

From: Christopher Seepe [mailto:cseepe@aztechrealty.com]
Sent: Monday, April 11, 2022 8:47 AM
To: 'Christopher Seepe'
Subject: Submission to City Councillors' Fact Gathering process regarding city-wide rental property licensing

April 11th, 2022

Dear City Councillors,

The following is submitted as part of your fact gathering process regarding the proposed city-wide rental property licensing program.

Real Problem Defined

The licensing proposal targets all rental properties of every type city-wide. However, all of the councillors' property-type questions in the April 04/22 meeting referred exclusively to second suites and slumlords. Whenever the discussion rolled around to purpose-built properties, there were no questions. That doesn't mean that the program should be modified though to target only second suites though, and that purpose-built properties should be exempted.

Some councillors' comments justified the proposed licensing program in part because of extreme cases of "preventable deaths." Other comments revolved around establishing a minimum standard for quality of life for those who can't or won't speak for themselves.

One of the reasons for the near 550 petition signatures (up from the 517 sent after the meeting) as well as the breadth of the housing provider responses was that the industry was somewhat blindsided by the announcement. The obvious place to engage those principally affected by the proposal would be to start with a simple email or phone call to the local landlord association(s). The Landlords Association of Durham (LAD) has been operating since 2011 and the long-established Federation of Rental Property-providers of Ontario (FRPO) were not notified or engaged.

There's also the age-old, what-makes-the-world-go-round issue of money. Some City councillors were adamant that taxpayers should not have to pay for the proposed program even though tenants are the exclusive beneficiaries of the program. City Council instead asked staff to investigate a "full cost recovery" scheme. Housing providers are much more skilled about housing related financial management and operations than municipalities. Skill is knowledge and experience ably applied. An online Internet dictionary definition of bureaucrat is, "*An official in a government department, in particular one perceived as being concerned with procedural correctness at the expense of people's needs.*"

Slumlords

Slumlords aren't just a city's problem. It's an issue for legitimate housing providers too. Slumlords reflect poorly on the rest of the rental housing industry, much more so than professional tenants reflecting poorly on all tenants. Housing providers are treated in legislation and real-world practices according to a lowest common denominator while tenants are viewed from a median denominator perspective.

If a principal consideration is that it costs the City too much money and/or takes too long to prosecute slumlords through the courts then there could be a better way. The Ministry of Housing operates the Rental Housing Enforcement Unit (RHEU). Four years ago it was staffed with 18 investigative enforcement officers (possibly more now). It also has telephone and email support staff. 85% of its cases are from tenants (versus 91% of LTB cases from housing providers). Most of the 25,000+ complaints received annually are resolved with a phone call or email and usually within 30 to 60 days. The RHEU routinely prosecutes housing providers through LTB applications, which comprises about 10% of complaints. That equates to about 10 prosecutions per working day. Most, if not all, of these cases are against housing providers.

The City could set a precedent by asking the Province to assign a single point of contact at the RHEU that could work in cooperation with the municipality to prosecute Oshawa's most extreme slumlord cases. Perhaps there would be a shared cost but it could be far more cost effective than current legal options and the proposed licensing program. I'm not sure whether the RHEU also resorts to the higher courts but I suspect they do.

Merit Program

I mentioned a positive-reinforcing Merit Program in the April 04/22 meeting. I first submitted a detailed description of this proposal to Oshawa's by-law dept. in June 2017 and then again to Ms. Tracy Adams directly in April 2019. The respective email trail and the fleshed-out bulleted proposal are appended below in Schedule A.

Education Program

Oshawa's Economic Development Dept. focuses extensively on proactive education to attract investment. By-law and planning could learn from them.

I estimate 85% of all issues that arise between tenants and housing providers boil down in one way or another to money. Slumlords are the extreme abusers of the pursuit of monetary gain with no social conscience. The City could turn that to their advantage in a positive way rather than with the traditional municipal gavel and hammer.

Like the City already does for realtors, investors and business people, sponsor one-day education seminars. Show housing providers that there are upgrades to their rental properties that provide mutually beneficial housing affordability to tenants and housing providers. Unlike "managers", leaders get things they want done because *their* subordinates *want* to do it. Housing providers will upgrade their properties at their sole cost because it benefits them to do so.

The seminar could review the fundamentals of the "direct capitalization method", which is the principal method all lenders, CMHC, MPAC, mortgage brokers, etc. use to determine the baseline value of an investment property. There are perhaps 30 points where housing providers can apply those principles to make informed decisions that would make such property upgrade investments a "no-brainer."

Most attendees retain the most of what they've learned when they actively participate within a highly-interactive, immersive environment. Most of them also bring with them specific issues, challenges and questions from their own personal experiences that they would like answered. In my experience, the ideal session size is 18 attendees but I've also spoken at trade show events with 100 attendees asking questions so both approaches can work.

Newsletter Outreach

Last week, Oshawa's Economic Development Dept. (ED) published an excellent first edition quarterly newsletter, targeted to educating the private sector about why to invest in Oshawa, attracting those investment opportunities, and encouraging mutually-beneficial cooperation. It obviously speaks to a return on investment and promises prosperity for investors and business operators.

Unfortunately, without housing for all the staff of all the new businesses that the City attracts, ED's whole growth strategy sits on a very "sandy" foundation. The April 04/22 meeting disclosed that many investors in housing are looking elsewhere than Oshawa.

Draw from ED's example and publish a quarterly or bi-annual newsletter, or incorporate positive-reinforcing housing improvement (rather than "by-law compliance") messages into the ED newsletter.

Mixed Message & Social Housing

The City's licensing program message is a dichotomy of the ED's investor message. Mixed messages weaken all the City's initiatives and efforts.

The City's mixed message also impacts on the largely thankless efforts of housing agencies that are struggling—mostly unsuccessfully—to find ways to engage the private sector to provide housing for their vulnerable charges. For ease of recollection I created a phrase, "The Four-S Vulnerable Groups": Seniors, Single moms, Students, and Social Assistance (and refugees, but not immigrants). They all share common denominators that make them vulnerable and all these groups were created and made vulnerable by failed housing policies and legislation.

The licensing program will have a profound negative impact on social housing relations with private sector housing providers. Note that 98.5% of all of Canada's housing was created by the private sector, leaving only 1.5% of housing units created by the public sector. Government alone cannot ... ever ... resolve homelessness and unaffordability without the voluntary participation of private sector housing providers. Exacerbating the government-housing provider relationship will not improve these relations.

Housing Committee

Housing is *the* foundation of sustainable living without which any society cannot survive or develop, and a lack of housing is a catalyst to myriad social ills. The City might consider establishing a housing committee comprising perhaps a councillor, its by-law dept. manager (or above), a Durham Region public housing senior manager, and three representatives for private sector housing—one for builders, one for large rental property operators, and one for small rental property operators, who own and operate 49% of all rental properties and have entirely different business needs than the other two types of housing providers.

Issues like slumlords and non-compliance might possibly be more effectively addressed. It might oversee a merit program, recommend education sessions, provide input on course curriculum development, coordinate special events, perhaps act as the single point of contact for the City on housing matters, and so on.

Damage Deposit

You might think it's out of a municipality's purview but more provincial-municipal inter-agency cooperation is desperately needed to address housing unavailability and unaffordability, and by extension standards compliance.

Petition the Province to empower municipalities to enforce *voluntary* damage deposits, and allow municipalities to issue punitive charges to housing providers who are *proven* to abuse the damage deposit process. For example, like the CRA, double the disputed payment if it's determined that the housing provider unreasonably withheld the return of the damage deposit.

Put the onus on the housing providers to *prove* that they are entitled to keep some or all of a damage deposit. Make the damage deposit voluntary. Housing providers who don't want the overhead of documenting their rental units don't have to collect a deposit. Those who do must prepare a move-in inspection report signed and dated by the tenant, with photos or video of the state of the rental unit before and after. Modify property standards—in consultation and cooperation with the housing community—to include a definition for “excessive damage” versus “reasonable wear-and-tear.”

Some tenants mistreat and disrespect property because there's no consequence to them. This decreases quality of life for all tenants, reduces property value, and disenfranchises housing providers. Today, even if damages are awarded, there is no practical recourse for collection. Switzerland, for example, has a robust and balanced damage deposit system to ensure the upkeep and integrity of its housing inventory, which also encourages new housing to be constructed.

<https://www.iamexpat.ch/housing/swiss-rentals/rental-deposits-switzerland#:~:text=This%20deposit%20is%20based%20on,house%20or%20apartment%20to%20buy.>

High upfront moving costs can be a barrier to housing stability, especially for lower-income earners. There are alternatives to damage deposit lump sum payments. Most countries require the housing provider put damage deposit funds into an interest-bearing account, which may be another reason why some housing providers might prefer not to ask for a deposit. But give housing providers the choice and remove the inherent biases of the current legislation.

Property standards might improve if housing providers knew that their upgrade and maintenance investments were protected, which they are not today.

Practical Limitations on Inspections

The GTAA representative in the April 04/22 meeting made a compelling point about access to rental units. Under the RTA every tenant has the “right of quiet enjoyment” (which should really be called “peaceful enjoyment”). A tenant must be provided a minimum 24 hours' advance notice (usually in writing) stating the purpose and a timeframe, usually within a two-hour window.

There will be natural resistance by housing providers to coordinate inspections. By-laws cannot “contract out of law” or supersede provincial legislation so even if inspections were made into by-law, tenants can still refuse inspections. That aside, scheduling and coordinating inspections at times that are convenient to tenants will almost certainly be a huge logistical challenge. The inherent productivity inefficiencies are readily apparent.

By-law officers don't have the authority to enter a private residence without permission. Police officers can't, even for suspicion of much more serious crimes. Police must go through a rigorous rights-protecting warrant system.

Even fire inspectors on routine community inspections to private homes who actually have the right of entry for reasonable cause, rarely exercise that right except in the most extreme circumstances. There's a built-in inherent respect for privacy even when the chances are good that there are smoke, CO detector, firewall barrier and egress obstruction violations. This is a classic compliance issue but the Fire Dept. hasn't asked for an additional 33 staff to ensure compliance or asked housing providers to finance an annual \$5 million program.

Existing Process

There's already a well-established, long-standing, existing process that evolved over many decades that balances the needs of housing compliance with the extraordinary number of other challenges facing a municipality. The structure of a by-law department and the laws established to limit surveillance and punitive processes were not accidental. They were established purposefully and could be considered generally well-thought through. It's not perfect but ...

- Reactive monitoring enforcement is egalitarian and democratic, driven by a complaints-originated process that seeks to address specific real-world issues
- Proactive monitoring enforcement is totalitarian and autocratic, driven by a government's imposed view of a moral compass, mandatory inspections and subservience to the municipality. A less extreme view would be "government overreach."

Tenants always have been, and should continue to be, the City's eyes and ears, and it is incumbent upon tenants to proactively protect their rights while it's incumbent upon the municipality to empower tenants to do so.

Preventable Deaths

Some councillors alluded to the justification for licensing by decreasing "preventable deaths." At the top of many lists from a quick Internet search on the leading causes of unintentional deaths (excluding medical causes like cancer) was accidental poisoning, which was higher than motor vehicles, and which were followed by falls, suicide, obesity, and smoking. Do these avoidable fatalities carry less importance or priority than the fatalities associated with housing non-compliance?

Will city-wide licensing help or hinder all these arguably more pressing issues?

There are about 7,000 names on Durham's 7- to 10-year waiting list for subsidized housing and about 175,000 families (500,000 citizens?) for the Province's 9- to 12-year wait list. How many might die before receiving any government housing?

Is the City's expending of its limited resources and time to investigate city-wide licensing warranted when placed in the same light as all these other issues and opportunities, such as attracting investment and growing the City's economy and prosperity?

Homelessness

Those with a home cannot be objective when applying their principles and perspectives on minimum standards of living. In a world of ever-increasing protracted homelessness, hyperinflation, lack of public funding, "unaffordable affordable housing," and myriad other housing challenges, it may be deemed

callous by some but I personally believe any housing is better than no housing. Most “survival courses” teach that housing is the first order of business before finding water and food.

A greater consideration is the extremely difficult moral dilemma of being forced to choose between the consequences of housing non-compliance versus the consequences of no housing.

Summary

It’s always easier to impose rather than cooperate. Democracies, which are built on the principle of cooperation, are almost always far more prosperous and affluent than autocracies, which are built on the visions of one person or small elite group.

A key element of a City Councillor’s role is to determine how the City should apply and expend its limit resources and time to where it will do the most good.

With such a long list of many higher priorities, combined with a plethora of potentially negative foreseeable and unforeseeable consequences that will yield ever-diminishing returns, any type of rental property licensing surely can’t be very high on the list of programs that can do the most good for the City as a whole.

Respectfully,



Chris Seepe
President, Broker of Record (Commercial Realtor)
President, Landlords Association of Durham (LAD)
Author & Instructor, Landlording in Ontario (Canada)

vCard: Outlook 2007 vCard	Website: www.aztechrealty.com www.landlordingcourse.ca
Cell: 416.525.1558	Website: www.landlordingbook.com www.standardlease.ca www.durhamlandlords.com
	Mail List: Join My Mailing List

Aztech Realty Inc., Brokerage
6 Riviera Drive
Concord, Ontario L4K 2J1

(Skill is knowledge and experience ably applied.)

Schedule A
Merit Program Description
(Sent to Oshawa By-Law Dept in 2017 and 2019)

Below is the verbatim email I sent to Tracy Adams in April, 2019, outlining the Merits Program I touched upon in the April 04, 2022 rental property licensing committee meeting. It was a follow up to the same concept meeting I presented in 2017 to Jerry Conlin, then By-Law Dept. Manager.

From: Christopher Seepe <cseepe@aztechrealty.com>

Sent: Tuesday, April 9, 2019 9:53 AM

To: Tracy Adams <TAdams@oshawa.ca>

Subject: By-law Dept - suggestion

Hello Tracy,

Below is a summary of the suggestion I made to you in our phone conversation a couple of weeks ago about a By-Law Department Rating program (needs a more positive-sounding name). I presented this suggestion in person to Jerry Conlin, Director, (Oshawa) Municipal Law Enforcement and Licensing Services, **sometime in the spring (?) of 2017 I believe** (about two years ago).

I also sent an email to Mr. Conlin on 2017 06 27 requesting to be considered one of the stakeholders to be consulted regarding CORP-17-32 Preliminary Project Scope: Expansion of the Residential Rental Licensing Program. I never received an acknowledgement or reply.

I believe the relatively small cost of implementing such a program versus myriad tangible and intangible benefits would be money extremely well-spent.

- **By-Law Rating (BLR) program:** By-law dept. establishes an awards/recognition landlord (property owner) rating program - **major impact for relatively small effort**
 - Rating is based on number of work orders, severity of work order, etc. all extracted from the municipal database
 - Unbiased, objective quantifiable determination process
 - **Nurturing positive encouragement rather than current para-military anti-landlord punitive municipal process**
 - Annual certificates or first-time certificate and then annual gold seals with year and rating
 - Rating granularity would might be from 000 to 100
 - Landlords starts at 100 and has 'demerit' points like driver's license
 - Landlord offered honest chance to rectify any issue before WO issued
 - Lose a point(s) if WO issued
 - Lose lots more points if WO not completed or landlord fined
 - All points restored if WO appealed and reversed
 - Appeal board can return some points for special considerations
 - Good landlords would likely want to post annual certs in their foyers

- Tells tenants the building is in good shape (and probably run by a 'good' landlord)
 - Implies to potentially abusive/habitual complainer tenants they'll have a hard time bending by-law dept to tenant's agenda
 - Tenants who know about the program would want to know the landlord's By-Law Rating (BLR)
 - Might reduce work order administration volume
 - High rankings receive benefits of some kind
 - E.g. enforcement officers give more credibility and consideration to tenant motivations for filing complaint
 - 1 or 2 WOs doesn't count against score perhaps (like an insurance claim)
 - Maybe a gift card from the City?
 - Becomes a 'badge of honour' and point of pride among good landlords not to have WOs issued
 - Perhaps a 'Top 10 Percentile' Club evolves
 - Could add intangible value to
 - Tenants enjoy higher standard of living
 - Properties in good repair command higher prices
 - Properties properly maintained typically have lower operational costs
 - Increases lender comfort for financing and re-financing risk
 - Bad landlords will quickly drop to the bottom ('natural selection', colloquially 'bottom feeders'). Much easier to be spotted by:
 - Tenants
 - Other enforcement depts. - health, fire, waste, water, RHEU, LTB, etc.
 - Property purchasers and lenders
 - Helps set City priorities for improving housing and other municipal agendas
 - Perhaps a useful vehicle for LTB adjudicators to differentiate good and bad landlords?
 - Perhaps a long-term intangible benefit might be that the city is seen as positive towards it
- Implement a by-law dept. anonymous TIPS line
 - Empower by-law officers with some discretionary decision authority or escalate situations that don't fit neatly within the by-law framework to an internal centralized 'exceptions' department, so officers can find amicable solutions between tenants and landlords.
 - Such enforcement exception officer(s) are incentivized in their job to address in particular housing crisis issues and make better informed decisions that balances the rights and obligations of the City, tenants and landlords (who knows by-laws better than an enforcement officer)
 - The municipality is seen as more proactive in applying the appropriate solution rather than punitively reactive and prejudicial (or worse)
 - This might be like police officers making recommendations to the courts for a lighter sentence in return for a suspect's cooperation.

- Currently, the City does not refund landlord costs if the by-law dept. Made issued an unfair work order. I sincerely believe this is an unjust and amoral practice to which I've personally twice been subjected.
 - By-law application and appeal fees should be paid by the 'losing' party. This includes especially government agencies such as municipal by-law enforcement depts. which issue a work order that is reversed on appeal. There's otherwise no downside for by-law depts. and is open (and I personally have witnessed) to judicial abuse.
 - The City wins by getting what it wants if the landlord accepts the WO without an appeal – whether the WO is right
 - The City wins if the landlord is fined
 - The Landlord wins if the work order is revoked. They recovered their costs, the by-law dept. learns from its mistakes, the officers who make the best balanced decisions are identified and conversely, so are the abusers
 - The City wins if the work order is upheld. The City recovered its costs from the landlord, who also had to cover its own costs

- Empower the planning department to fast track at minimal (or no) expense minor variances (without a hearing) that improves housing intensification
- Examples:
 - Allow release of green space for more parking to accommodate
 - two working parents (and therefore two cars)
 - handicap parking for seniors
 - private visitor parking to take vehicles off the streets
 - Allow paving for alternate garbage options like large pick up bins

From: Tracy Adams [<mailto:TAdams@oshawa.ca>]

Sent: Thursday, April 18, 2019 5:25 PM

To: Christopher Seepe

Subject: RE: By-law Dept - suggestion

I have had an opportunity to review your suggestions with staff. Attached is a report that evaluated the Residential Rental Housing Licensing Demerit Point System. As this was completed a few years ago, we will be conducting another review and can address some of your suggestions as part of this process. However, given several major corporate initiatives including the implementation of significant IT systems, this review likely will take place in 2020.

I have also noted your concerns regarding our enforcement approach. I have followed up with staff and have emphasized the importance of having a customer service approach.

Please let me know if you have additional concerns or require further information.

Regards,

Tracy

From: Tracy Adams
Sent: Wednesday, April 10, 2019 4:26 PM
To: 'Christopher Seepe' <cseepe@aztechrealty.com>
Subject: RE: By-law Dept - suggestion

Christopher – thank you for providing additional information. I will be in touch next week.

Tracy

From: Christopher Seepe <cseepe@aztechrealty.com>
Sent: Tuesday, April 9, 2019 4:36 PM
To: Tracy Adams <TAdams@oshawa.ca>
Subject: RE: By-law Dept - suggestion

Thank you for the super-fast reply, Tracy.

Before becoming a landlord 9 years ago, I had a 35+ year career in I.T., specifically project managing the development of large-scale websites. For example, I introduced the Google Earth relationship to Canada through JD Barnes, Ontario's largest land surveying company. They operated First Base Solutions, which acquired and sold aerial imagery used by many municipalities for myriad purposes. I also developed 3D modelling of actual buildings taken from the 'orthorectified' aerial imagery (the planning dept would know what this is) and built a 3D model of Hamilton, complete with several information layers including the electricity grid and sewer system.

I mention the above only to establish some credibility with you that I know what I'm talking about when I say that the computer resources required to implement this program would be trivial and be readily accessible.

I'd be happy to participate in whatever manner you felt I might contribute.

Schedule B Tenant and Housing Unaffordability Expertise

While I don't have the requisite letters of credentials behind my name, I have studied and become intimately informed about the true causes of housing unaffordability versus the symptoms of these causes.

I believe unequivocally that the proposed licensing program will have significant negative consequential effects on housing unaffordability.

Whether you're a tenant, a residential housing provider or government, the word "affordability" intrinsically means "money." Tenants want more money for things other than rent. Housing providers want a better quality of life for the huge financial, legal and emotional risks they undertake. Government makes most of its revenue on the sale value of a property. **Government cannot afford affordable housing and banks won't finance it.** The issue is all about money; not rights, not sympathetic causes, etc.

Who Can Solve Housing Unaffordability

Ontario has the largest subnational debt in the WORLD and its debt is ranked #20—higher than the debt of 168 *countries* ... including Russia. Ontario's debt-to-GDP ratio for 2019-2020 was 39.7%, rising to 47.1% in *one year*. Interest on the province's debt in 2019-20 was CDN\$12.5 billion, representing 8.0% of Ontario's total revenue and its fourth-largest spending area.

Ontario has the lowest housing-per-capita in Canada and Canada has the lowest ratio of the G7 nations. Ontario needs 650,000 homes *instantly* just to match Canada's average housing-per-capita.

Canada's debt is ranked #10 worldwide despite its population-to-land ratio being one of the lowest in the world and arguably the lowest of all first-world countries. Its debt grew from \$28.9 billion in 1985 to \$402.2 billion in 2020 (1,386%), representing about \$31,000 per citizen. **Canada's debt grows by \$392 million per DAY.**

Government will *never* have the vast financial resources or development and management skills needed to grow housing inventory and arrest housing unaffordability.

ANY additional government fee, tax or levy adds to unaffordability. Licensing will have an impact on housing unaffordability and further increase housing unavailability.

Government Conflict of Interest in Housing

Government also has a primordial conflict of interest.

A significant amount of all government revenue is generated from the sale or appraised value of real estate. The lower the real estate value, the lower the revenues government generates from it, which means either lower revenue, or more likely, higher taxes. Either way government loses.

Government cannot afford affordable housing.

If not Government, then Who?

Despite the ironic disdain towards private sector housing providers by government, most media and tenants, investors *alone* created Oshawa's (and Canada's) housing inventory. 98.5% of all housing (15 million private divided by 220,000 public) in Canada was financed and built by the private sector.

No amount of taxes, fees and levies is going to finance a meaningful increase in housing inventory. Property sellers will simply add such costs on to their sale price as a cost of doing business, which will make properties increasingly unaffordable.

The overarching question that every level of government should be asking itself today is, how can it entice and encourage the private sector to build and operate significantly more housing, especially the missing middle rental housing?

Licensing housing providers is counter-intuitive and counter-productive. Private sector investment in housing will only ever be voluntary and there must be a compelling reason for investors to do so that is commensurate with the extreme financial, legal and emotional risks they undertake.

Schedule C Licensing Consequences

Below is a bulleted list of consequences I articulated in my delegation presentation at the April 04, 2022 committee meeting:

- ANY type of additional fee, tax or “cost recovery” makes housing less affordable than it already is.
- Property standards define a minimum quality of building. Licensing will compel many housing providers to adopt it as the norm thus reducing quality of life for many tenants.
- Licensing fees discourage new housing development and existing housing upgrades. In particular, the City will lose many second suites that homeowners might have otherwise considered offering.
- Housing shortages drive up purchase prices and rental rates. The licensing program will contribute to further housing shortages and higher rent rates.
- Durham Region’s ten least-affluent groups are all located in Oshawa
 - Oshawa’s multiresidential properties are taxed literally near double that of single family homes
 - Low-income tenants live exclusively in rental properties
 - Tenants pay the property tax—not landlords who simply remit it on the behalf of tenants in the same way retailers remit their customers’ HST. Oshawa is therefore already taxing its low-income wage earners double what it charges its generally more-affluent homeowners
- Low equity and high cost slows down the local economy.
- High municipal infrastructure costs can ONLY be addressed with densification. Licensing discourages densification, which increases infrastructure costs which tenants and single family homeowners pay for through their taxes.

- The \$5 million licensing program will obliterate \$100 million or more of Oshawa’s rental property equity. Low equity means higher costs, which means lower property value on which property tax revenue is based. Low property value means either lower tax revenue for the City or, more likely, higher property tax rates. Therefore EVERY tenant will not only wind up paying for the program but they will be paying almost double what a single family homeowner pays. It’s a vicious circle caused by the City’s lack of understanding or deliberate dismissal of how the creation and provision of residential housing REALLY works.

Schedule D Author’s Background

Solely to establish credibility with Oshawa’s Councillors, the following is the author’s background, experiences and skill set that is relevant to the matter of rental housing licensing. I have no lettered credentials from well-respected institutions but I have excellent credentials from the school of life.

- Ten years as president of the Landlords Association of Durham (LAD)
- Own seven rental properties comprising 73 rental units (45 in Oshawa) and have been a hands-on operator for over a decade
- Licensed real estate Broker of Record and owner of a licensed real estate brokerage specializing in the purchase, sale and operations of residential rental investment properties
- Teaches a 6-Saturday (36 hours) course that covers a very wide range of landlording-related topics. This is not an investor course: <http://www.landlordingcourse.ca/>
 - See also 65+ testimonials at the bottom of the webpage
- Wrote two published books of approximately 400 pages each on “landlording.”
 - *Landlording in Ontario* - <http://www.landlordingbook.com/>
 - *The Dark Side of Residential Landlording* – <http://www.darksidebook.com>
- Currently 4,061 real estate-related people on my “landlording” newsletter mailing list
- Frequent guest speaker and written many articles published in national magazines on all manner of topics related to residential landlording, investment properties and, most recently, unaffordable housing: <http://www.aztechrealty.com/articles.html>
- I understand and can relate intimately to a tenant’s perspective and life experiences. I was raised in Toronto’s austere government public housing system. In the 1960s I lived in “gangland” Regent Park (Parliament and Gerrard area) and was then relocated in the 1970s to 396 Driftwood Ave. (Jane & Finch area), arguably the violent crimes capital of Canada (which appears to still carry some stereotype/stigma of that distinction today). Once out of the

“system,” I was a residential tenant until around 1990, when I became a homeowner of 1,300 sq ft linked-basement starter townhome.

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