



Canadian
Federation of
Apartment
Associations

Fédération
canadienne des
associations
de propriétaires
immobiliers



November 2010

National Outlook

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Study Finds Massive Government Subsidies to Homeowners

By John Dickie, President, Canadian Federation of Apartment Associations

On average, the federal government provides six times the benefits to homeowners that it provides to people who rent their homes in the private market. Considering that tenants have only half the income of homeowners, that is outrageous.

With financial assistance from the Federation of Rental-housing Providers of Ontario (FRPO), CFAA recently obtained a research report identifying the total amount of program spending, tax credits and tax expenditures received by private-market renters and by homeowners from the federal government across Canada, and for each of the three levels of government in Ontario.

The key findings of Dr. Frank Clayton, a well known urban and real estate economist, are the following:

(Continued on page 3)

Bedbug Developments at the Federal Level

From a localized issue five years ago, bed bugs have become a wide-spread concern. Like so many issues in Canada, the political concerns about bed bugs cover all three levels of government.

The federal government controls what pesticides can be imported and sold in Canada, and regulates product labelling. The provincial governments regulate insecticide applicators (pest control operators), and landlord-tenant laws. The municipal governments come in with by-laws governing maintenance requirements for landlords, and are the front line responders when tenants complain to a public health agency.

CFAA has recently met with the head of the Pest Management Regulatory Agency (PMRA), and two of his deputies. PMRA's main function is the regulation of pesticides

(Continued on page 4)

FCAPI s'adresse aux Députés dans le cadre des consultations Prébudgétaires

La FCAPI s'adresse aux députés dans le cadre des consultations prébudgétaires « Ce qui suit est un dialogue entre John Dickie, le président de la FCAPI, et M. Daniel Paillé, le député d'Hochelaga. Le dialogue a eu lieu au comité Finances dans le cadre des consultations prébudgétaires.

M. Daniel Paillé: Mes questions s'adressent à M. Dickie. Vous établissez un lien entre la fiscalité et un bon nombre de bienfaits. Dans votre texte, j'ai trouvé à la page 5 l'ensemble de vos demandes au gouvernement, dont le coût serait raisonnable, à savoir 450 millions de dollars [par année]. Je me suis alors dit, de deux choses l'une, que ce n'était pas

(suite à la page 7)

CFAA 2011 Rental Housing Conference June 16 & 17 in Toronto

CFAA is pleased to announce that the CFAA 2011 Canadian Rental Housing Conference will take place on June 16 and 17 at the Westin Prince hotel in Toronto.

The Westin Prince is the only hotel in Canada to have won an AAA Four Diamond Award for 34 consecutive years.

The 2011 Conference will be held with the support of the Greater Toronto Apartment Association (GTAA), the Federation of Rental-housing Providers of Ontario (FRPO) and the Multiple Dwelling Standards Association (of Toronto) (MDSA).

The conference is an excellent opportunity for landlords from across the country to meet their colleagues in the industry, network and discuss issues relevant to rental housing. The conference will offer delegates a choice of two different streams of sessions. One stream is aimed at

the needs of investors and senior executives and the second stream is aimed at the needs and interests of property managers and hands-on owners. Delegates may attend whichever session they choose. The first day's sessions will focus on facilities management issues, including energy saving measures. The second day will discuss investment and tenant relations issues.

CFAA will also offer a bus tour of various buildings in Toronto to see the latest in building innovations on Wednesday, June 15, from 1pm to 5pm.

Registration for the CFAA 2011 Canadian Rental Housing Conference will be available in the new year. For more information on the 2011 Conference and past conferences, visit www.cfaa-fcapi.org. Set out below is the preliminary schedule and topics for the conference.

		Investor/Executive Stream*	Property Management Stream*	
Thursday, June 16, 2011				
Facilities Management Conference				
8:00 - 9:00		Registration & Breakfast		
<p><i>"I found the subjects discussed and the speakers to be well informed and very helpful. I also gained a great insight from networking with landlords from the West."</i></p> <p>An Ontario delegate at the 2010 conference held in Vancouver.</p>	9:00 - 10:15	Value proposition – what pays and what doesn't in building retrofits?	Bedbugs – how they live and new ways to kill them	
	10:15 - 10:45		Networking Break with Conference Partners' Exhibits	
	10:45 - 12:00	Building envelope retrofits – strategies to reduce costs and increase revenues	The workforce – obligations to employees & CFAA's employee compensation survey	
	12:00 - 1:00		Lunch	
	1:00 - 2:15	Deferred maintenance – when does it come back to haunt you?	Waste diversion with an emphasis on high-rise buildings	
	2:15 - 2:45		Networking Break with Conference Partners' Exhibits	
	2:45 - 4:00	Cost containment and operating efficiencies through new green technologies	Building accessibility & human rights – latest developments	
	6:00 - 9:00		Dinner Boat Cruise	
	Friday, June 17, 2011—Investment & Tenant Relations Conference			
			Investor/Executive Stream*	Property Management Stream*
8:00 - 9:00		Registration & Breakfast		
<p><i>"I really enjoy the Cross Canada reports; they provide valuable insight about developments affecting the rental housing industry across the country."</i></p> <p>Martin Zegray, Realstar,</p>	9:00 - 10:15	Cross Canada reports – what may come to your city next	Tenant satisfaction and retention – measurement, analysis and suggestions	
	10:15 - 10:45		Networking Break with Conference Partners' Exhibits	
	10:45 - 12:00	Economic update including lending conditions	Social media – the benefits, risks and costs involved	
	12:00 - 1:00		Lunch	
	1:00 - 2:15	Industry profitability – what are the biggest risks and how to mitigate them	Attracting good tenants: Part 1 – internet and other advertizing options	
	2:15 - 2:45		Networking Break with Conference Partners' Exhibits	
	2:45 - 4:00	Innovations – new ideas and trends in markets and management	Attracting good tenants: Part 2 – website design and search engine optimization	

Schedule as of November 25, 2010

Conference schedule is subject to change without notice.

Home ownership preference study finds government subsidies leave renters in the cold, cont'd

(Continued from page 1)

- In 2009, the Government of Canada spent \$15.8 billion in subsidies to homeowners, over twelve times the amount going to support renter households in the private market.
- On a per household basis, the federal government gives homeowners an average \$1,823 in subsidies, while renters only receive an average of \$308 per household.

Here are the figures for the federal government across Canada:

Tenure	Subsidies	Number of households	Average subsidies per household	Average pre-tax household income (2008)
Owners	\$15.81 billion	8,677,662	\$1,823	\$91,122
Renters	\$1.26 billion	4,109,370	\$308	\$43,794

A full copy of the report can be found at www.cfaa-fcapi.org.

“Homeowners receive a truly staggering array of subsidies and tax breaks compared to tenants,” said Vince Brescia,

President and CEO of FRPO. “It is appalling that this regressive discrimination occurs despite homeowners having double the incomes of tenants on average. The net effect is that renters are forced to subsidize homeowners.”

CFAA will be using the report to advance our claims that renters deserve better treatment in order to move toward equal tax treatment with homeowners. A major tax benefit for homeowners is that the capital gains on their principal residence are not subject to income tax. On the other hand, rental property is subject to capital gains tax. Landlords pay the government, but in the competitive market those taxes are ultimately paid by tenants through their rents. Deferring the tax on sale and reinvestment would reduce landlord costs, which should moderate rents. Tax deferral on sale and reinvestment in rental property would be a useful first step toward a fairer tax and subsidy system.

CFAA was able to present the report to the federal Finance committee. Thanks to the report and work by the Saskatchewan Rental Housing Industry Association, this year’s CFAA appearance at the federal Finance committee achieved the most interest CFAA has ever generated among the MPs on the Committee. CFAA is seeking to have the Finance Committee indicate that tax deferral on rental property should be provided “as soon as the fiscal situation permits.”

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New product with longer residual approved for fighting bedbugs, cont'd

(Continued from page 1)

for safety purposes. PMRA does not develop any pesticides; rather it assesses the pesticides which pesticide companies seek to register for sale. However, PMRA is apparently reaching out to encourage pesticide companies to apply for registration in Canada. PMRA's fees for applications to register a pesticide are set on a cost-recovery basis. The fees range from \$10,000 to \$200,000 (for a completely new active ingredient). To encourage companies to bring new bed bug control products into Canada, CFAA is advocating for reduction in those fees due to the public interest in seeing more such products registered.

A looming problem is that 98% of Canadian-registered bed bug products are pyrethroids (i.e. based on a particular active ingredient for killing the bugs), but the bugs are



A cup of bedbugs from a bedbug session at the CFAA 2010 Canadian Rental Housing Conference

developing resistance to the pyrethroids. CFAA raised with PMRA the fact that the growing resistance and the lack of registered products other than pyrethroids would seem to be a crisis which could be anticipated and prevented. PMRA reports having four or five new bedbug control products in the process of approval, several of which are non – pyrethroids. To PMRA, the growth of resistance to certain treatments is a normal part of pesticide work.

One new product just approved for use is Demand CS. The new product apparently has a much longer residual effect so that one thorough treatment may be sufficient to clear an infestation instead of the two treatments which are normally needed now.

CFAA's other main action on the bed bug issue is that we

(Continued on page 8)

Building Managers: From Cleaning Buildings to Providing Customer Service

Adapted from LPMA News, the newsletter of the London Property Management Association (LPMA)

Not long ago, the daily routine of building managers was focused on handling emergencies, making repairs, collecting rent and cleaning buildings.

Alicia Brodie, a property manager for Drewlo Holdings in London, Ontario, says that now property management companies have to be more service-oriented to attract and retain tenants. There are also more property management companies than there used to be, which has increased the competition among landlords for tenants. It's important for property management companies to ensure prospective tenants receive a positive impression of building managers.

"They're often the very first contact that a customer has with our company, so we have to make sure they're saying the right things and portraying a professional image," Brodie says.

When building managers are hired, Drewlo provides them with a five-hour training session that covers policies, procedures and how to complete paperwork. Building managers also need to have a basic knowledge of the *Ontario Human Rights Code* and the *Residential Tenancies Act*. Given that resolving conflict is part of the role, it is imperative that staff be tactful.

"We want to make sure they say the right things, and they don't say the wrong things," says Brodie. In the last 10 years, customer service is becoming increasingly important since tenants are selective and shop around, says B.J. Santavy, Residential Operations Manager for Skyline

Management Inc., and CFAA Chair. If the staff are happy and like their jobs, they'll be more likely to take care of tenants' needs.

"Anybody can make a unit look nice, but it's more about whether tenants like the community and the personality of the building? The personality of the building is determined by the manager," Santavy says.

Skyline trains all of its employees, including new building managers, in three interactive full-day sessions a year. The sessions include a discussion of everyday problems that staff encounter and the best ways to handle them, as well as changes in policies and procedures and training in customer service and administration. Santavy says prioritizing and time management are a challenge for most building managers, particularly since regular work is often interrupted by requests from tenants.

Mike Hanak, Vice President of Operations for Timbercreek Asset Management, says it's a challenge to find building managers who are adept at leasing units, dealing with tenants and maintaining buildings. Unlike other employees, building managers live where they work and have to be prepared for tenants knocking on their doors even during the night.

"It takes the right personality for the role," Hanak says. "We are finding it more challenging to find building managers than it was even five years ago."

Tax Deferral Generates Interest at Federal Finance Committee

Thanks in large part to the homeowner preference study discussed on page 1, this year's appearance by CFAA at the federal Finance committee generated by far the most interest CFAA has ever achieved among the MPs on the committee. The transcript of CFAA's portion of the committee meeting can be found at the CFAA website, www.cfaa-fcapi.org/submissions.php.

Thanks to the study of homeowner preferences and work by the Federation of Rental Housing-providers of Ontario and the Saskatchewan Rental Housing Industry Association, CFAA was able to promote the MPs' awareness of:

- the benefits of tax deferral on rental property
- the positive impacts of levelling the playing field between owning and renting property
- how so much benefit is available for the modest cost of tax deferral
- the enormous subsidies and tax benefits received by homeowners as compared to renters
- the negative impacts of providing too much incentives for home ownership
- that the bulk of people on welfare live in private rental housing rather than in social housing, so that private rental housing needs a better tax position for their sake.

As well as the points set out above, the written submission notes the following specific benefits of tax deferral on sale

and reinvestment. Allowing tax deferral on real estate sale and reinvestment would:

1. Reduce the cost of rental housing, and improve affordability and housing supply
2. Promote efficient capital allocation across the economy
3. Promote more compact, environmentally sound urban redevelopment
4. Help small investors, middle-income families and seniors
5. Permit relocation by owner-managers / Reduce absentee ownership
6. Level the rules between rental property and other businesses
7. Level the rules between rental property and shares in companies

The CFAA website also includes a copy of the written submission with the detail of how tax deferral would further these goals. It goes without saying that tax deferral would be good for landlords too. However, for advocacy purposes what we need to address are the benefits which are experienced by the public. Governments want to make good public policy, and to achieve benefits for the environment, for renters and for middle income families and seniors, more than landlords as a specific group. Through CFAA's work, landlords seem to be well positioned to achieve some measure of tax reform when the fiscal situation permits.

ROMS BC Celebrates Three Customer Service Awards

In October 1970, 31 Victoria landlords met and agreed to form a "powerful property owners association." Four months later, the Greater Victoria Apartment Owners Association was incorporated with one landlord member serving as a volunteer staff person.

In November 2010 that association, now known as the Rental Owners and Managers Society of BC (ROMS BC), celebrates its 40th anniversary. ROMS BC has come a long way, with a current membership list of 2,300 and six full time staff. ROMS BC serves landlords throughout British Columbia, providing advice and assistance, education, forms, credit reports, lobbying and other services in pursuit of its mission "to serve and represent the

residential rental industry."

Surviving—and thriving—for forty years is a feat in itself. However, that hasn't been enough for the directors and staff.



Carly Ludwar (right) of ROMS BC accepts the Rising Star Award from Toni Smith as Oliver Sommer (both of Black Press) looks on at the Women in Business awards. Photo credit: Don Denton, Black Press

Providing the best possible service to members is the first priority. ROMS BC was honoured by the Greater Victoria Chamber of Commerce this year, winning the Outstanding Customer Service Award by beating out the customer service juggernaut the Marriott Hotel.

ROMS BC CEO, Al Kemp, was also honoured by the Chamber, as runner up in the Business Person of the Year category. Then came the icing on the cake; in October, Carly Ludwar, Member Service Manager, was named the year's "Rising Star" by the Women in Business, sponsored by Victoria's business media.

NRCan Considers New Energy Standards and Requirements

Natural Resources Canada (NRCan) is revising regulations which set minimum standards of energy efficiency for boilers and furnaces. There is a division of opinion about how concerned the industry should be about the proposed new rules. The biggest concern is that in older buildings a move to a high-efficiency furnace may require an extensive retrofit of the heat circulation and ventilation system, which can cost more than a replacement furnace.

As well, the joint federal-provincial Canadian Commission on Building and Fire Codes (CCBFC) is working on a new National Energy Code for Buildings (NECB). That code is normally adopted by the provinces as their building code. The changes apply to new construction, rather than retrofits. The Canadian Home Builders Association (CHBA) is quite concerned about the implications of the

new NECB. Landlords who are also developers are best to participate through CHBA. Other landlords are welcome to contact CFAA for an update.



Boiler room

Proposed Ontario Law Could Let Abused Women Break Leases Early

Reprinted from Suite Talk, the newsletter of the Waterloo Region Apartment Association (WRAMA)

Women fleeing abusive relationships will have one less barrier if Ontario passes a proposed law allowing them to break their leases early.

The legislation was penned as a private member's bill by Member of Provincial Parliament (MPP) Yasir Naqvi, who got the idea from a constituent who recently left an abusive relationship.

"Most of the landlords are good people and they will see the situation and mutually agree to terminate the lease. But there will be the one or two who won't," he said. "And we do create laws to make sure that the one or two bad apples are not the ones who are making it difficult for normal people to live normal lives."

Naqvi said his idea is a simple and "practical" fix.

An Ottawa women's advocate agreed, saying the proposed law was a "welcome change."

"A woman who is fleeing violence needs to find a safe place," said Lucia Spencer, executive director of Immigrant Women Services Ottawa. "She doesn't need added trauma or other problems hanging over her head when she's trying to flee for her life. She needs to be able to think: I can leave and I know I can break the lease within a certain period of time."

Although her agency had not identified the issue as one that needed addressing, about 25 per cent of the women they helped last year were named on the lease.

Under current laws, tenants are on the hook for the entire duration of their lease agreement. Once that period—typically one year—expires, they must give 60 days' notice before

leaving. Either of those provisions can be avoided if both landlord and tenant agree on an early termination of the lease.

Under the proposed new law, called the Escaping Domestic Violence Act, an abused woman (and women are victims of 90 per cent of reported domestic violence) would only be required to give 28 days' notice. Naqvi said the security deposit would be used as the final month's rent.

The victim would also need to show the landlord a copy of a restraining order, a peace bond or a letter from police confirming the existence of a domestic violence investigation. No other jurisdiction in Canada has such legislation, said Naqvi.

The rookie politician and president of the Ontario Liberal Party modeled the legislation on an Arizona law. Several other US states—including New York, New Jersey and Oregon—have variations of the same law, he said.

Naqvi's proposal has its detractors too.

Vince Brescia, head of the Federation of Rental-housing Providers of Ontario (FRPO), said his organization wasn't consulted in the drafting of the legislation.

While battered women would be allowed to flee their homes immediately, their abusive partners would still be allowed to stay. It would take landlords a minimum three months to evict the abusive partner—and only then if they didn't pay rent.

"So if she's the one on the lease—why does the guy get to stay?" said Brescia. "And what does it mean for all the other residents when the abuser is still in the apartment complex?"

FCAPI s'adresse aux Députés dans le cadre des consultations Prébudgétaires

(suite de la page 1)

suffisant ou que les effets positifs présumés étaient assez importants. Vous dites à la page 3 qu'à cause des conditions fiscales actuelles, il y a un excédent de propriétés, que les gens ne réussissent pas à les vendre et qu'il y a des entraves à la mobilité de la main-d'oeuvre. Selon vous, parce que les gens ne vendent pas leur maison, le taux de chômage augmente. J'aimerais savoir s'il y a plusieurs cas de ce genre. Aux pages 3 et 4, vous dites que les conditions fiscales font baisser les loyers et favorisent un meilleur entretien. Selon vous, des gens qui font des placements à cause des conditions fiscales bénéficient d'une meilleure gestion de leurs actifs en fonction du rendement. Je pense que tout gestionnaire de portefeuille sera d'accord pour dire que s'il n'y a pas de fiscalité, le rendement est meilleur. En outre, vous mentionnez à la page 4 que ça réaménagerait le tissu urbain. Vous allez même jusqu'à dire que ça améliorerait la mobilité de la main-d'oeuvre et diminuerait le taux d'absentéisme. J'ai l'impression que vous en mettez trop sur le compte de la fiscalité. Étant fiscaliste de métier, je n'aurais jamais pensé qu'autant de bénéfices pouvaient être générés par 450 millions de dollars. Il me semble que si c'était le cas, on aurait déjà appliqué ces mesures. Alors, d'où tenez-vous tous ces éléments positifs?

M. John Dickie: D'après ce que j'en comprends, la question [principale] est la suivante: comment pouvons-nous tirer tous ces avantages d'une session qui ne coûte que 450 millions de dollars — et d'un report, par-dessus

le marché? La réponse, c'est que les gens n'ont pas de marge de manoeuvre. Autrement dit, il faut prendre la décision de vendre ou non. Quand ils vendent, quelqu'un d'autre achète l'immeuble, l'envisage avec un nouveau regard et décide de l'améliorer. Ainsi, on obtient ces améliorations et on évite l'absentéisme des propriétaires.

Nous n'affirmons pas que les 450 millions de dollars de reports d'impôt entraîneraient un revenu de un milliard de dollars par le truchement de ces autres mécanismes, mais nous affirmons que tous ces autres mécanismes sont à l'oeuvre.

Pour rendre plus abordables les immeubles de manière spectaculaire, il faudrait adopter d'autres mesures en plus de ce report de 450 millions de dollars. Mais 450 millions de dollars de moins versés en impôts sur peut-être 4 milliards de dollars correspond à 10 p. 100. Pour les propriétaires, ça compte. Cela aurait donc une incidence sur le caractère abordable du logement.

Bon nombre de ces autres répercussions sont associées au fait que les gens sont incités à faire les choses différemment, ce qui entraîne différents résultats. Par exemple, en ce qui concerne la question du réaménagement urbain plus écologique, nous n'affirmons pas que chaque ville au Canada verra tout à coup surgir de merveilleux nouveaux lotissements. Mais, au bout du compte, il y a des immeubles qui ne seront pas mis en valeur: les propriétaires ne vendront pas parce qu'ils sont coincés. Certains de ces immeubles seront vendus, et certains de ces développements auront lieu.

Rent Guidelines Insufficient in BC and Ontario

Adapted from a submission provided by the BC Apartment Owners and Managers Association (BCAOMA)

In British Columbia, the maximum permitted rent increase for 2011 will be only 2.3%, based on a CPI of 0.3% for BC plus 2%.

The government insists on using the Consumer Price Index (CPI) which is largely irrelevant to the rental

housing industry. The items on the CPI weighting schedule are:

Only 8.6% of the total CPI is applicable to the rental housing industry. The applicable components represent 65.8% of operating expenses of a typical apartment building, including such items as property taxes, utilities, insurance and maintenance.

Including property taxes and utilities, landlord costs have increased at a rate much higher than CPI plus 2%. Many of the CPI components have not increased in the past few years, resulting in the negligible increase in their basket of goods index.

The HST has also made our situation worse by at least another 1.5 to 3%.

The situation is worse in Ontario where the guideline for 2011 is 0.7%, based on the Ontario CPI alone. In both provinces, the inadequate guideline threatens the quality of rental housing.

Item	CPI Weighting
Food	17.15%
Shelter	27.05%
Household operations, furnishings & equipment	10.68%
Clothing & footwear	5.06%
Transportation	19.40%
Health & personal care	4.81%
Recreation, education & reading	12.46%
Alcoholic beverages & tobacco	3.41%
Total:	100.00%

Ontario Bedbug Summit Yields Balanced Recommendations

Dealing with bedbugs requires widespread cooperation between governments, business and the public, said the Ontario politician leading the charge against bedbugs.

“Bedbug infestation is not just a Toronto problem. We need a comprehensive provincial strategy to help deal with this scourge,” said Ontario MPP Mike Colle.

“It is imperative that all sectors of society, along with all levels of government engage in a comprehensive and cooperative effort to fight bedbug infestation,” he said.

Colle made the remarks during a press conference on November 23, where he laid out the recommendations for fighting the night time critters currently causing near panic among the public and headaches for homeowners, landlords, hoteliers and many other building operators across the country.

The recommendations include areas of improvement for all levels of government. Of particular interest are the following recommendations:

- A province-wide public education and awareness campaign, in partnership with local public health agencies, local municipalities, school boards, transit authorities, hospitals, private sector partners in housing and the hospitality industry
- Review of provincial legislation such as the *Residential Tenancies Act* and the *Occupational Health and Safety Act* to ensure laws are compatible with the initiatives needed to combat bedbugs
- Comprehensive strategy to assist low-income and vulnerable residents

Bedbugs, cont'd

(Continued from page 4)

are cooperating with the Canadian Pest Management Association (CPMA) in bringing bedbug conferences to various cities. These have been full day conferences which begin with the biology of bedbugs and then cover the various control methods now available, including visual and canine inspection, pesticides, vacuuming, steam, whole unit heating and freezing.

CFAA's member associations are dealing with the provincial issues and municipal issues. CFAA member associations are sharing information through our network. See the article above about recommendations from the bedbug summit held in Toronto, Ontario.

- Establishment of a private sector “Roundtable Partnership” to see how the private sector can support government efforts to battle bedbugs
- An audit of possible sources of cross border infestation
- Long term sealing, caulking, scrubbing program in cooperation with public housing and other residential housing providers
- Review building code guidelines and procedures for new construction and renovations

As a whole, the report was balanced and recognized the widespread impact of bedbugs on society. What will become of the recommendations is unclear. The Ontario government says for now, there won't be new money to fight bedbugs. “We did receive a proposal from Toronto Public Health,” says Deb Matthews, Ontario's Minister of Health. “When we took a good look at it, it was determined we wouldn't say yes to that request, but we are continuing to work with our public health units.”

CFAA will continue to seek enhanced federal action on bedbug issues, such as education and pesticide research and approvals.

CFAA Thanks its 2010 Allied Members!

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www.metcap.com



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