

FALL 2021 SPECIAL NEWS EDITION

# FE

FRPO'S FAIR EXCHANGE OF  
RENTAL INDUSTRY NEWS

# INDUSTRY UPDATE

THE VOICE OF THE FEDERATION OF RENTAL-HOUSING PROVIDERS OF ONTARIO

NEWS, TIPS & POLICY CHANGES AFFECTING  
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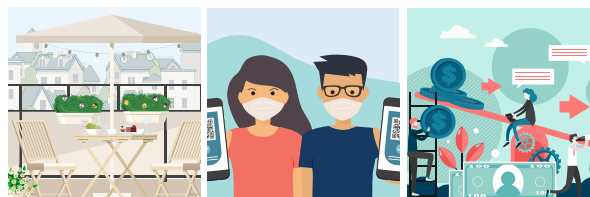


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## THE VOICE OF THE FEDERATION OF RENTAL-HOUSING PROVIDERS OF ONTARIO

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# UPCOMING INDUSTRY EVENTS

SEPT  
22

## CANADIAN APARTMENT INVESTMENT CONFERENCE Sep 22-23, 2021 / 10:00am-2:30pm Virtual Conference

Year after year, the Canadian Apartment Investment Conference brings together owners, managers, developers, investors and lenders to provide valuable insights into the multi-unit residential market. In 2021, the acclaimed virtual conference format will be offered once again, providing over two days of exceptional learning opportunities to attendees.

The Canadian Apartment Investment Conference is organized by the producers of The Real Estate Forums, in conjunction with a steering committee of apartment owners, lenders, brokers, and valuers. We hope you will take advantage of this very informative event.

DEC  
1

## THE BUILDINGS SHOW Dec 1-3, 2021 / 8:00 am - 4:00 pm Metro Toronto Convention Centre

North America's leading exposition, networking and educational event for design, construction and property management industries returns face-to-face in 2021. Our team is busy planning a safe and fantastic event and we look forward to reconnecting!

We will continue to closely monitor the situation around COVID-19 and will update you across our channels. The Buildings Show and Informa are committed to making the Show a safe and secure environment.

DEC  
2

## 2021 MAC AWARDS GALA Dec 2, 2021 / 5:00pm - 9:00pm Metro Toronto Convention Centre

The MAC Awards Gala is the most important annual event for our members and is well attended by rental housing providers ranging from hands-on managers to third party management and holding companies. This event allows us to recognize excellence in the residential rental housing industry and to advance the high standards that the Federation of Rental-housing Providers of Ontario aims to promote.

This event is currently scheduled for Thursday, December 2nd in conjunction with The Buildings Show and PM Expo. We are monitoring the COVID-19 situation and will provide more information to the membership as it becomes available.

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# THE BUZZ ON ELECTRICITY PRICES

New RPP price-setting regimen could be coming to Ontario



Electricity prices could become more responsive to fluctuating commodity costs if proposed regulatory amendments are adopted in Ontario. However, affected residential and small business customers won't necessarily see a significant change in the customary billing practices since distinct rate schedules for the warm and cold weather months would still be implemented on May 1 and November 1 every year.


As proposed, the Ontario Energy Board would assess market conditions, prepare forecasts and set electricity rates for the low-volume customers covered by the provincial regulated price plan (RPP) once annually rather than on the current semi-annual timetable. To prevent any large discrepancies between the OEB's price and the actual cost of electricity accumulating over that longer 12-month

period, the proposed amendments would also authorize new price-setting if or when the variance hits a designated threshold.

"This threshold would be determined in consultation with the OEB to avoid the rate volatility that could occur due to the clearing of large variance account balances," the summary of the proposed amendments states.

The Ontario government is accepting comments on the proposed changes until October 2, 2021. If adopted, the annual RPP price-setting regimen would be in place for the next planned rate change.

"New RPP rates would take effect each November 1st, beginning on November 1, 2021," the amendment summary confirms. "Seasonal (i.e., summer and winter) time-of-use (TOU) hours, as well as the monthly consumption threshold that applies to residential RPP customers paying tiered prices, would continue to change each May 1st and November 1st."

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# COVID-19 VACCINATION POLICIES

What's your responsibility as a landlord?

BY ■ LAURA GURR, PARTNER, COHEN HIGHLEY LLP





The provincial government has advised that, as of September 22, 2021, Ontarians will need to be fully vaccinated (i.e., two doses plus 14 days post-second vaccine) and will need to provide their proof of vaccination along with photo ID in order to access certain public settings and facilities.

To get this proof of vaccination, citizens must log into the provincial portal and download or print an electronic COVID-19 vaccine receipt for each dose of the vaccine they've received. (Steps and details are available at <https://covid-19.ontario.ca>.)

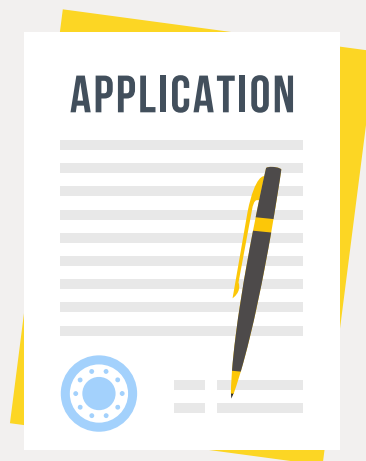
Though the government has confirmed to industry associations that apartment buildings and condominiums will not be considered public settings for which this will be required, apartment owners and managers may still want to implement their own rules and policies with respect to the safe use of their non-essential amenities.

Factors for consideration include:

- liability for failing to take steps;
- financial considerations;
- how the rule will be implemented (e.g. self-reporting, controlled access system, etc.);
- and, the physical aspects of their particular buildings.

As vaccines become mandatory in public settings across Ontario, landlords should consult with their legal counsel in deciding whether to implement a policy or rule and to discuss what the contents of any rules will be. Since the onset of the pandemic, our team has been assisting housing providers with the development of various COVID-19-related policies and procedures—including most recently the implementation of vaccination policies for their workplaces—and would be pleased to assist in the consideration and implementation of vaccination policies for non-essential amenity spaces in their communities. ■■

*Laura Gurr is a partner with Cohen Highley LLP and is a member of its management team. She represents non-profit housing providers, co-op housing providers, and landlords.*



## CHANGES AT THE LTB

On September 1, 2021, the Landlord and Tenant Board (LTB) released new forms, rules and guidelines to correspond with amendments to the Residential Tenancies Act (RTA). Moving forward, it is critical that landlords making any kind of application to the LTB use the correct forms, otherwise their application may be dismissed. To avoid complication, landlords and their staff should inform themselves immediately of the mandatory, strict rules for serving, filing and uploading these forms to the LTB. For more information on recent amendments, please visit [www.tribunalsontario.ca](http://www.tribunalsontario.ca).

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# FALL RENTAL MARKET UPDATE

Recovery is underway according to recent data from Rentals.ca

**THE AVERAGE  
RENT IN TORONTO  
EXPERIENCED  
SIGNIFICANT  
DECLINES SINCE 2019,  
FALLING BY ABOUT  
\$650 FROM MARKET  
PEAK TO TROUGH.**



**A**s vaccine uptake continues to rise and the country attempts to return to normal, the average rent in many major municipalities like Toronto have shown signs of market recovery, hitting lows earlier this year before increasing significantly in recent months.

In August, as post-secondary students prepared to return to school and many workers returned to the office, the average rent in Canada rose from a low of \$1,675 per month to \$1,763.

Year-over-year change rates have moved from -9.3% in April to -0.3% in August 2021, further suggesting that rental rates are slowly recovering.

### THE APPEAL OF SINGLE-FAMILY HOMES

Single-family homes have been in demand throughout the pandemic, showing a higher average rental rate in August 2021 compared to August 2019. Meanwhile, downtown condo apartments continue to struggle, while rental apartments continue with their slow and gradual increase. That said, most housing experts believe it is only a matter of time before condo rental rates turn positive in major centres across Canada.

### THE DESIRE FOR LARGER UNITS

Since the start of COVID, there has been a clear preference for larger units with more space for both working and studying from home. While one- and two-bedroom units have experienced year-over-year declines, larger units with three or four bedrooms have experienced significant year-over-year increases, suggesting that some tenants

intend to continue working from home despite pandemic measures easing and office-life resuming. However, there is a recovery occurring for smaller suites, with the average one-bedroom unit now \$75 per month more than it was in April of this year.

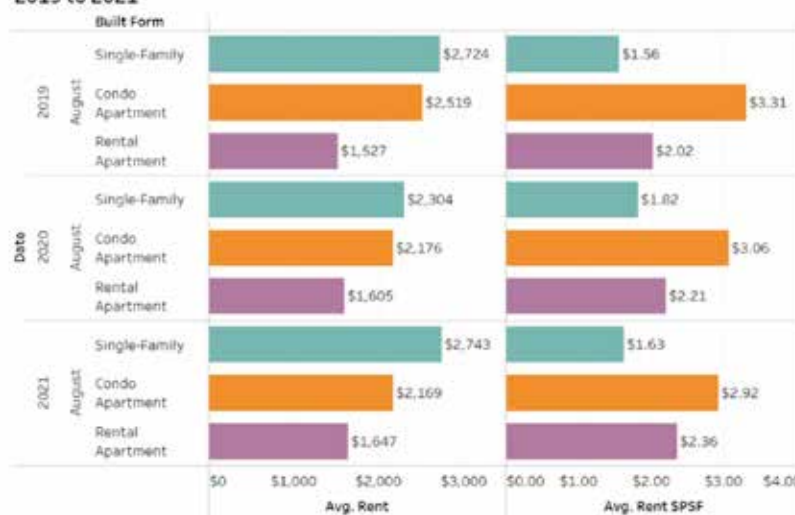
### MUNICIPAL RATES

In 2021, Rental.ca data shows that the top four Canadian municipalities by page views

have stayed relatively consistent, with Toronto, Ottawa, Montreal, and Vancouver leading the way in various orders—followed by North York, Edmonton, and Calgary. Rankings eight through 10 were typically made up of Etobicoke, Winnipeg, Mississauga, and London.

Search-wise, Etobicoke seems to be rising in favour, while Hamilton has slipped slightly since its height of popularity in the fall of 2020. ■

**Average Rent and Average Rent Per-Square-Foot by Property Type, Canada, August: 2019 to 2021**



“

**SINCE THE START OF COVID, THERE HAS BEEN A CLEAR PREFERENCE FOR LARGER UNITS WITH MORE SPACE FOR BOTH WORKING AND STUDYING FROM HOME.”**





# A FLOOD OF INSURANCE CONCERNS

5 ways to mitigate losses from water damage

BY ■ CHRIS DELLA MORA, SENIOR RISK CONSULTANT, HUB TORONTO



For most people, the word “flood” conjures images of large-scale natural disasters like the Southern Alberta flood of 2013 or the Fort McMurray flood of 2020. While climate change has increased the prevalence of these weather-induced floods, floods caused by plumbing and appliance failures happen daily—and sadly, they are largely preventable.

All-tolled, flooding is the leading loss driver for real estate owners in Canada, making it all the more surprising that many property owners are not prepared for it when it occurs. According to findings from a recent national survey, 57 per cent of Canadians said they have not taken any steps to protect their property in case of a flood, while a similar number indicated they are “not concerned” about water damage in the future.

For apartment owners seeking to renew their insurance, the difference between sinking or swimming often comes down to whether improvements have been made to the building’s plumbing infrastructure or whether a water risk mitigation plan has been implemented.

In other words, preventing water damage should be high on every apartment owner and property manager’s list of concerns.

## CONSIDER THIS COMMON SCENARIO:

A tenant on the fourth floor experiences a flood due to a leaky pipe or a toilet malfunction, and subsequently, every apartment unit below it now has water damage. Costs in this case would add up very quickly. To make matters worse, a majority of Canadians wrongly assume their insurance will cover them. What’s more, the average insurance claim for water damage costs about \$10,000—not an insignificant sum.

For owners of newer multifamily buildings, don’t think you’re immune to this scenario. In addition to tenants potentially being negligent, infrastructure problems can create their own risks—from aging pipes and poor water chemistry to improperly installed plumbing systems.

But water damage doesn’t have to be a big deal, provided it’s not an annual occurrence. Insurers look carefully at a property that files annual claims for water damage, and they may either increase insurance premiums or deny coverage outright. As a result, many buildings require tenants to carry full policies covering property and liability,

which transfers the liability from the building owner to the tenant. After all, the main exposure for tenants is damage to contents.

Going back to the scenario above, if each tenant has appropriate coverage, the tenants living on lower floors are covered by the insurer of the fourth-floor tenant.

## A PROACTIVE APPROACH:

Some losses can be managed through tenant coverage, but the apartment owner and property manager are still responsible for taking care of building-wide issues, such as the plumbing system. Insurers may prefer certain plumbing systems over others, but insurance premiums will depend largely on the size of the deductible (retained risk), and the risk mitigation strategies that are employed.

## LOWER YOUR RISK OF WATER DAMAGE WITH THESE FIVE STEPS:

- 1. Perform a cost-benefit analysis.** Make sure you know what kind of plumbing you have in your building and determine if it needs to be corrected or updated. This may involve completely replacing the system, or it may simply require replacing fittings or certain pipes. Learn about the different plumbing systems to ensure you are making the right choice for your apartment building.
- 2. Create a water damage mitigation plan.** Planning ahead helps in very situation and knowing what to do after a flood is no different. Find a water remediation expert you trust and keep their contact information handy. The larger the damaged area, the more expensive the repair. Make sure you call that expert the moment you notice a problem to minimize the cost. Templates are available to create a simple Domestic Water

Emergency Response Plan (DWERP). Pro tip: Secure business interruption insurance just in case you need to shut down the building and send your tenants elsewhere. Your plan can also include strategies for keeping the building open.

- 3. Perform regular maintenance.** When the experts regularly inspect your apartment building, you may be able to avoid several issues completely. Schedule routine inspections of plumbing infrastructure, especially as part of an insurance renewal application. The inspector should look for leaks and sewer pipe backup, as well as confirm that sinks and tubs are draining properly and that the water pressure is calibrated correctly.
- 4. Monitor equipment.** A huge number of claims come from damaged equipment, but again, inspecting the equipment regularly can keep problems at bay. Be sure to schedule routine maintenance and monitor of all your equipment, regardless of its age or status.
- 5. Increase the deductible.** For some apartment building owners, choosing a policy with a higher deductible is the right way to go. This strategy leaves the owner responsible for a larger amount of claim costs, but it also means a lower premium. This works primarily with well-maintained buildings, so consider your circumstances carefully before taking this step.

You wouldn’t wait for a fire to burn down your building before learning about fire safety; don’t wait for a flood before learning about water damage mitigation. Every plan you make now will help you manage your risk and keep costs manageable. ■■

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*Chris Della Mora is a senior risk consultant, located at the HUB Toronto office where he supports regional and international activities. He currently runs the Manufacturing specialty group within HUB’s Risk Services Division, and has a focus on helping clients reduce their property loss exposures.*





# HOUSING DEMAND IN CANADA

Promises from the campaign trail



**W**ith the upcoming election a few days away, Canada's housing challenges have been a much-discussed topic on the campaign trail. No city has been immune to the effects of a housing shortage over the past year—one that is only expected to grow worse. Toronto, for instance, is on track to add one million people to its population by 2030.

"We have a dire shortage of housing across the country which threatens to derail our economic recovery if the problem is not addressed immediately," says RESCON president Richard Lyall. "I am glad the issue is on the radar of party leaders, and that they are now paying attention to this critical issue. The ongoing supply crisis is crippling younger families. We cannot grow the economy or build back better if we can't build according to our demographic needs. Excessive costs imposed on developers and systemic red tape that delays construction of new housing developments must be eliminated."

For his part, Prime Minister Justin Trudeau committed to a few measures if re-elected, including a "tax-free in, tax-free out" first home savings account, which would allow Canadians under 40 to save up to \$40,000 towards their first home. Another promise is doubling the first-time home buyers tax credit from \$5,000 to \$10,000 to save on the closing costs.

Commitments to speed up supply include a \$4-billion investment in a housing accelerator fund to grow the annual housing supply in the country's largest cities every year, creating a target of 100,000 new, middle-class homes by

2024-25. The Liberal government says it will build and repair affordable housing and convert office space—left vacant by the pandemic—into residential units.

Conservative party leader Erin O'Toole has pledged to build a million homes over the next three years, stop foreign money from pushing up home prices, and make it easier for first-time home buyers to get a mortgage. Meanwhile, NDP leader Jagmeet Singh is aiming to build more than 500,000 units of affordable housing and offer immediate relief to renters in need and ban large investors from driving up housing costs.

Whatever party triumphs will have to contend with some dire facts: Canada has the lowest number of housing units per 1,000 residents of any G7 country, according to a Scotiabank report. This number has been declining since 2016.

In a healthy housing market, there would be about six months of housing supply, but that is not the case. Across Canada, there is about 2.8 months inventory, according to Statistics Canada. Meanwhile, The Toronto Region Board of Trade and WoodGreen

Community Services recently revealed that the lack of affordable housing is costing the Greater Toronto Area up to nearly \$8 billion annually, or up to almost \$38 billion over a five-year period.

Another report from The Centre for Urban Research and Land Development at Ryerson University used a calculation from experts from the governments of Canada and B.C. and found an average of 79,300 units per year must be built from 2021 to 2031 in order to make homes more affordable. That's up from 50,400 units per year that was forecast by Hemson Consulting in 2020.

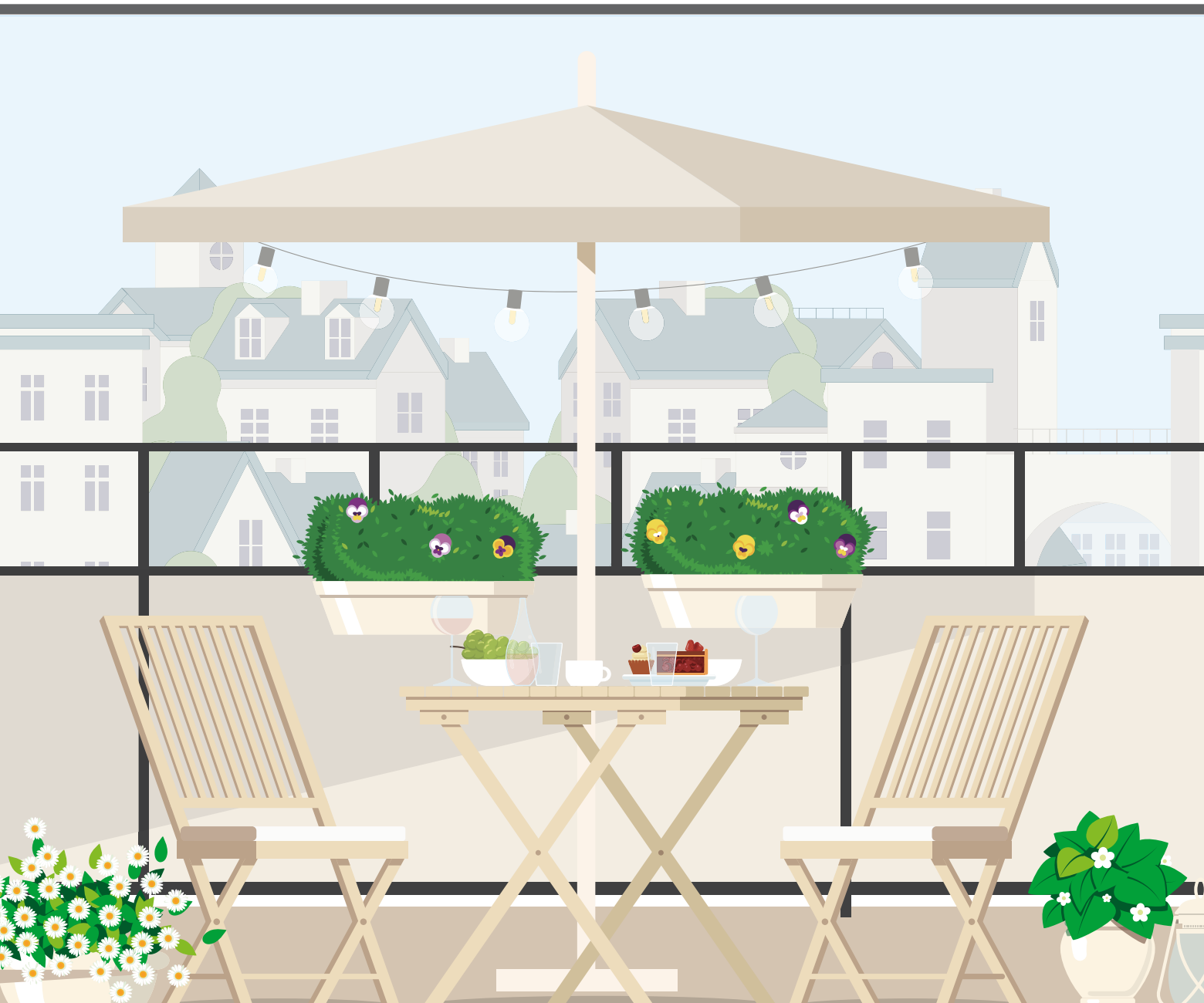
"Canada's population is expected to grow by up to 50 per cent over the next five decades, which will result in even more pressure to provide housing," says Lyall. "There is clearly more work to be done to speed up the development approvals process. This is a very serious issue that needs to be addressed. We need a housing summit so those who build housing can be heard and find out what government expects of us to balance supply with demand." ■

*RESCON is Ontario's leading association of residential builders committed to providing leadership and fostering innovation in the industry. For more information, visit [www.rescon.com](http://www.rescon.com)*

# PREVENTING WASP INFESTATIONS

Tips for keeping your outdoor amenities pest-free

BY ■ ALICE SINIA, PH.D., QUALITY ASSURANCE MANAGER OF REGULATORY/LAB SERVICES, ORKIN CANADA



The warm September weather is delightful for tenants as it prolongs their valuable outdoor time, but it also brings out a certain pesky insect that most people would rather not encounter—wasps.

With their constant buzzing and painful stings, wasps can be more than just a nuisance—for those with allergies, they can be deadly. Fortunately, with the proper steps, these pests can be treated and prevented in the future so residents can get back to enjoying what's left of the warm weather.

### STANDING WATER ON BALCONIES

Patios and balconies are often a large selling point for floor plans in apartments, but they can easily offer up rent-free stays for flying pests, especially in the late summer and early fall months. Virtually any amount of standing water is an attractant for mosquitoes, so reminding residents not to overwater plants or to empty overwatered plant containers is crucial. Advising residents to keep an eye out for wasp nests on their patios will also help, as they can alert management as soon as they notice one. Most common nesting sights are under eaves, in wall voids or behind objects or furniture on patios or balconies. Early detection leads to quicker and more effective removal by your pest management professional.

### CLEANING GUTTERS, CLEARING TRASH

Gutters should be cleaned and cleared regularly to avoid the buildup of debris and any potential wasp nests. Making sure other general pest control on the property is up to date will also help with wasps, as other pests such as spiders and insects are tasty treats and can attract wasps. Garbage, trash, food or flowering plants on resident's patios and balconies can attract wasps as well. Inspect and seal cracks, holes and voids in exterior walls to prevent queen wasps from overwintering on property and thereby readily starting their next season.

### BEE PREVENTATIVE!

For common areas, the same rule applies for standing water – water is the number one thing mosquitoes need to reproduce and lay their eggs; even a droplet of water is enough to serve as a breeding spots for mosquitoes. Being consistent with your preventive measures in larger areas is crucial for success in repelling mosquitoes, as they can rapidly reproduce and become an issue before you realize there is even a problem. As long as the weather is suitably warm, mosquitoes are active. Any common area trash cans, pool furniture, over watered plants with large leaves or decorative ornaments, and poorly drained areas near the pool or countertops for grills can create standing water and attract mosquitoes,. Landscaping that is dense or overgrown can also provide resting spots for mosquitoes, so be sure to trim them regularly.

Flowers and certain landscaping can also be the culprit for your poolside wasps. Any outdoor eating areas such as grills or poolside snack areas are prime places to find crumbs or sugary soda spills, both of which can attract wasps to common areas. As a property owner, the best defense against wasps is to keep the

areas clean and to reduce the number of potential nesting sites for wasps.

By taking proactive measures against pests that pose both a health risk and a nuisance to residents, you will create an unfavorable environment for them, forcing them to find more appealing places to congregate. But, if you find yourself unsure of where to start, contact your pest management provider. Working with an expert who knows your property will help you successfully mitigate the issues and develop an Integrated Pest Management plan, which focuses on exclusion and minimal use of insecticide products. Putting a prevention plan in place now will help you for seasons (and years) to come. ■

*Alice Sinia, Ph.D. is quality assurance manager of regulatory/lab Services for Orkin Canada focusing on government regulations pertaining to the pest control industry. For more information, email Alice Sinia at [asinia@orkincanada.com](mailto:asinia@orkincanada.com) or visit [www.orkincanada.com](http://www.orkincanada.com).*



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# 5 EASY WAYS TO IMPROVE ENERGY EFFICIENCY

Bringing your aging asset up to code, one 'win' at a time

In addition to navigating a deadly pandemic, improving energy efficiency is likely the top priority for today's building owners facing costly, mandatory retrofits by 2025. Lowering GHG emissions is the collective goal, but those who comply with upcoming changes will also reap countless rewards, including reduced utility bills, increased property value, long-term resilience and enhanced occupant comfort.





In fact, Veronica Ochoa, Building Performance Project Designer with RJC Engineers, argues that building managers and owners should be proactively seeking out government grants and other means to reduce energy consumption prior to the mandatory targets—otherwise they'll risk being left with stranded assets.

"Canada is among the top ten greenhouse gas emitters, and together these countries emit over two-thirds of the overall global GHG emissions," she says. "With emissions from buildings in Canada making up 18% of our GHG emissions, energy efficiency is the most important first step to reducing them. The benefits will compound as the government rightly envisages the crusade against climate change as an opportunity to provide jobs, increase manufacturing and social value by having Canadians benefit from lower utility bills and more resilient buildings."

If you are the owner of an aging asset, chances are you've already begun your energy efficiency journey and are well on your way to a resilient, greener future. But for those still at the starting gates, or looking for a few additional ways to save energy, here are Ochoa's top five recommendations for easy wins to improve the efficiency of your building:

### 1. Lighting equipment

Replacing existing lighting equipment for more efficient lighting is something all owners of aging buildings should do if they haven't done so already. According to a study by Natural Resources Canada, retrofitting lighting equipment was the most frequent energy efficient renovation upgrade performed by building owners during the study period, and has long been considered a "low hanging fruit" of retrofits.

### 2. Lighting controls

An even better win, Ochoa says, is to supplement efficient lighting with lighting controls. "One would think replacing efficient lighting would be coupled with controls, however the same NRCan study shows that this measure only came in at fifth place. Occupancy sensors and/or daylighting controls can help manage energy consumption and limit its use to only when needed."

### 3. Commissioning

When a proper commissioning process is in place for building mechanical, lighting and enclosure systems, this ensures that the systems operate in line with manufacturers' recommendations and in accordance with the design intent and owner's project requirements, making it a winning investment on the energy efficiency front. "Timely filter



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replacements, adequate temperature set points and other measures ensure the building makes the most of what is available,” explains Ochoa. “This will help the building perform at its most efficient for the service life of its components until the time comes for them to be replaced. Replacements and upgrades are recommended to be done in conjunction with various building functions (e.g., envelope and systems, lighting, etc.) to result in an integrated solution.”

#### 4. Temperature set-points

Another operational win is to lower the temperature set-point used in the make-up air (MUA) unit. According to a B.C. Housing study on energy use in mid- to high-rise MURBs, most energy is used in heating outdoor air for ventilation purposes. The study found that the outdoor air in a large sample of the analyzed buildings was heated to a temperature greater than 20 degrees Celsius, which is higher than needed for corridors and could be reduced to 15 degrees. This adjustment lowered MAU consumption by about 21% and resulted in a building-wide savings of 12%. While Ochoa warns that energy reduction variations will happen depending on climate zone, building type and systems, it will result in a valuable savings.

#### 5. Energy modelling

Last but not least, the “smart, overall win” according to Ochoa, is to engage a building performance engineer to undertake a calibrated energy model. This, she says, will lead to deeper insights into how energy is used in the building and to recommend energy saving strategies that work well operationally or identify elements that need replacement or retrofitting: “The building performance engineer may be able to provide guidance on existing grants or loans available for the improvements and to undertake simple pay-back calculations. They may also be able to undertake thermal comfort assessments to better inform of the compound benefits of any retrofit solutions.”

#### EDUCATING TENANTS & RESIDENTS

The saying “out of sight, out of mind” applies perfectly when it comes to building energy consumption—particularly the “shared kind” for which occupants have no visibility and for which they are not directly billed. Ochoa says educating tenants and residents should be an important piece of

any energy efficiency strategy, yet it’s often overlooked.

“In a condominium building, for instance, reducing common energy use may result in lower strata fees or prevent these fees from increasing often,” she says. “Retrofitting smart meters or switching to energy-as-a-service (EaaS) model will increase transparency and visibility of energy use. Occupants need to be aware of their consumption patterns and energy costs to be nudged by apps or reminders in their meters about when to take actions at the ‘right time’. These actions can vary from when to charge their EVs to when run the dishwasher, and other behaviours that will result in lower bills for them, while in general, lowering emissions.”

Essentially, Ochoa says having visibility when it comes to their own energy use will help residents and tenants make informed decisions, which can be highlighted as part of a calibrated energy model solution. In conclusion, she says, “By engaging a building performance engineer, asset managers can identify opportunities for improvement in their portfolio and benchmark their buildings with their peers.” ■

For more information on easy energy retrofit projects, visit [www.rcj.ca](http://www.rcj.ca).

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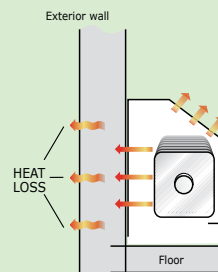
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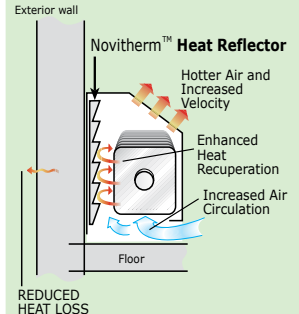
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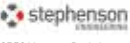















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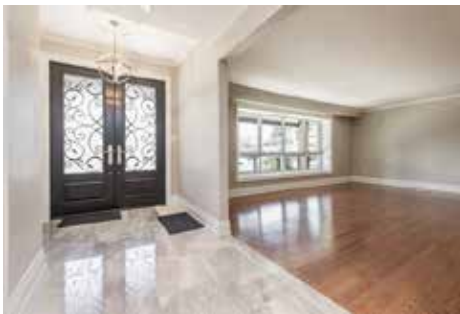
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