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Federation of
Apartment
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immobiliers



May 2010

National Outlook

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CFAA Rental Housing Conference Only Weeks Away—Register by June 4

June 4 is the last day to register for the 2010 CFAA Conference to be held in Vancouver on June 14 and 15.

Each day will include two streams of talks, one of interest to investors and senior executives, and the other aimed to serve property managers and hands-on owners. Delegates can choose which talk to attend in either stream.

“We’re all very excited about the conference,” said John Dickie, President of the Canadian Federation of Apartment Associations. “We have many very knowledgeable speakers and timely, interesting topics. The Conference is not to be missed.”

Delegates will hear from landlords such as CAP-REIT executives Tom Schwartz and Mark Kenney, Scott Ullrich, CEO of Gateway Properties, as well as Rob Hunter of Devon

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Delegates at CFAA’s 2009 Conference

Living Large: Supported Living in For-Profit Rental Housing

By David Napier, Investment Property Owners Association of Nova Scotia (IPOANS)

In Halifax, Nova Scotia, it’s an idea that takes some getting used to.

Former and existing patients of the provincial Mental Health system are being offered tenancy in reasonably well priced, well-appointed apartments. These are apartments that might otherwise not be available to these would-be renters based on their financial means and/or poor rental history.

“It’s about finding people places to live, but it’s also about teaching people how to be good tenants,” says Sandra Hennigar, Special Projects Lead, Capital District Mental

(Continued on page 7)

Nouveau Allocation logement en Manitoba

La ministre du Logement et du Développement communautaire, Mme Kerri Irvin-Ross, a annoncé que les Manitobains et Manitobaines de l’ensemble de la province ayant des problèmes de santé mentale auront maintenant droit à un supplément de loyer pour les aider à trouver et à garder un logement adéquat.

« Je suis heureuse d’annoncer que le Budget 2010 a élargi la portée de l’Allocation-logement transférable pour inclure toutes les régions de la province. Cet élargissement témoigne de l’engagement de notre gouvernement envers le premier principe en matière de logement, lequel reconnaît que le logement est un élément essentiel vers l’acquisition d’un mode de vie sain, » a déclaré Mme Irvin-Ross. « L’Allocation-logement transférable

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Federal Budget Ends Discriminatory Home Renovation Program

By Diana Mendes, CFAA Director of Communications

The federal government ended one of the many discriminatory programs benefitting homeowners at the expense of tenants.

As part of the 2010 federal budget, the Canadian government announced the end of the Home Renovation Tax Credit. Part of the government's Economic Action Plan, that program gave tax credits to homeowners who performed major repairs or renovations on their homes, condos or cottages.

John Dickie, President of the Canadian Federation of Apartment Associations, was happy to see the program axed.

"While CFAA would have been happy to see the Tax Credit extended to the rental housing industry instead of being

ended, we are just as happy to see the end of this discriminatory tax credit that unfairly rewarded those capable of renovating their owner occupied homes," said Dickie.

The Home Renovation Tax Credit was the latest in a long line of ways the federal government treats Canada's seven million private tenants unfairly. On average, rental housing stock is older than owner-occupied housing, and therefore requires larger sums of money for repairs and upgrades. But neither renters nor rental owners could access the program, and no equivalent program exists for rental housing.

"Tenants deserve improved homes as much as homeowners," said Dickie.

BC Aims to Lead in Green Energy

British Columbia is looking to become "a clean energy powerhouse" with new legislation, released in April. Bill 17, the Clean Energy Act, sets the foundation for a new future of electricity self-sufficiency, job creation and reduced greenhouse gas emissions.

"British Columbia has a proud history of producing clean, reliable electricity at rates that are among the lowest in North America," said Blair Lekstrom, Minister of Energy, Mines and Petroleum Resources.

According to the BC government, the Act advances 16 specific energy objectives to expedite clean energy investments, while protecting BC ratepayers, ensuring competitive rates, encouraging conservation, strengthening environmental protection and promoting regional job creation and First Nations' involvement in clean electricity development opportunities.

The Act builds on the work of the Green Energy Advisory Task Force and sets out three areas of priority:

1. Ensuring Electricity Self-Sufficiency at Low Rates:

The Act will strengthen BC's legislated goal of electricity self-sufficiency by 2016 with a new regulatory framework for long-term electricity planning, commitments to clean and renewable electricity generation, streamlined approval processes, and new measures to promote electricity efficiency and conservation

2. Harnessing BC's Clean Power Potential to Create Jobs in every Region

The Act will provide a new model to secure long term export power sales to other jurisdictions without risk or cost to BC ratepayers.

3. Strengthening Environmental Stewardship and Reducing Greenhouse Gases

The Act enshrines in law measures the Province will take to reduce greenhouse gas emissions, help customers save money through conservation and protect the environment.

As part of the investment in clean energy, the new legislation will allow eligible generation facilities to sell from 50 kilowatts to 10 megawatts of clean power to BC Hydro. Phase 2 of the Bioenergy Call will require up to 1,000 GWh of electricity be produced from wood waste.

The government of British Columbia also wants to harness the clean energy resources it already has. Consistent with the government's commitment to one project—one process, export contracts will be exempt from BC Utilities Commission review, yet will remain subject to provincial environmental, First Nations and community consultation requirements. There will also be a new structure for BC Hydro—consolidating it with the British Columbia Transmission Corporation (BCTC)—which will strengthen its public ownership and allow it to fully capitalize its unique ability to manage generation and transmission facilities. The Act also has provisions to explore new opportunities for growth in clean power technologies such as wind, solar and run of river across BC.

The Act is also firmly environmental. Building on the commitment for net zero emissions from electricity generation, the Act increases the legislated clean or renewable electricity generation target from 90% to at least 93% of total generation—one of the highest standards in the world. It also tries to arm consumers with tools to manage their electricity use and reduce costs by replacing old mechanical meters with Smart Meters accompanied by in-home displays that show energy consumption in real time. The Act also establishes programs to encourage the use of high efficiency equipment using clean electricity or natural gas for heating and hot water. Time will tell whether the BC Clean Energy Act achieves its goals.

CFAA Rental Housing Conference, cont'd

(Continued from page 1)

Properties and Paul Sander of Hollyburn Properties. All have decades of experience and success in rental housing.

On the political front, delegates will hear talks by the Honourable Rich Coleman, BC Minister of Housing and Social Development, the Assistant Deputy Minister for the Ministry of Energy and Mines, and Vince Brescia from FRPO, as well as Marg Gordon of BCAOMA and Al Kemp of ROMS-BC.

Other conference speakers include Cameron Muir, chief economist at the British Columbia Real Estate Association, representatives from BC Hydro and numerous consultants and experts who specialize in saving money for multi-family owners and managers.

Monday's sessions will deal with energy and the environment with topics such as electricity and fuel savings measures and conservation subsidies, solar hot water heating, geothermal exchange, waste disposal, bedbug management, future energy markets regulation and projected energy prices.

Tuesday's sessions will address the investment and management aspects of rental housing. Topics of interest to managers and investors include reports on new regulations by cities and provinces that may affect landlords, attracting and keeping tenants in the digital age, maximizing ancillary revenue, moving towards a smoke free building, dealing with the HST, the latest CMHC rental market surveys for Vancouver and Victoria, recent Vancouver rental property sales, as well as the economic outlook for rental housing into 2011.

Small group question and answer sessions will be available at the end of each day to allow delegates to hear more about the topics of particular interest to them.

Manitoba Housing Allowances Expanded

Manitobans dealing with mental health issues will receive rent supplements to help them find suitable housing, says the province's housing minister.

The portable housing benefit will provide up to \$200 per month for those low-income individuals looking for assistance in finding housing.

"This expansion reflects our government's commitment to the housing first principle, which recognizes housing as an essential component on the road to healthy living," said Housing and Community Development Minister Ms. Kerri Irvin-Ross.

The housing benefits were extended across the province as a result of Manitoba's recent budget and as part of the government of Manitoba's new Affordable Housing

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"The conference will be the place to be," says Dickie. "If you own, manage, or broker rental property in Canada, you should be at CFAA's June conference."

Registration for the Conference is available until June 4. To register for the conference, or for more information, please visit the CFAA website at www.cfaa-fcapi.org, or contact CFAA Event Coordinator Erin Wallace at 613-235-0101 by 5:00pm EDT. For a list of conference sessions, see page 4.

Initiative. Aside from the housing benefit, tenants also receive support services from an identified mental health service provider in order to assure a stable tenancy.

To be eligible, participants must have an unstable housing situation that is interfering with their recovery and participation in community life. The benefit is expected to provide eligible participants with improved access to the private rental market.

"The portable housing benefit will increase the housing options for individuals living with mental illness and enable mental-health service providers to increase their capacity to provide supported housing services that will assist in their recovery," said Kim Canvin, regional director of the Canadian Mental Health Association – Interlake Region. "The benefit will provide access to better quality, affordable housing in Selkirk and other areas in rural Interlake for people living in difficult situations."

Schedule for the CFAA 2010 Rental Housing Conference - Energy/Environment and Investment/Management at The Coast Plaza Hotel & Suites, 1763 Comox Street, Vancouver, BC

**Monday, June 14, 2010
Energy & Environment Conference**

Day 1: Host Part-



"Hearing about available energy conservation subsidies from senior government officials in 2009 was terrific. The upcoming Vancouver Conference will address even more money saving approaches to energy management."
Paul Sander,
Hollyburn Properties,
Vancouver

		Investor/Executive Stream*	Property Management Stream*
8:00 - 8:45	Registration & Breakfast		
8:45 - 9:15	Smart metering & Sub-metering	Waste Disposal & Recycling	
9:15 - 10:15	Future Energy Market Regulation	The bed bug problem - how to manage it	
10:15 - 10:45	Networking Break with Conference Partners' Exhibits		
10:45 - 12:00	Energy Price Outlook	Electricity savings measures & subsidies	
12:00 - 1:00	Lunch		
1:00 - 2:15	New Energy Technologies - Solar water heating & Geothermal energy	Fuel saving measures & subsidies	
2:15 - 2:45	Networking Break with Conference Partners' Exhibits		
2:45 - 4:00	Roundtable Discussions: Q & A with Energy & Environment Speakers	Financial evaluation of energy savings projects	
4:00 - 5:30	Hospitality Suite		
5:30 - 9:30	Cocktail Reception, Dinner & Entertainment**		

**Tuesday, June 15, 2010
Investment & Management Conference**

Day 2: Host Partner



"I really enjoy Cross Canada Round Up; it provides valuable insight about developments affecting the rental housing industry across the country."
Martin Zegray,
Realstar, Toronto

		Investor/Executive Stream*	Property Management Stream*
8:00 - 8:45	Registration & Breakfast		
8:45 - 10:15	Cross Canada Round Up - New regulations & measures by Canadian cities and provinces - What may affect you next year and over the next 5 years	Moving towards a smoke free building	
10:15 - 10:45	Networking Break with Conference Partners' Exhibits		
10:45 - 12:00	The economy in 2010 & 2011 - what it means for housing	Ancillary revenue sources - what's new & works best?	
12:00 - 1:00	Lunch		
1:00 - 2:15	Multi-family sales & CMHC's April Rental Market Report for Vancouver	Attracting and keeping tenants in the digital era	
2:15 - 2:45	Networking Break with Conference Partners' Exhibits		
2:45 - 4:00	Roundtable Discussions: Q&A with Investment & Management Speakers	The new HST — what you need to know	CMHC's April Rental Market Report for Victoria

Principal Conference Sponsor



Schedule & Speakers as of May 25, 2010

* At the Conference itself, delegates can choose from either stream at any given time slot.

** The Cocktail Reception, Dinner & Entertainment are together a separate line item on the registration.

Conference schedule and speakers are subject to change without notice.

Minimizing Moisture Problems in Rental Units

Provided by the London Property Management Association

While kitchens and bathrooms are particularly prone to mould growth, experts say mould can grow in every room in an apartment.

Jamie Shipley, an advisor with Canada Mortgage and Housing Corporation (CMHC), says moisture leads to mould, which are microscopic fungi. Rooms with high humidity, such as kitchens and bathrooms, are particularly prone to mould when tenants fail to turn on their bathroom fan when showering, or fail to use the fan when cooking.

If left unchecked, mould can cause health concerns. "There are hundreds of different species of mould and some are more toxic to us than others," Shipley notes. "But if you

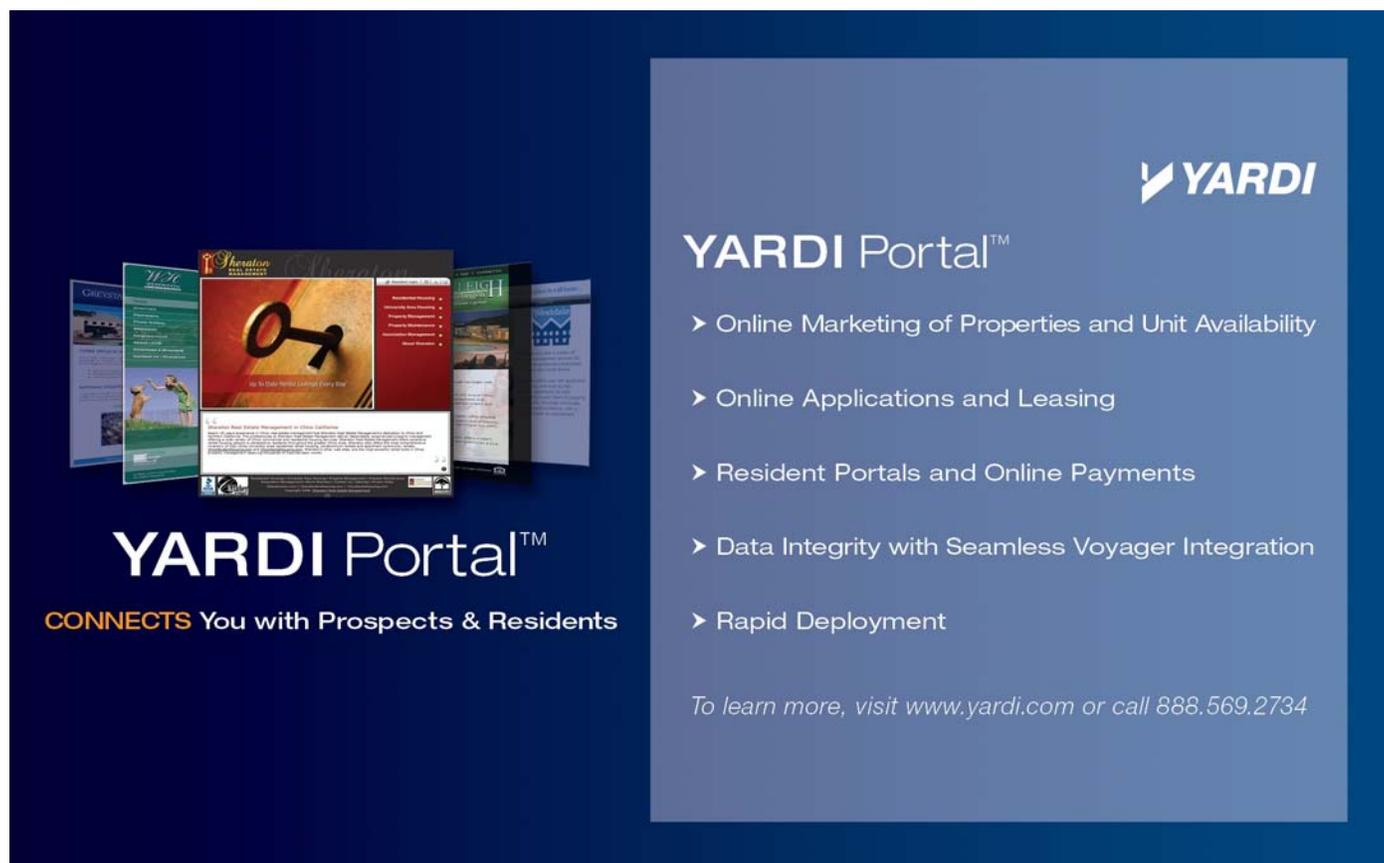
have a mould problem, you have a moisture problem."

Tenants often increase humidity levels in their unit by cooking or showering. Covering windows with heavy drapes and not allowing the sun in is another cause of mould growth, particularly in the corners of a room. Even placing sofas and chairs on exterior walls contributes to the formation of mould because the furniture blocks the heat from reaching the wall.

"We try to say, 'Don't clutter things up, let the heat get to the walls and keep all your surfaces as warm as possible so you don't have a condensation problem,'" Shipley says.

Units with electric heat have more moisture problems than

(Continued on page 8)



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Employee Compensation Survey to be done again in 2011

The 2009 Rental Housing Industry Employee Compensation Survey was a great success. A large number of national and major landlords participated in the survey. Other major landlords bought the survey for their city.

CFAA and our members appreciate the work done by Steven Osiel of Pal Benefits Inc. in performing the survey and reporting the results. For questions about the results, landlords who bought the survey should contact Steven Osiel at (416) 969-8588 or sosiel@palbenefits.com. To

order the survey for your city, see the "Compensation Survey" section of CFAA's website, cfaa-fcapi.org, or contact Erin Wallace at (613) 235-0101.

The survey will likely be performed again in 2011 and available in September or October of that year. The 2011 survey will be even better than the 2009 survey, as many participant suggestions will be adopted. Until then, the 2009 CFAA Employee Compensation survey is your best and only source of comprehensive data on employee salaries and benefits in the rental housing industry.

ROMS BC Wins Customer Service Award

Staff at the Rental Owners and Managers Society of British Columbia (ROMS BC) were recognized for their excellence in customer service in April.

ROMS BC was awarded the 2010 Outstanding Customer Service Award by the Greater Victoria Chamber of Commerce. ROMS BC, a CFAA member association, beat out Victoria's Marriott Hotel to take home the prize in a gala dinner event in April.

The award is selected by a panel of judges based on interviews with ROMS customers, members and the director of BC's Residential Tenancy Branch.

ROMS BC's six staff have an average 5,000 contacts per month with members, ranging from providing an immediate answer to a question, or doing one of 12,000 annual credit reports, to spending several hours helping a member work through a complicated problem.

At the same event, Al Kemp, ROMS BC CEO, was a finalist for the Business Person of the Year award.



Pictured left to right: Megan Wycherley, Al Kemp, Carly Ludwar, Hunter Boucher, Debbie Travers, Jocelyn Carter

Your CFAA Board of Directors

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Al Kemp	ROMS BC
Marg Gordon	BCAOMA
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Scott Stacey	NBAOA
Rex Maclaine	IPOANS

CFAA is the sole national voice of Canada's \$40 billion private rental housing industry. Our role is to speak to the federal government on behalf of landlords across the country. What we say to government is decided by our members. CFAA is an umbrella group of 17 member apartment associations across Canada. The associations' nominees govern CFAA. Every member association has a CFAA Director who is entitled to participate in monthly CFAA meetings and vote on CFAA decisions. Alternate directors provide input when the director is unable to attend.

If you have a federal issue or an issue that deserves national attention or have questions about CFAA, please talk to your CFAA director.

Alternate Directors

Andrew Bekes - ROMS BC

Carly Ludwar - ROMS BC

Ron Schuss - BCAOMA

Lucille Gans - EAA

Tom Hamon - SRHIA

Emma Sims - LPMA

Wayne Tuck - GTAA

Glenn Trachsel - WRAMA

Jeff Gilpin - HDAA

Chris Morgis - MDSA

Gerry Webster - NBAOA

Nouveau Allocation logement en Manitoba, cont'u

augmentera les possibilités de logement pour les personnes ayant une maladie mentale et permettra aux fournisseurs de soins de santé mentale d'accroître leur capacité d'offrir des services de logements subventionnés qui les aideront à se rétablir, a affirmé Mme Kim Canvin, directrice régionale de l'Association canadienne pour la santé mentale – région d'Entre-les-Lacs. L'allocation permettra aux personnes vivant dans des circonstances difficiles d'accéder à des logements plus abordables et de meilleure qualité à Selkirk et dans d'autres régions rurales d'Entre-les-Lacs.»

L'Allocation-logement transférable fournit un supplément au loyer pouvant atteindre 200 \$ par mois à des personnes

au revenu faible qui ont besoin d'aide pour trouver un logement.

L'allocation est accompagnée de services qui appuient et assurent une location stable. Les prestataires de cette allocation seront tenus de recevoir ces services d'un fournisseur autorisé de services de santé mentale afin de maximiser les possibilités d'une location réussie.

Sont admissibles les participants dont la situation d'instabilité en termes de logement nuit à leur rétablissement et à leur participation positive à la société, a précisé la ministre. L'allocation a pour but de fournir un meilleur accès au marché locatif privé, a-t-elle ajouté. *An English version appears on page 3.*

Living Large, Cont'd

(Continued from page 1)

Health Program. "People need support in order to live well," she adds. The program has immediate credibility given that 1-in-5 Canadians suffer from some form of mental illness. As such, landlords are already renting to many tenants who have been, or likely will be, part of the mental health system.

The idea was conceived in 2004 but started taking shape in 2007 when Hennigar drafted a two-page proposal for the consideration of potential landlords. This document was then placed in front of Killam Properties Inc., the largest landlord in Atlantic Canada. Hennigar hoped for the best but secretly feared the worst. After all, renting units to outpatients of the mental health system doesn't sound like the sort of idea most business-minded landlords would embrace, especially given that most units could rent for more than those on Income Assistance have at their disposal for accommodations.

Imagine the collective glee when Killam said yes.

"We saw it as a good fit: they had people and we had apartments," says Ruth Buckle-McIntosh, Vice President of Property Management at Killam.

In May of 2008, Killam filled four vacancies but quickly expanded their offering to 10 to 20 apartments, a number that has since ballooned to 30 units.

"Faces brighten up when they see the unit—and what their \$535 is getting them," says Tara Hood, a Property Manager with Killam, who insists that the most significant reason for the success of the program is that Capital Health has a dedicated staff person for tenancy issues.

Elizabeth Cleary, a Registered Nurse, is Program Coordinator. "I do a lot of everything," she laughs. Most important for landlords, Cleary is the sole contact if they have an issue with a tenant. "It's very important for landlords to have one source; one person to go to if they

have an issue," Cleary explains, noting that 'an issue' could mean noise or even the need to evict.

In the latter case, should a tenant prove consistently unruly, he or she can be immediately removed from the apartment without any third-party involvement, including Residential Tenancy Officers. "Under normal circumstances, if I have an issue I call the tenant, but in this situation I call Liz and she sorts it out," Buckle-McIntosh says.

The Program has been almost incident-free largely because Cleary works closely with tenants to make their apartment life enjoyable and productive. She sits down with each and every potential tenant and explains the terms of tenancy and then actively encourages new residents to manage their own affairs and grow into long term tenants. Cleary's role is offset by an on-call weekend and evening mental health support team that includes a Mobile Crisis unit that will conduct "wellness checks" should a pressing or volatile situation arise.

This hands-on approach attracted Atlantic Living Property Management to the program in May 2009. "They approached us as a rental manager with middle-income units," explains Tracey MacDonald, Property Manager, whose units typically rent for between \$500 and \$700, and has already filled 11 units with mental health clients.

"I wasn't scared of getting involved because I knew the support was there," says McDonald, who runs the rental side of Atlantic Living, noting it helps that rents can be paid directly to the landlords via Community Services.

So while there is an altruistic aspect to the program, it makes business sense given the rents collected and reduced vacancy rates. The point at which the program becomes downright ingenious is where the tenants come in—literally. Far from being a risk, they have proven to be some of the landlords' best tenants.

"I am really, really glad we tried it," says Buckle-McIntosh. "I honestly cannot remember why we would have been worried about it." *A report on a similar Manitoba program using housing allowances appears on page 3.*

CFAA Political Update

Potential GST/HST on mortgage commissions

In March, reports emerged of preliminary plans to apply GST/HST to previously exempt items such as the commissions which borrowers or lenders pay to mortgage brokers. This would have a substantial negative impact on the rental housing industry, which borrows about \$40 billion a year as mortgages roll over. The change could mean a double digit increase in the cost of obtaining mortgage financing when the HST comes into effect in Ontario and British Columbia in July. Finance Minister Jim Flaherty stated the government was “not imposing new taxes,” and no new legislation has been tabled. The government and Finance officials continue to consult with stakeholders. CFAA has made our opposition known and will step in again when advisable.

Low-rise EcoEnergy program cancelled

The federal government has cancelled the ecoEnergy Retrofit for HOMES program, which offered grants of up to \$5,000 per unit, for buildings under four stories that carried out energy-saving improvements. The program was slated to end March 31, 2011, but the government is no longer accepting applications based on bookings for pre-retrofit evaluations made after March 31, 2010. Those with existing bookings, who have completed the evaluation or applied for re-entry, have until next year to apply for the retrofit grant. Launched in 2007, the program has paid out \$91 million for more than 85,000 retrofits on homes and low-rise rental buildings.

The ecoEnergy Retrofit for BUILDINGS program is still receiving applications, but those interested in applying should proceed as quickly as possible.

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Minimizing Moisture Problems, cont'd

(Continued from page 5)

units heated by forced air, which causes the air to circulate.

Ross Peace, an engineer and owner of PeaCo, says substandard renovations and a lack of repairs are the most common causes of structural problems related to mould, particularly in bathrooms. Improperly installed trim around a bathtub, sink or shower stall often lead to trapped moisture problems. Plumbing fixtures that weren't sealed properly at the time they were installed can also allow moisture to penetrate behind walls.

Landlords should ensure bathroom and kitchen fans are vented to the exterior and that washers and dryers in units are ventilated correctly. Peace advises landlords have renovations and repairs done by a qualified contractor. “These things are often left until there's a problem, as opposed to being taken care of proactively.”

Shipley suggests that landlords conduct annual maintenance inspections to check that kitchen and bathroom fans are functioning properly and that there is no mould growing inside the units.

Tenants should also keep their homes clean, since dust mites feed on moisture. The Tenant's Guide to Mould is available at www.cmhc-schl.gc.ca.



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1600 Carling Avenue, Suite 1600, Ottawa, ON K1Z 1G3

Tel: (613) 235-0101 Fax: (613) 238-0101

Email: admin@cfaa-fcapi.org Website: www.cfaa-fcapi.org