



# ORLA NEWS

SINCE 1987



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# BILL 97 AMENDS THE RTA



On June 8, 2023, the Ontario Legislature made a number of changes to the Residential Tenancies Act (“RTA”), through the passage of Bill 97 (Helping Homebuyers, Protecting Tenants Act).

Bill 97 makes changes to the RTA in five areas: 1) allowing tenants to install AC units; 2) changes to the N13 rules; 3) clarification around T5 applications by tenants who claim they were given N12 notices in bad faith; 4) a requirement that payment agreements be signed on a Board approved form; and 5) increases in maximum fines. This article addresses issues 1) and 2).

## Allowing tenants to install AC units

A new section 36.1 has been added to the RTA which allows a tenant to install and use a window or portable air conditioner in their rental unit. If they do so, and electricity is included in the rent, the landlord can increase the rent, subject to various rules.

The tenant’s right to install an AC unit is subject to the following conditions:

1. Before installing the air conditioner, the tenant must notify the landlord in writing;
2. If the landlord is going to increase the rent, the tenant has to provide any information available to the tenant about the energy efficiency and their anticipated usage of the air conditioning;
3. The tenant must ensure that the AC, including its installation and operation, does not damage the rental unit or residential complex;
4. The AC must be installed safely and securely;
5. The installation and maintenance of the AC must comply with the property standards bylaw or other applicable laws; and
6. Any other conditions that may be set by regulation.

If electricity is included as part of the rent, the landlord can increase the rent to reflect the cost of the tenant’s use of the AC. The maximum rent increase is the actual cost to the landlord of the electricity supplied for the operation of the AC, or where the actual cost cannot be established, a reasonable estimate based on the information provided by the tenant about the energy efficiency and their anticipated usage of the AC.

Section 36.1 should not have a major effect for most landlords. Although landlords could have prohibited tenants from installing AC units in their leases, most landlords allowed them, provided the AC units were installed safely. Landlords will want to have someone inspect the AC units to ensure they are safely installed by the tenants.

## Who pays for the electricity?

The biggest challenge of s.36.1 may be setting the charges for the AC. Prior to Bill 97, landlords could calculate the AC charges based on the estimated cost of electricity to run a typical AC unit.

Section 36.1 directs landlords to fix charges based on the information individual tenants provide about their AC energy efficiency and anticipated usage. If a building is sub-metered, the amount to charge the tenant will be relatively easy to determine. If not, the calculation could be difficult. Where a tenant claims that they have a very efficient AC and that they will only rarely use the AC, the landlord may not be able to charge the same amount as they could to a tenant who has a less efficient AC or who uses the AC often.

There had been calls from tenant advocates and the opposition parties to preclude the ability of landlords to charge back the cost of electricity when tenants install AC units. Fortunately, the legislation allows those costs to be passed to tenants who use AC units.

There are also some who are calling for landlords to provide air conditioning in their buildings at the landlord’s cost. To do so would inevitably result in those costs being passed through to the tenants, whether directly through rent increases, or indirectly through higher rents for new tenants or decreases in the housing supply.

## N13 Notice of Termination: changes to the rules

The RTA allows for landlords to give N13 notices of termination where the landlord requires possession of the unit to do repairs or renovations that are so extensive that they require a building permit and vacant possession of the rental unit.

Tenant advocates often complain about N13 notices, labelling them renovations, and lamenting the loss of “affordable housing” units. They appear to be ignorant of the fact that no one would want to invest in renovating properties where the financial return is negative.

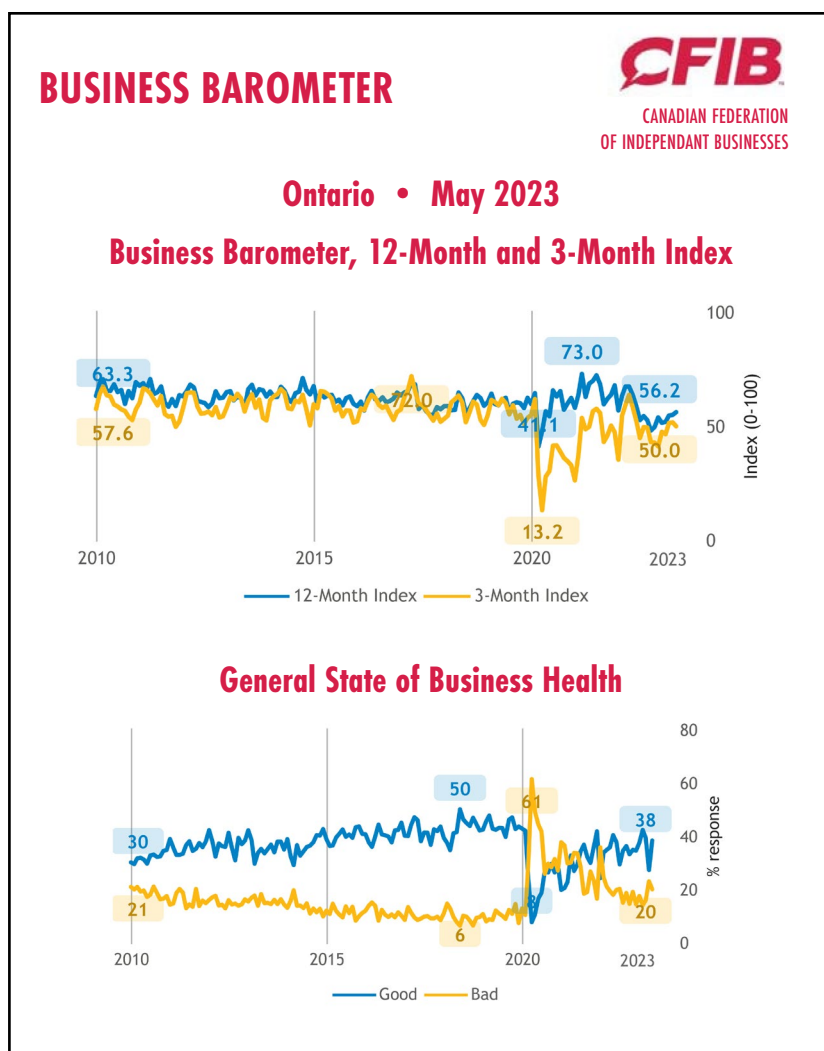
However, the government has brought about changes to address perceived bad faith activities regarding N13 notices. Now, an N13 notice must be accompanied by a report, prepared by a qualified person, confirming that the repairs or renovations are so extensive that they require vacant possession.

When a tenant receives an N13 notice, they have a right to return to the unit at the same rent that they were paying, when the renovation is completed. To do so, the tenant must, prior to vacating, give notice of their intention to exercise their right to return, and provide the landlord of any change of address.

Bill 97 has added a requirement that when a tenant gives notice that they wish to return to the unit, the landlord must immediately notify the tenant in writing of the estimated date by which the rental unit is expected to be ready for occupancy, and must update the tenant whenever the landlord becomes aware of any delays in the estimated date. Then when the unit is ready for occupancy, the landlord must notify the tenant in writing of that fact and give the tenant at least 60 days after the unit is ready for occupancy for the tenant to exercise their right to return.

Not surprisingly, many tenants have not exercised their right to return, as they want to move on with their lives and not wait for an uncertain amount of time before they can move back into the renovated unit. But now, tenants will presumably be able to enter into month-to-month tenancies for temporary living accommodations, waiting for their unit to be ready for occupancy after renovation, and then give 60 days’ notice to terminate their temporary living accommodations.

Source: Many thanks to David Lyman, Dickie & Lyman Lawyers LLP



## RENTAL FACTS & STATS

Ontario 2023 Guideline Increase	(except AGIs)	2.5%
Ontario CPI April 2022 – 2023		4.2%
Ottawa Apartment Vacancy Rate (CMHC)		2.1%
Ottawa June 2023 Apt/Condo Rent	average 2 BR	\$2,200 (Zumper.com)
Ottawa June 2023 Apt/Condo Rent	average 1 BR	\$1,809 (Zumper.com)
Ottawa - CMHC January 2023 Rental Market Report		
Purpose-built Apt. 2BR	Condo 2BR	\$1625 \$2075
Ottawa February 2023 Average House Price		\$708,968. (OREB*)
Ottawa February 2023 Average Condo Price		\$410,927. (OREB*)

\*Ottawa Real Estate Board

**Interest Rate Forecast** —for the highest rate since May 2001, The BoC raised the overnight benchmark rate on **June 7th to 4.75%** which was previously set at 4.5% on March 8th

The next announcement could come as early as **July 2023**.

**Current Inflation Rate** — April 2023 at 4.4%. The CPI is expected to ease inflation to around 3% this Summer. BoC will continue to employ monetary tools to a target rate of 2%.

# Long-term Airbnb not covered by RTA



*“It creates this no man’s land that is unregulated,” says advocacy group, Fairbnb.*

On June 15, 2023, the Ontario Landlord and Tenant Board (LTB) ruled that a Swiss family staying as long-term guests in a Toronto Airbnb do not qualify as tenants, in a decision that could have implications for similar arrangements across the province.

Board member Peter Nicholson stated that while he is “sympathetic” to the tenants’ situation (he used landlord and tenant throughout for lack of other terms), he found that the “travelling and vacationing public” exemption under Section 5 of Ontario’s Residential Tenancies Act (RTA) applied to the accommodation.

He added that although the same exemption may not apply to other online bookings of a similar length, in this case, the reservation was “booked on a platform typically used by the travelling or vacationing public.” He also noted that the tenants arrived from Switzerland for a fixed period of time, and the property was stocked with items such as bedding and towels.

At the heart of the case was whether “mid-to-long-term” stays on sites such as Airbnb qualify as tenancies under the RTA and whether such guests would be entitled to the same rights as other tenants. These types of arrangements are becoming more common in Toronto, with more than an estimated 12,000 such stays listed on Airbnb’s site, according to the city. Listings for more than 28 days also fall outside of the city’s short-term rental regulations.

## Owner wanted to return 6 months earlier than the booking end-date.

The Airbnb guest coming in from Switzerland, Tianning Ning and her family, reserved a roughly 10-month stay in the upper unit of a spacious home near Yonge and St. Clair streets. The booking was for late summer 2022 until the end of June 2023 through Airbnb for \$5,150 a month, before taxes and service fees. But the end date of the booking was changed to Jan. 31, 2023, midway through the agreement.

The owner, Suzanne Porter, told the board that the home was her principal residence and she and her own family had temporarily moved out to take care of her partner’s mother.

Due to an emergency they needed to move back in sooner than anticipated, but Airbnb assured them that was well within their rights and that they would work with the guest to find them new accommodation.

Ning and her family remained in the home until early June but have since moved into other temporary accommodations. Porter said

that she had not received any payment since the booking was cancelled in January. Ning said she had offered to pay Porter off platform, but Porter said she believed this would establish a traditional landlord-tenant relationship.

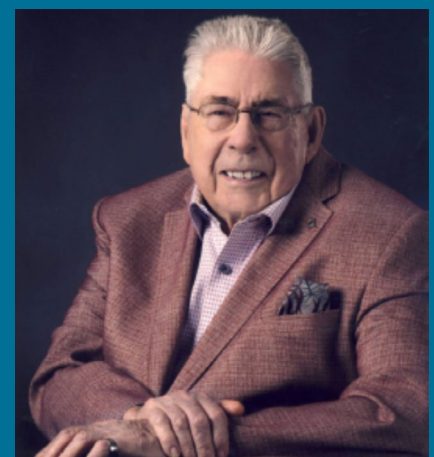
In the ruling, Nicholson noted that Ning had asked for a lease, but Porter had preferred to stay on Airbnb given her past experience with the platform.

“There must be laws and regulations that state clearly the landlord cannot refuse to sign a lease agreement,” said Ning who plans to request that the board review the order and appeal to the divisional court.

Following the release of the decision, Porter was relieved. She and her partner had been painted as ‘money-grubbing landlords’ at the hearing. She maintained that the agreement was made under Airbnb’s terms and services and urged other landlords to be very clear about “...what it is you’re getting into...(and acknowledged)...a real grey area in the city of Toronto right now that needs to be clarified for everyone in terms of these types of rentals...”

Source: May Warren, Housing Reporter, The Star, June 15, 2023

## In Memoriam of well-known Centretown landlord



Gilles “Joe” Overtveld  
June 4, 1928 – June 11, 2023



# Bank of Canada may regret the June 7<sup>th</sup> Rate Hike



What is tough to figure out here is why the Bank of Canada thinks it can pull the wool over our eyes. One of its rationales for hiking rates rather unexpectedly on June 7th and threatening to do even more (after taking out the John Crow tightening phase of the late 1980s when inflation was a far more serious problem) is that the Canadian economy has become more immune to interest rate hikes than it had thought. What? If anything, the areas of the economy most hitched to the central bank's policy seem to already be in a recession or quickly heading there.

The Bank of Canada focuses on the quarterly averages from the gross domestic product data (on the spending side), but doesn't seem ready to comment on the decay coming from the contours of the monthly numbers. In aggregate, the interest-sensitive segments contained in the monthly real GDP data (manufacturing, residential construction, real estate, financial services, retail and wholesale sectors) contracted 0.3% in March after a 0.2% retreat in February, and this aggregate has been flat or down sequentially in 11 of the past 12 months. The year-over-year trend was 1% a year ago and has since swung to -1.5% currently, the most negative it has been since June 2020.

Policymakers seem impressed with the Canadian consumer, but not every figure is coming up smelling like roses. The retail sector, in volume terms, contracted 0.8 per cent in March atop a 0.6 per cent decline in February in the steepest successive setback since April-May 2021. Spending here is lower today than it was last June. That classifies as impressive? Maybe if you're a masochist.

The wholesale trade industry fell 0.6% month over month in March after being down 1.2% in February. It has been reversing in four of the past five months and running at minus 1.8% on a year-over-year basis. Financial services are down in two of the past four months, and down fractionally (minus 0.3% year over year).

Residential construction — the most credit-sensitive of all — sagged 1.1% in March and is riding a five-month losing streak. The -15% year-over-year trend is the worst since April 2020, and the actual level of real expenditures has dialled its way back to where it was in May 2020 when the Bank of Canada, like the United States Federal Reserve, was assuring everyone that rates were not going up for many years. Nice call. Finally,

manufacturing activity declined 0.6% in March and is off 1.1% on a year-over-year

I sense the Bank of Canada will rue the day it pulled the stunt it did on June 7th. Most of all, I question the analysis and the conclusion that somehow the rate-sensitive sectors are holding up just fine in the face of the most acute tightening program since 1981.

You can have your own opinions, to be sure, but you can't have your own facts. And the central bank is definitely not taking a complete view of what is happening in the economy, perhaps because it needs "cover" in its quest to quickly achieve that holy grail, but basically irrelevant, 2% inflation objective.

*Source: David Rosenberg, founder, Rosenberg Research & Associates, Monday June 12, 2023*

*To receive more of David Rosenberg's insights and analysis, you can sign up for a complimentary, one-month trial on the Rosenberg Research [website](#).*



# Options for outstanding CEBA Loans

The Canadian Federation of Independent Business (CFIB) offers advice on financing options for holders of outstanding CEBA loans. As it stands, as of January 1, 2024, any Canada Emergency Business Account (CEBA) loans that have not been repaid, will automatically become a 2-year term loan at 5% interest.

We're hearing from many businesses that banks and other financial backers are reaching out with 'great' offers if they transfer their CEBA loan to them right now. We understand that every business has a different financial situation, and that some will need to look at moving now to ensure cash keeps flowing.

Before entering any repayment plan, consider the following forms of financing that may be available to you, and the considerations you should take before entering into any loan/repayment/loan extension program. Regarding business financing, be careful: usually, the easier it is to get the money, the more it will cost in interest payments over the long term:

- 1. Business Development Bank** – BDC has a government mandate to give special consideration to small businesses looking for financing. The BDC can be more flexible than traditional lenders and offer a higher amount of financing.
- 2. Factors** – These companies will lend money and have repayment based on a share of your future receivables. Companies who offer money in return for a percentage of the amount you put through your debit/credit machine fall in this category. While lending can be quick, interest rates can approach/exceed 30% per annum.
- 3. Fintech/On-line lenders** – Many such companies use on-line lending platforms. Be careful. Many are legitimate but the devil is in the detail of the contract signed.
- 4. Crowdfunding** – Also on-line where a large pool of people are willing to give a person or business small amounts that can quickly add up.
- 5. Venture Capital/Angel Investors** – Private persons or companies will loan/invest in small startups where

the chance of growth is good but often require an equity stake in the business. A business plan to show how you're going to make money is a must.

- 6. Friends and Family** – Often a family member will loan to another by taking an equity stake in the business, or on favourable financial terms. Sometimes all you have to do is ask.
- 7. Credit Unions** – CUs have consistently polled highly by CFIB members. They often have a good sense of the local business environment and will lend where the big banks will not or cannot. Financial officers are empowered at the local level to make lending decisions. Regardless of where you get your financing you will be required to sign a contract. It is paramount that you understand what you are signing as it could be very costly to get out of the contract and may even involve litigation.

## Things to be aware of before signing:

- If you are not sure what your obligations are, get a lawyer to review the contract and advise you of any concerns.
- Check the contract for automatic renewal dates.
- Look for clauses that allow increases in interest rate without written notice.
- Check the term of the contract.
- Do not accept verbal changes. Make sure all changes are written into the contract.

CFIB Advisors are available to help you work through your options when it comes to paying off your CEBA loan and can provide guidance on many other issues. Call 1-833-568-2342 or e-mail [cfib@cfib.ca](mailto:cfib@cfib.ca).

**CAUTION!** CFIB continues to engage with the government on the importance of allowing generous repayment terms on your CEBA loan. Don't rush to refinance your CEBA loan - allow CFIB to continue to work with the government to find a reasonable solution.

# Personal viewpoint of a Condo Manager ..... reform and evolution are needed

As a condo manager, I've worked with my share of personalities – misogynistic, maniacal, narcissistic, bullies, complainers, social climbers, aristocratic, etc. – and that doesn't even capture what we have met head-on with boards. But condo managers are not allowed to talk about that.

When Vaughan happened [*multi-shooting incident in a condo in Vaughan, Ont.*], it triggered my own PTSD about a board that didn't care when a resident was coming after the staff or me. They only cared about who would pay for legal fees and questioned if it would help if the manager were moved. Never once did they care about me. Not what I was going through, my fear, staff fear, police visits, court stuff – nope, they didn't care. They could have cared less that I was terrified, that my personal world was being invaded. Frankly, they became as offensive to me as person X, who was making my life hell because they knew and evaluated what I was dealing with up against their finances and contractual responsibilities. I was supposed to behave daily as if I wasn't scared to be there. I was supposed to be business as usual while personally attacked. And this was led by the chair of the board.

We as managers take abuse on many fronts, and it's a risk we take, and it's still never changed how much I love my career – because I do. But, what many forget, we managers are treated as expendable. Some board chairs forget that their whims, their insane demands and secretive, manipulative behaviours actually impact a human's career. Their voluntary position, of which no education is required, gets to decide the contracts and finances of some of the city's most considerable assets with zero accountability.

There truly needs to be more education for board members and some accountability metrics. As managers, we care for, operate, financially manage and maintain mechanical operations on condos, some of which are worth hundreds of millions of dollars. It's through our hard work that the profit is made.

It's time managers are valued and our salaries stop being low-balled. We are supported. We are recognized as being pivotal in the health of a significant industry sector.

I've been lucky to land at a site where my board understands and supports positive mental health; they respect the work of a property manager and absolutely value expertise in all areas.



Career-wise, I love what I do, but that doesn't mean that reform and dynamic change aren't necessary. I look forward to seeing how we evolve and seeing an evolution in how boards should be created.

The industry must recognize the abuse managers deal with, NOT just by residents but by boards, which hold our careers by the stroke of their pens.

Source: ACMO, Spring 2023 issue, Viewpoint, Nicole Kreutzberg is a Licensed Condominium Manager with Del Property Management Inc and loves managing high-rises in the GTA.





# PROPERTY VALUES ON



# YOUR \$ TREET

**MARCH 01, 2023 TO MAY 31, 2023**

ADDRESS	NEIGHBORHOOD	UNITS	ASK PRICE	SOLD PRICE	DAYS
RICHARD AV	BILLINGS BRIDGE	2	999600	999600	6
DON ST	BRITANNIA	2	964000	940000	113
MUTUAL ST	CASTLE HEIGHTS	2	800000	850000	8
LISGAR ST	CENTRETOWN	3	1499000	1475000	345
KENT ST	CENTRETOWN	2	699000	640000	221
MCLEOD ST	CENTRETOWN	2	825000	820000	27
PERCY ST	CENTRETOWN	2	849900	838000	22
O'CONNOR ST	CENTRETOWN	2	889900	889900	3
BAY ST	CENTRETOWN	2	999999	979000	17
CLYDE AV	COPELAND PARK	2	875000	933000	116
VIEWMOUNT DR	CRESTVIEW	2	1045000	949000	30
HOLMWOOD AV	GLEBE	3	1550000	1535000	294
BALLANTRAE WA	GLENCAIRN	2	689000	665000	4
PINHEY ST	HINTONBURG	3	729900	850800	6
SHERBROOKE AV	HINTONBURG	2	649900	620000	35
SPADINA AV	HINTONBURG	2	714900	700000	10
GLADSTONE AV	HINTONBURG	2	849000	820000	35
DOUGLAS AVE	LINDENLEA	2	724900	650000	16
IVY CR	LINDENLEA	4	1009000	1009000	60
IVY CR	LINDENLEA	5	1250000	1250000	60
MACKAY ST	LINDENLEA	5	1349000	1335000	21
PAMILLA ST	LITTLE ITALY	4	1050000	1000000	20
PRESTON ST	LITTLE ITALY	2	799000	821000	9
CLARENCE ST	LOWER TOWN	2	755000	720000	78
BRUYERE ST	LOWERTOWN	2	659900	625000	29
ECHO DR	OTTAWA EAST	3	1950000	1791225	183
QUEEN MARY ST	OVERBROOK	3	1029900	1010000	36
COLUMBUS AV	OVERBROOK	2	779000	735000	29
MONCTON RD	QUEENSWAY TERR N	2	849000	849000	1
CANTIN ST	VANIER	2	724900	720000	11
LAVERNGE ST	VANIER	4	789900	775000	13



# PROPERTY VALUES ON



## YOUR \$TREET

MARCH 01, 2023 TO MAY 31, 2023 (CONTINUED)

ADDRESS	NEIGHBORHOOD	UNITS	ASK PRICE	SOLD PRICE	DAYS
DAGMAR AV	VANIER	3	789900	815000	20
STE ANNE AV	VANIER	4	1259000	1259000	59
HANNAH ST	VANIER	2	709900	695000	56
LAVERGNE ST	VANIER	2	700000	712000	7
MARIA GORETTI CIR	VANIER	2	599000	640000	8
LAJOIE ST	VANIER	2	699900	690000	10
EVERED AV	WESTBORO	3	1195000	1180000	35
ATHLONE AV	WESTBORO	2	1295000	1250000	205
ROCHESTER ST	WEST CENTRETOWN	6	1300000	1200000	40
WILLOW ST	WEST CENTRETOWN	2	755900	710000	148
WOODROFFE AV	WHITEHAVEN	4	1699000	1675000	209

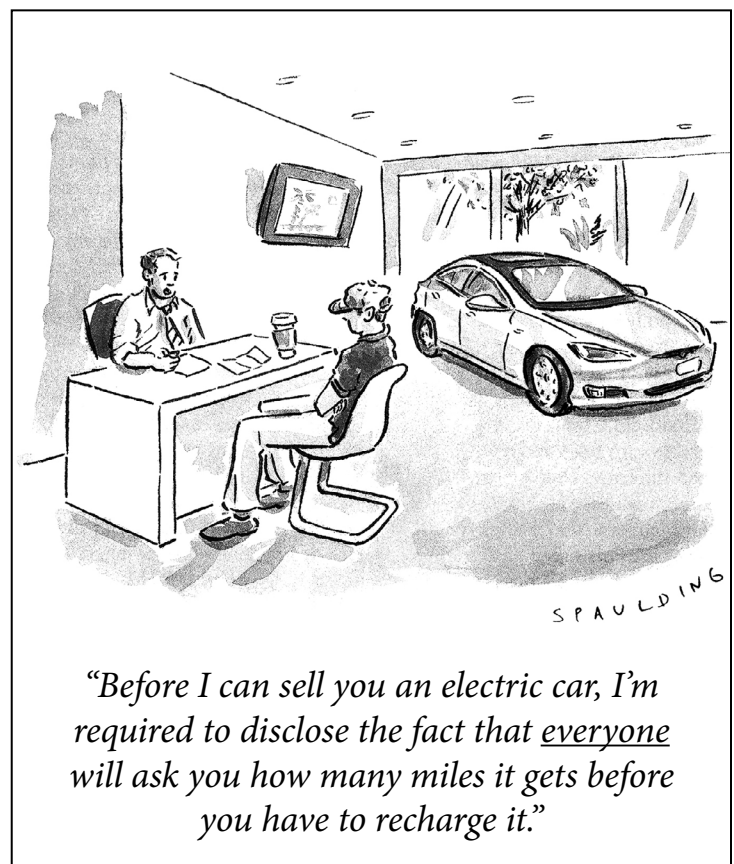


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# SUNSHINE HOUSE



**T**his Centretown duplex might not stand out when you first see it, apart from the attached garage, since it blends in with the other 1905 red brick homes around it. However, this purpose-built duplex was actually constructed in 2001, in the middle of the Heritage District. The main house is what you would hope for from a single detached home. A traditional two storey, with gas fireplace, separate family room and living room, open concept kitchen, large backyard, hardwood floors, ensuite bath, and bonus sunroom/office. Three bedrooms, and 2.5 baths make this a full home any owner or tenant would be proud to live in.

The lower unit has its own private access around the side of the property, which leads to a large 1 bedroom plus den, with 1.5 baths. It boasts a large open concept kitchen, lots of storage space, in unit laundry, and heated tile floors. The property was vacant, so that the new owner could set their rents.

## VITAL STATS

<b>LOT SIZE:</b>	<b>33 X 99 FEET</b>
<b>PARKING SPACES:</b>	<b>3</b>
<b>TAXES:</b>	<b>\$4,070</b>
<b>ASKING PRICE:</b>	<b>\$999,999</b>
<b>SELLING PRICE:</b>	<b>\$979,999</b>
<b>DAYS ON MARKET:</b>	<b>10</b>





THE OTTAWA REGION LANDLORDS ASSOCIATION

# ORLA MEMBERSHIP

The Ottawa Region Landlords Association (O.R.L.A.) is a non-profit organization founded in 1987 primarily for but not limited to landlords and property managers who meet, share information and act in the common interest. Membership is open to everyone. **We require your email address for the delivery of ORLA e-News.**

## MEMBERSHIP PRICE: \$200

- Quarterly ORLA News For landlords by landlords. Covering essential topics – political direction, market facts and statistics financial and banking trends, landlord and tenant legislation and case histories, rental building sales reports, insurance, administration and renovation advice, seasonal snow and landscaping issues and helpful hints for handling tenants.
- RentCheck Bureau Services at membership rates.
- ORLA Keeping You Informed: Breaking News emails on subjects of interest and importance to Ottawa Landlords
- The membership package includes a tax receipt, and housing supplier brochures, management information, and government programs.

Complete and return with payment:

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ORLA mailbox P.O. Box 3210, Station D, Ottawa Ontario K1P 6H7

Name (or company name) \_\_\_\_\_ # of Units \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_

Phone: \_\_\_\_\_

Name as appears on credit card: \_\_\_\_\_

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Letters, articles, cartoons and other contributions are welcome, subject to editorial review. Your article will be credited as request.  
Next Deadline: August 31<sup>st</sup>, 2023

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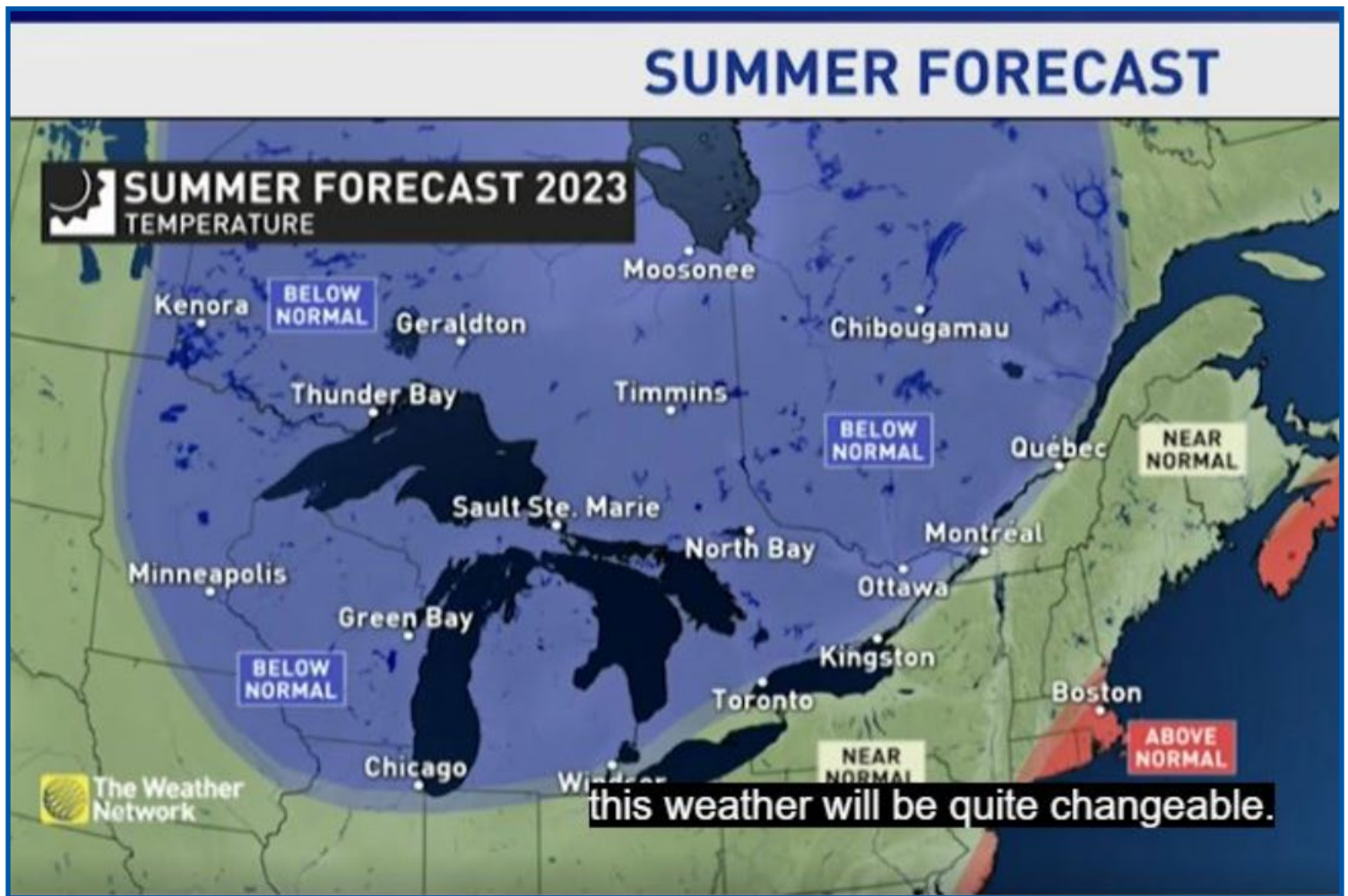
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# THE WEATHER NETWORK:

## Ontario Summer might not be what you hoped for!



According to the forecast, a “rather significant El Nino event” is on its way, which is a natural warming of the ocean that, once it hits the atmosphere, can impact weather worldwide and change rainfall and temperature patterns.

A “changeable” summer is forecasted for most of Ontario, with periods of hot weather impacting northern parts of the province and cooling off with frequent cold fronts –resulting in slightly cooler than normal temperatures with fewer days of 30-degree temperatures during the thick of summer compared to previous years.

While the summer heat is going to come it will be less frequent and the heat will fade quickly. There are preliminary indications that we will see a strong conclusion to the summer season as we head into the month of September.

### On a less cheerful note for Ottawa...

Environment Canada still has air quality weather alerts in effect for the entire Ottawa-Gatineau region, including smog warnings for Gatineau and areas to its north and south.

Source: The Associated Press files, CTV News, Alex Arsenych, Toronto, May31, 2023.





# How can we prepare for extreme heat and wildfires?

Wildfire season and periods of extreme heat typically overlap this time of year. It gives us a stark reminder that climate change in Ottawa means we will continue to see more severe cycles of warmer temperatures and potential increases in wildfires or smoke. [Climate projections](#) show that by 2050 Ottawa will experience an average of 43 days over 30 degrees Celsius. That's about four times more than the current average of 11. Ottawa was identified by the Intact Centre on Climate Adaptation as one of the [top 10 "hottest" cities in Canada](#) based on climate projections for the number of days over 30 degrees Celsius, warmest maximum temperature and average length of heat waves.

The City is developing a Climate Resiliency Strategy and we want you to share your ideas on how we can all build our resilience to the impacts of extreme heat, extreme weather and other climate impacts. To learn more and share your ideas visit the [Climate Resiliency Strategy page on Engage Ottawa](#).

Another way to get involved and share your concerns and ideas on how to prepare is to join a [Climate Resiliency Community Dialogue](#) near you. The insights from the dialogues will also be used to inform the City's Climate Resiliency Strategy. The dialogues are being organized by [Community Associations for Environmental Sustainability \(CAFES\)](#) and local community associations with support from the City of Ottawa.

There are also practical steps you can take today to prepare our families and communities from heat and wildfire related risks. Ottawa Public Health has information on preparing and protecting yourself from risks of extreme heat through [Beat the Heat](#) and the [Outdoor Air Pollution](#) resource pages.

Generally, it is suggested to:

- Stay adequately hydrated
- Avoid working outside or take plenty of breaks
- Avoid strenuous activity outdoors
- If staying indoors, use fans, A/C and HEPA filters
- Keep windows and doors closed and stay cool
- Check in on your neighbours, friends and family members and make sure they are cool and hydrated
- [Check the Air Quality Health Index \(AQHI\)](#) for local air quality conditions before heading outdoors

The Intact Centre on Climate Adaptation has created a [Home Heat Protection](#) and [Apartment and Condo Heat Protection](#) and [FireSmart™ Home](#) infographics to share cost effective ways to prepare your home for extreme heat events and wildfire.

Learn more about [what to expect in the future](#), [what the City is already doing to adapt to climate change](#), and [what you can do to prepare](#). Preparing for increased heat will require everyone to take action to protect ourselves and our environment.

## Subscribe to this newsletter

Did you receive this email from a friend? You can subscribe to the climate change newsletter and other City newsletters by completing the [eSubscriptions sign up form](#).



## Man rents a home, impersonates the owner, applies for a mortgage, and steals the money.

Jay Allen Macdougall was arrested on May 25, 2023 and charged with five counts of fraud over \$5,000, as well as laundering proceeds of crime, according to Toronto Police Services. Macdougall's court appearance was scheduled for June 6, 2023.

Macdougall, age 42, began renting a home in May 2021 using an online home rental application. While renting the property, police say he somehow obtained the identity information of the homeowner.

He then proceeded to impersonate them when applying for a mortgage on the property, and went on to collect the proceeds of the mortgage for himself.

The Toronto Police Service told Insider that the fraud value is over \$2 million, adding that a portion of the money has since been recovered. Investigators believe that Macdougall may have committed other similar crimes and are appealing to the public to provide more information.

The department's Financial Crimes Unit advised Toronto homeowners to lock their filing cabinets and safely store confidential records. The unit also recommended that homeowners should not leave their mail at their rental properties in order to avoid becoming victims of a similar crime.

Mortgage fraud can take several forms, from lying about one's income to misrepresenting the source of the down payment, to misrepresenting one's identity.

According to a February 2023 survey by [BNN Bloomberg](#) and [RATESDOTCA](#) that included 1,521 adults, nearly half of Canadians (47%) think that mortgage fraud is common in their country.

Source: Insider Newsletter, YahooNews, Joshua Zitser, June 02, 2023



## Tenant Holdout stalls Project.

### When \$20,000 cash-for-keys is not enough....

As Carla White looks out the window of her yellow-and-pink, plant-filled apartment in the heart of downtown Montreal, she wonders where she's going to live next. "I look out there and say, where am I going now?" she says, gesturing at the high rises that tower above the building where she lives.

The apartment is small and cluttered, it doesn't have a working stove and her bed and small desk take up most of the floor space. But it's home and, at \$400 a month, the price is right.

White says she was homeless after multiple previous evictions before she found a home she could afford a decade ago. But like so many low-income tenants in Montreal, she finds that stability threatened by gentrification.

She is the only remaining tenant in her building, which is slated to be demolished to make room for a 170-unit condo project. But in order to move forward, the developer must reach an agreement with White—and she says she won't leave until she's provided with a home that offers the long term stability she needs to ensure she won't end up back on the streets.

In a meeting at the beginning of May, the city's demolition committee voted to approve the demolition of the building at the corner of St-Hubert and Ste-Catherine streets, which includes the former site of a well known Italian restaurant, Da Giovanni. However, the approval has conditions attached, including that the developer demonstrate that the file has been settled with the hold-out tenant, according to the committee meeting minutes.



The developer, Mondey, did not respond to a request for comment. But at the May 1st committee meeting, senior partner, David Owen said the company has been trying to negotiate with White for “three or four years.” He said the company has offered White a different apartment which she refused. They then offered \$20,000, which she also refused. “She indicated to our lawyers that she wanted a penthouse and an amount of more than \$50,000,” he told the committee.

White and her lawyer, Manuel Johnson, say she’s not asking for anything unreasonable, given soaring rents and the disappearance

of affordable housing. He said White wants an apartment with an affordable rent guaranteed for at least five years, or the equivalent in cash. They acknowledged the developer did offer White one apartment, but she says she didn’t feel safe in the proposed building and wasn’t convinced the rent wouldn’t rise. White says \$20,000 won’t last her long when apartments rents range between \$1,400 and \$1,700 a month.

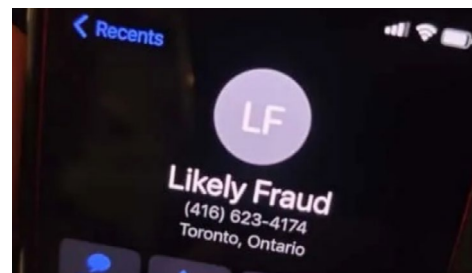
*Source: The Canadian Press, Nation Post, May 31, 2023 in the Ottawa Citizen.*

## Scam calls not going away!

Most people are well acquainted with fraudsters trying to dupe them out of their cash by impersonating government officials or Amazon employees. They claim they’re from the CRA, RCMP, duct cleaning, Amazon, UPS shipping and the list goes on.

**STIR/SHAKEN** - The CRTC mandated that telecom companies start using a new technology called STIR/SHAKEN in November 2021 to stop spoofed calls from coming through. Instead, it enables telecoms to identify and flag the calls as “likely fraud” or “likely spam.” It’s still up to the phone holder to decide whether to pick up.

But it only works on calls made — from end to end — on upgraded phone networks that use internet-based systems. Phone companies are still upgrading their networks to these systems. So, at this point, the alerts come through on some calls and not on others.



### **CBC News asked the three major telecoms for data.**

Rogers didn’t provide numbers, but said most calls on its network are internet-based.

Bell said in an email that the number of calls on its network that STIR/SHAKEN can screen is “increasing”. Telus did not respond.

But work is ongoing. Bell has developed an artificial intelligence program that can detect a large number of robocalls made from a single number. Telus and Rogers told CBC News they have also put in place programs for their customers that detect and block spam calls.

### **Buying a local number**

As with any crime-fighting technology, the fraudsters catch on. According to Ritesh Kotak, a Toronto-based tech and cybersecurity expert, “...These scammers are financially driven...they invest in research, development and figuring out ways to circumvent the system....”. Scammers are able to bypass STIR/SHAKEN by purchasing and making calls from legitimate Canadian phone numbers from anywhere in the world. It is extremely simple to get a local phone number.... There are apps available for that...there’s no location verification when a number is purchased. All you really need is a credit card....”

### **Financial toll**

Despite the measures in place to combat phone scams, some people are still falling victim.

According to the Canadian Anti-Fraud Centre, 1,973 people lost a total of \$20.6 million to phone scams in the first three months of 2023. The actual figure is likely much higher as not all victims report their case to the Centre.

Ritesh Kotak maintains that along with new technologies, education is key in curbing this type of fraud. Scammers are going to be there as long as we’re making phone calls, so it’s very important that we educate the population on what is a scam call.

*Source: Shawn Benjamin/CBC News, Saturday, June 3, 2023*

## Rental Scams in a Tight Market.

Whenever a market becomes unstable, there they are, the scammers, ready to jump in and make things worse in a tight rental market. Both tenants and housing providers gain comfort when legally accepted guidelines are followed.

**Example 1:** Earlier this year, a notice posted on Facebook Marketplace advertised a modern-looking two-bedroom unit for \$750 in Montreal. When people reached out to the person behind the listing, they were told the \$750 was to book a visit to look at the unit, not the monthly rent. There have also been reports of supposed landlords that require potential tenants to wire transfer first and last month's rent, as they can't meet them in person, in turn bilking them out of thousands of dollars.

**Example 2:** Last year, a man in Trenton, Ont. who was selling his house was surprised when people started showing up at his door, wondering about the rental. It turns out, scammers had used photos of his house and advertised it on a real estate site. He told CTV News that one person who showed up told him that she's already sent \$1,000 to rent it.

The Canadian Anti-Fraud Centre says this common scamming tactic spiked during the pandemic. By June 2022, there were 610 reports of such a scam.

**Example 3:** Toronto police issued a warning about a brazen scam where a unit was being rented out as a short-term rental, but then being posted as a long-term rental on Kijiji. When potential tenants showed up to view the suite, they were asked for first and last month's rent, and given the keys. When they moved in, a cleaner would arrive the next day and the new tenants were told they had to leave for the unit to be cleaned. That's when the tenants would realize they got caught up in a scam.

## What to watch out for

There are several red flags to watch out which Competition Bureau of Canada has broken down:

- The price is too good to be true, or well below the average rental market.

- The landlord is asking for cash only, a cash security deposit, or money to be wired, especially without a formal rental agreement.
- The person claiming to be the owner is out of town but is still asking for a deposit;
- A real listing will have a variety of high-resolution photos of the inside and outside of the property. If the photos of the property in the listing lack details or only show the outside of the property, be wary.

## What potential renters can do to avoid getting scammed

The Competition Bureau of Canada advises that searching tenants become proactive and, if possible, visit the property in person. If that's not an option, do an image search online.

- Schedule a showing and insist the landlord is present.
- If the property is a new development, contact the builder to confirm ownership.
- Ask for a lease or formal contract and review it thoroughly.
- Know your rights as a renter. When in doubt, get in touch with your local provincial ministry of housing.

## Canada's rental market is increasing.

Cherise Burda, executive director of the City Building Institute at the Toronto Metropolitan University, says the record level of immigration is also adding to the already tough rental market, along with the increase in Airbnb suites, which often make more money than if the property was used as a rental.

Finding rental properties is one thing, but depending on the province, finding affordable rentals is another problem. The Province of Ontario, for example, ended rent control in 2018, meaning all buildings built after that year no longer have rent control to limit the amount that they charge to rent it. Cherise Burda adds, "...The majority of new rental units are all secondary rentals, meaning they're condos bought by investors and rented. There's no security, and the rents can go up..."

Source: Yahoo News Canada, Elianna Lev, May 10, 2023





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# Maintain & Protect Your Property

Ottawa has seen some of the most extreme weather events in the last few years. In 2020 alone, the Ottawa River reached its second-highest level since 1985 due to heavy rainfall. In the same year, the city experienced the coldest May in a decade. Fast forward to the following summer and Ottawa recorded one of its hottest days at a blistering 37.8°C. Also in the past 5 years there have been severe wind conditions that push walls, chimneys and structures to their breaking point! This is not only a pattern—it's a call to action.

Addressing these structural issues as well as cracked bricks, missing and cracked masonry, weakened concrete, broken stucco, insufficient brick ties, cracked foundations, is important for several reasons. Firstly, the integrity and safety of the building are at stake. Structural weaknesses can be further exacerbated by severe weather conditions, leading to substantial damage or even sections to collapse, endangering inhabitants. Secondly, repairing these issues will protect the value of your property. A well-maintained structure is more valuable in the real estate market and incurs fewer costs over time due to minimized repair needs.



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## 1. Natural Borders

Fences are being swapped out in favor of a more natural approach. More and more owners are utilizing landscape features in a unique way to define their property line. They are opting for borders of hedges, bamboo, and ornamental grasses. Keep in mind that this approach may require regular upkeep, including pruning and shaping.

## 2. Copper Fixtures

Unusual metal fixtures aren't just popular for interior use. Pops of copper are popping up in exterior décor, from outdoor lighting and house numbers to gutters and downspouts. While additions like copper lanterns require an investment, their water and weather-resistant qualities offer durability and longevity, and their natural beauty truly stands out.

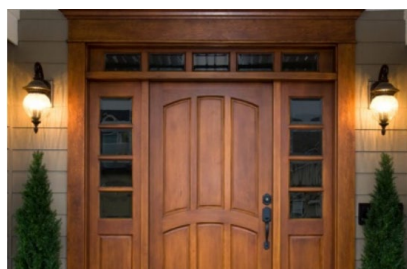


## 3. Earth Tones and Moody Dark Paint Colors

The latest paint colors are bold in a new way. Earth tones and dark shades are replacing bright hues for a look that is both striking and moody. Don't be surprised to see an uptick in dark grays and greens that verge on black. Other popular earthy colors include beiges, browns, sage, and mineral blue. For neutrals, off-white continues to have a moment.

## 4. Organic Shapes and Curves

The popularity of modern organic interior design is making its way outdoors. The look includes curving pathways in place of clean lines and manicured hedges. Garden lines are defined by native flowers and ornamental grasses, while pathways are laid with organic materials like gravel and natural stone.



## 5. Wood Accents

Wood accents continue to accelerate in popularity, especially paired with earthy hues. Perfect for achieving dimensional texture, wood is being fabricated for garage doors, porch beams, window frames, and front doors. Opt for naturally weather-resistant lumber like cedar, cypress, and redwood when adding exterior accents.

## 6. Mixed Textures

The trend towards earthy and organic is also apparent in siding and architectural details. The industry is seeing an increase in combining textures such as stone, wood, metal, and brick on exterior facades. Mixing textures can highlight architectural details such as gables, dormers, and porticos. Stone cladding and treated timber are also popular,





## 7. A Seating Area in the Front Yard

There's no need to relegate outdoor seating to the backyard. A sweet metal table and stools, a pair of Adirondack chairs, or a wooden bench will add to the curb appeal while offering function to the front yard, deck or porch. This alternative not only maximizes small spaces, but it enables community engagement.

## 8. Monochromatic Color Schemes

While contrasting materials and hues remain popular, there's also a move toward monochromatic color schemes. This trend includes combining different shades of a colour for siding, doors, trim, and shutters or color blocking on different parts of the building. Utilizing varying paint tones will offer visual interest and enhance architectural details.



## 9. Native Landscaping

Integrating plants and flowers native to a location has become increasingly popular. Native flora and fauna are adapted to the local climate and soil conditions, making them easier to grow and naturally alluring.



## 10. An Inviting Entryway

From the front door to the stoop or porch, an inviting entry is sure to make a great first impression. Bold color choices and natural wood tones continue to be popular for front doors, while stoops and porches are being treated as an extension of the interior, with intriguing lighting fixtures, interesting containers, and colorful textiles.

Source: Bob Vila Daily Newsletter, Kristen Mosier, May 31, 2023



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# VIEWPOINT:

## Don't blame unaffordable Housing on Financialization!



The concept of ‘financialization’ can be traced back to the deregulation and liberalization of financial markets in the 1970s. This period removed many restrictions on financial institutions everywhere, allowing them to engage in more speculative activities and expand their influence over global and local economies.

The ugliness of the public face of financialization can be attributed to corporate behavior which increasingly focuses on maximizing shareholder value, short-term financial gains, the adoption of financial strategies like share buybacks and mergers, and acquisitions to boost stock market performance, and an ever-greater emphasis on financial metrics, such as quarterly earnings and stock prices.

### Why the focus on Housing?

Why is Housing a top priority while the financialization of the other basic needs such as food, heat, cooling, water, electricity and so on are never mentioned? The principles of financialization apply equally to public-trade grocery stores, utilities, mining, transportation, forestry and thousands of other companies and entities. Everything that we have, enjoy and are empowered to do is because someone, somewhere has been incentivized, usually by the motivation of profit, to provide it.

### Many categories of financialization affect Housing;

Financial institutions and large-scale operators that buy and operate thousands of homes to extract maximum profit for their shareholders.

Individual homeowners who view their home as their security for retirement, whether it's to have low-cost living expense by being mortgage-free, or using their home as a savings plan to sell when they retire, trade down, and live off the difference without being a burden on the state—in other words, capitalizing on the “financialization” of their home.

Small investors who make it possible for others to have a home they can rent. According to CMHC, 49% of all rental housing in Canada is owned by “unincorporated individuals.” About 1,350,000 people reported on their personal tax returns that they receive some form of rental income. Without these investors, where would most tenants live?

Facilitating lenders. The wealth gap would be unfathomably wide if individuals had to come up with the full purchase price of a home. The availability of mortgage financing and securitization, that is “financialization,” contributes significantly to reducing the wealth gap between the haves and the have-nots. Financialization provides access to housing for traditionally under-served populations and fosters individual economic empowerment and improved quality of life.

Real estate investors looking for the promise of financialization to make investments which lead to the construction of new homes and the revitalization of existing housing stock. Without it, why would anyone except government build housing?

### Can Government even solve the problem?

In fact, government has a fundamental conflict of interest. A majority of provincial and municipal revenues are based on the value of real estate, including property taxes, land transfer tax, recoverable capital cost allowance, as well as disincentives taxes like the “under-used” tax and the ban on foreign ownership.

If property values decrease, then government tax revenues decrease. For every dollar increase in operating cost, a real estate investment property loses \$20 in property value ( 5% capitalization rate). How does the government make up the shortfall? Increase the tax rate? Introduce yet another tax or “cost recovery” scheme? That only increases operating costs which decreases property value. It's a vicious circle.

### Funding affordable Housing is risky.

On April 18, 2023, CMHC announced that their mortgage insurance premium for affordable housing projects will be double that of standard housing mortgage financing. Their reason: prudent underwriting. In other words, affordable housing is considerably riskier than open market housing.

Mainstream banks will not fund affordable housing. It's not because they're “greedy.” It's because the spread between the amount of money loaned versus a rental property's ability to generate enough income to pay back the loan, with interest, is far too thin, especially if property values drop. This situation was the driving force behind the world-wide economic collapse in 2008-2009 as well as the current drop in housing sales because of rapidly rising interest rates.

## Government cannot afford affordable Housing.

The solution to housing unaffordability and unavailability is super-simple but infinitely complex to implement. The change factor is Demand. Would a rental property be more affordable if every tenant had several units to choose from? Would a home cost less if every home buyer had more choices?

In a buyers' market without government interference, each seller in the supply chain must push back on their respective suppliers. For example, builders push back on wood suppliers who push back on lumber yards who push back on sawmills who push back on timber harvesters, who push back on their equipment and fuel suppliers, and so on.

Introducing taxes, debilitating legislation like rent control, and the slew of other artificial inhibitors add cost to housing and only attack housing demand. These strategies simply address the symptoms. It is extremely difficult to legislate contrary to the human condition.

## Let the marketplace resolve affordability.

When there is an ample supply of anything, cost/price volatility stabilizes and eventually shrinks until demand again catches up with supply. Meanwhile though, the opportunities for speculation disappear and financialization along with it.

Increased supply has a ripple-down effect that makes housing available to lower income and other vulnerable groups. Displacement of low-income residents and changes in neighbourhood demographics becomes substantially less likely since there's no financialization upside for investors.

Ample supply makes it less profitable for large operators to accumulate large quantities of housing, and reduces the inherent risk of housing market bubbles and subsequent crashes that develop because of speculation on housing shortages.

## Housing perceived as a Human Right

Credit and debt, which is the backbone of housing financialization, empowers dreams to become reality. What other item can individuals buy where they give 5% to 10% of the value of the item but obtain 100% ownership and possession? Perhaps cars and a few other high-ticket items but no one's talking about the financialization of vehicles.

Not the same thing? Financialization of any item is exactly the same thing. The difference with housing is that many people believe housing should be a "human right." Altruistically, there's truth in that. In reality housing is a physical asset that costs a lot of money to provide. The only way anyone will provide a physical asset like a rental unit or purchase a home is if there's an upside to doing so.

## What's in it for Housing Providers?

Housing financialization is fundamentally a supply-demand issue, exacerbated by government's interference, each generation of civil servants not owning up to their predecessors' large part in creating housing unavailability and unaffordability, and the fundamental conflict of interest where decreasing housing values decrease government revenue streams. It's hard to expect anyone to decrease housing unaffordability when it's not in their short-term best interests to do so.



Source: Many thanks to Chris Seepe,  
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