADIAN VALUATION GROUP

With 2026 right around the corner, the City of Edmonton assessment department has released their upcoming 2026 assessment valuations for multi-family properties. When we examine the upcoming valuations on a snippet of properties located throughout Edmonton – ranging from small walk-ups to larger multi-family complexes – the City will be on Santa’s naughty list this year!

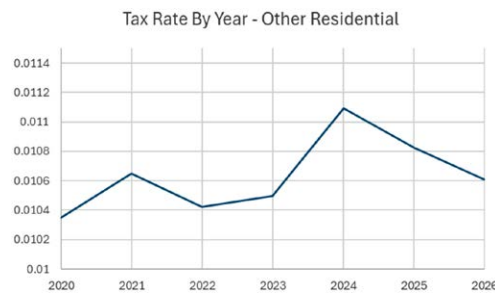
While many were hoping for additional tax relief in 2026, owners should be prepared for further increases to their assessments in 2026. Bah humbug!

Case Study	2025 Assessment Value	2026 Assessment Value	% Assessment Change
1	\$1,891,000	\$2,001,000	6%
2	\$2,042,000	\$2,156,000	6%
3	\$1,980,000	\$2,264,500	14%
4	\$2,471,000	\$2,583,000	5%
5	\$9,991,000	\$11,230,000	12%
6	\$9,991,000	\$11,230,000	12%
7	\$16,146,000	\$18,290,000	13%
8	\$16,146,000	\$18,290,000	13%
9	\$19,589,000	\$20,881,000	7%
10	\$37,529,500	\$39,893,000	6%
11	\$42,186,000	\$44,973,000	7%

Anticipated Tax Changes - Multi-Family Edmonton

The City of Edmonton announced in 2023 that tax rates for residential and other-resi-

dential would be merging over a five-year period ending in 2029. This was evident this year (2025) when City Council decreased the other-residential tax rate by 2% as they move forward with this initiative. While numerous lobby groups – ARLA included – are pushing City Council to expedite the removal of the other-residential tax rate, we are not anticipating that this will happen in 2026. However, the residential market in Edmonton is beginning to experience a push with residential prices and rental rates on the rise. This will lead to higher assessments in 2026 and hopefully allow City Council to offer further relief to the other-residential tax rate. As such, we are expecting a modest decrease to the other-residential tax rate in 2026.



Other-Residential Mill Rate - with the stated 2-3% decrease, a rate of 0.0106 is expected.

Multi-Residential Assessments: 10% Increase

With the Calgary rental market stabilizing, Edmonton is experiencing its own boom

with rental rates at an all-time high going into the valuation window of July 1st, 2025. While there has been more activity in the low-rise market for older properties, the per suite values and income multipliers for new builds have seen a significant growth in 2025. With strong rental rates and demand within the rental market, we expect the city to adjust their modelling to align with the market closer to the time of valuation.

As a result, we expect the City to significantly increase their potential income applied to multi-family properties, and decrease the vacancy rate, on account of the demand within the rental market. This will lead to an estimated 25% increase to the Effective Gross Income (EGI) calculated by the City. Thankfully, we are not expecting much fluctuation to the Gross Income Multiplier (GIM) utilized by the city for assessment purposes as the market has been relatively stable in this regard. However, minor adjustments will be necessary to account for a) the increase in demand for multi-family properties and b) offset the demand by the additional expenses being placed on them.



EGGNOG OVERNIGHT FRENCH TOAST ~ A CHRISTMAS MORNING TREAT!



Ingredients

- 1 loaf of bread. cut into cubes
- 2 cups eggnog
- 6 large eggs
- 2 tablespoons brown sugar
- 1 teaspoon ground cinnamon
- 1 teaspoon vanilla extract
- ½ teaspoon ground nutmeg
- ½ cup unsalted butter, melted

Directions

1. Grease a baking dish. Arrange bread cubes evenly in a dish.
2. Whisk together eggnog, eggs, brown sugar, cinnamon, vanilla, and nutmeg. Pour over bread.
3. Cover and refrigerate overnight.
4. Preheat oven to 350 °F (175=C). Drizzle melted butter over soaked bread. Bake for 35–40 minutes, until set, and golden brown.
5. Serve warm, toppings (optional optional).

Merry Christmas & Happy Cooking!

Screen Tenants Like A Pro: A Landlord's Checklist



1 Pre-screen applicants to make sure they meet your basic criteria

- Define your baseline requirements for an ideal tenant (e.g., budget, move-in date, etc.).
- Ask the potential tenant to complete a rental application.
- Request written consent to perform a credit check and criminal check if needed. Don't reinvent the wheel: use the written content provided by your local law enforcement.

Pro Tip: Become familiar with tenant screening laws prohibiting landlords from asking tenants certain questions.

3 Run a detailed credit check

- Ensure you've collected the necessary information from your applicant to run the credit check (e.g., written consent, full name, date of birth, current address, etc.).
- Use a trusted credit reporting agency like Equifax or a credible third-party service.
- Cross-reference information found on the credit check, such as home address and previous employer, with the information provided on the tenant's application form.

Pro Tip: It's essential to check this information from a valid source so that you're confident you have an accurate profile of your potential tenant.

5 Review their rental history

- Complete a landlord reference check by contacting the applicant's current landlord and at least two of their previous landlords.
- Ask the applicant about the current method they use to pay their rent (e.g., cheque, e-transfer, etc.).
- Request rental payment receipts, and in cases of e-transfers, review:
 - Who the e-transfer was sent to
 - The amount of each payment
 - Frequency of payments
 - If the payment was made on time
 - Which bank was used

Pro Tip: Whenever possible, contact multiple landlords to assess a tenant's character objectively.

2 Conduct a thorough background and criminal record check

- Physical review applicant's government-issued photo ID.
- Consider using a third-party service like SingleKey to get a comprehensive background report.
- Obtain a formal criminal record check if it's necessary to protect your residents' and/or your personal safety.

Pro Tip: Many landlords overlook this step, but it's critical to verify the identity of your potential tenant!

4 Verify income and employment

- Conduct an online search to find the applicant's employer's contact information.
- Use this contact information to confirm the person's:
 - Role/title
 - Income (specific amount if provided)
 - Length of employment
 - If they are in good standing with their employer

Pro Tip: Use the contact that you find online, rather than the information supplied by the applicant, to verify employer and income details.

NOTES:

In all communications with the prospective tenant, collect as much information as you can to fact check. Our pro tip: "trust but verify."





PROTECTING RENTAL INCOME IN AN ERA OF RISING SCAMS

BY VILER LIKA, FOUNDER AND CEO OF SINGLEKEY

Canada's condo market has been having a turbulent year, and the ripple effects are directly hitting landlords.

Over the last few months, property owners have continued to face rising maintenance, administrative, and mortgage renewals at higher rates. Tenants, on the other hand, are being pushed to their financial limits, spending close to 40% of their income on rent, according to SingleKey's rental application data. They are now struggling to stretch their stagnant income, and when pushed far enough, tenants are put in the difficult position of choosing which bills their limited cash needs to cover.

For many landlords, rental payments cover mortgage costs or serve as a primary income stream. A single disruption can cause cascading financial challenges.

Whether a payment is missed accidentally or a tenant submits a false payment intentionally, these are rental scams, and they're on the rise. Landlords are dependent on rental income and need to know how to mitigate rental fraud or risk their investment property going from an asset to a liability.

Why is rental fraud rising across Canada; What should you look out for to de-risk your rental properties, and how can you stay vigilant when filling vacancies? Let's explore the landscape more below.

Why is rental fraud on the rise?

Risk is not new for investors, but real estate investments, specifically in condominiums, have always been seen as a safe and secure method to generate income. At times, positioned as a guaranteed income generator. And while real estate is not as volatile as stocks, it is not immune to risk. That risk largely comes in the form of tenants' financial capacity, as more Canadians feel the burden of rising living costs, low affordability in major city centers, and job insecurity, rental payments are less secure than they once were.

Young Canadians, who make up a large portion of renters, are under particular strain. According to Equifax Canada, millennials and Gen Z saw their average non-mortgage debt rise by 2% in Q2 of 2025 compared to the year before. Nearly 1 in 4 renters is

under the age of 34. While a single-digit increase may not seem like much, job uncertainty or even unemployment for young workers can severely diminish available cash to cover basic needs, emergencies, existing debts, and housing.

Despite rent prices declining over the last few months, rental prices are near crisis territory and are already there for large city centers. According to an analysis of SingleKey's rental application data, the average Canadian tenant spends 37% of their income on rent, above the recommended 30% threshold. Tenants are paying even more in major cities, from Vancouver at 37.46%, to Calgary at 39.76%, to Toronto in crisis territory at 41.12%.

Types of Rental Scams

Now, there are a few misconceptions around what is considered a rental scam. Financial scams can be incidental or deliberate, yet both pose a huge risk to a landlord's income. Two of the most common rental scams on landlords are non-payment of rent or overpayment schemes, both of which can take landlords down a long and difficult eviction process and ultimately, months of income lost. According to SingleKey's Rent Guarantee program data, the average landlord loses 4 months of rental income when a tenant defaults.

Missed rental payments can happen for a variety of reasons, but even one missed payment can negatively impact a landlord's ability to meet financial commitments such as mortgage payments or maintenance costs. As interest rates go up, you may find yourself renewing your mortgage at a higher cost. For some, a tenant's missed payment may result in a lack of funds to cover these costs.

Overpayment schemes, on the other hand, are purposeful and occur when tenants submit the wrong banking information or claim to have overpaid, to get you to send back the amount, and ultimately draw out the payment process. In some cases, savvy scammers have sent requests for eTransfers, with the hopes that a landlord will accept, thinking it's rent coming in, when in reality the money is being transferred out. While not as common, this can be a challenge when you are operating your property solo or without safeguards in place.

Mitigating Rental Fraud

Mitigating the risk of rental scams starts when screening for potential tenants. While it might be tempting to combat the risk of scams through more stringent screening processes, holding tenants to the traditional 30% rent-to-income cut-off isn't realistic. In the current economic conditions, tenants will ultimately be putting more income towards rent. With rising vacancies in cities like Toronto, an overly strict approach not grounded in the realities of the current market can see you miss out on rental income altogether.

While rent-to-income models are an important factor to assess, there are a variety of metrics that can measure a tenant's financial situation and whether they'd be equipped to withstand any additional financial burden.

Here are the metrics you should look into when evaluating a tenant:

- Credit Score
- Monitor tenant credit scores by looking at the credit rating and the number of inquiries made. Excessive inquiries can indicate a tenant is wary of their own financial standing.
- Eviction Records
- Eviction Records are publicly available data, and they are crucial for determining if a tenant has been evicted before and why.
- Payment History
- In the grand scheme, one missed cell phone payment is not much, but missed car loan payments or repeated missed credit card payments can be an indicator of a higher-risk tenant.
- Employment History
- A snapshot of a tenant's current and past employment to determine if they can consistently generate income to meet payment obligations.
- Debt-to-Income Ratio
- A comparison of a tenant's debt to their income determines whether they are taking on too much debt in their personal finances, making rental payments more challenging to meet on a recurring basis.

The data above can be challenging to source on your own, which is why SingleKey always pulls it to form comprehensive tenant screening reports. This

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PROTECTING RENTAL INCOME: CONTINUED

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gives landlords the ability to understand a tenant's full financial situation. Even a tenant's openness to providing these insights can say a lot about their financial track record.

What's the solution? Leaning on Trust Infrastructure

One of the main reasons why rental scams are so prevalent and impactful is the lack of safeguards and standardized processes within the rental market. The rental process is outdated. For investments, like a home or car, you would get insurance. The same protections should be utilized for rental income. That's where trust infrastructure comes in.

This refers to systems and safeguards that reduce risk and increase transparency in the tenant-landlord relationship. Examples include:

- Standardized screening platforms that verify income, credit, and identity data

- Automated rent collection systems that confirm legitimate payments
- Rent guarantee programs that insure the landlord against missed payments

At SingleKey, we've seen these tools and processes create accountability on both sides. Tenants know their information will be verified, and landlords can rent risk-free and have confidence that rent will be collected reliably.

These systems are also led by risk-intelligence experts, those who monitor economic changes and understand how these conditions translate and apply to tenants. No matter the size of your property portfolio, they are here to help ensure rental risks are managed and avoided altogether.

Looking Ahead

As economic uncertainty persists, landlords should expect scams and missed payments to continue, and in some cases, to become

more sophisticated. The cost of doing nothing is extremely high: months of unpaid rental, legal fees, and financial vulnerability.

By embracing modern screening practices and adopting trust infrastructures, landlords can move from being reactive to proactive in their approach to filling vacancies. These safeguards aren't about distrusting tenants; they're about creating a fair and transparent process for both parties.

The Canadian rental market is evolving. Landlords who adapt early will be better positioned to protect their investments and relationships and will maintain stable income in an unpredictable environment.

About the Author

Viler Lika, founder and CEO of SingleKey, Canada's leading rental risk intelligence platform, is an expert bringing trust infrastructure to Canada's rental market.

TREASURE BALL GAME XMAS EDITION

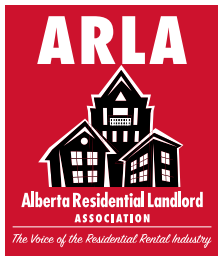


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