

The Regulator

August 2019

Vol. 25 / Issue 3

[Message from Council](#)

[Council Meeting Highlights](#)

[New Consultation: Proposed Modification to the Residential Measurement Standard](#)

[Second Consultation: Mortgage Rule Changes](#)

[Money Laundering, Real Estate, and Alberta—How Industry Professionals Can Help](#)

[The Results are In! Communications Survey Feedback](#)

[Practice Tip: Foreclosures and the RMS](#)

[Practice Tip: Transferring Brokerages](#)

[Real Estate Professionals Must Complete Re-licensing Education Before Renewing Their Licence](#)

[News Bytes](#)



Message from Council



Robert Telford,
Chair

Governance Review of RECA

As you all know, Service Alberta released the KPMG Governance Review Report of the Real Estate Council of Alberta on July 5, 2019. As RECA reported in November 2018, the Minister of Service Alberta notified RECA he was undertaking a review of RECA under section 76 of the *Real Estate Act*. The review commenced in January 2019 when KPMG was appointed as the reviewer.

I want to be clear, this report deals with the work of RECA Council Members, and not RECA Administration. The other side of the overall review, the operational review, is currently under development and has no release date at this time.

The major findings of the governance report include significant interpersonal conflict amongst Council and Administration, Council not focused on strategic issues, Council not having a constructive relationship with industry associations, Council not exercising adequate oversight of RECA, and minimal public representation on Council—one industry association has the ability to control the majority of Council member appointments, and that contributes to the other governance challenges.

This is a very serious report that Council is taking seriously. Council worked closely with a representative of Service Alberta at our July 17, 2019 meeting to discuss working together to address the findings of the report and move forward in the best interest of the industry and Albertans. Council will work cooperatively with Service Alberta as the Minister decides what, if any, recommendations he will advance.

RECA will keep all stakeholders informed, immediately, upon any further developments stemming from this review.

Regulatory Work Continues

Throughout the review and in spite of the governance challenges identified in the report, the core regulatory functions of RECA continued at the usual high-performing level.

Licensing, education, investigations, and hearings continue as normal. In fact, two new consultations are open and announced elsewhere in this Regulator.

The first consultation deals with proposed changes to the *Real Estate Act* Rules regarding [Mortgage Broker Standards of Practice](#). This is the final stage of an enormous, multi-year effort to update and modernize mortgage broker standards of practice to better protect consumers and better reflect the modern economy, including the rules surrounding private lending. I urge all stakeholders to review the consultation paper and proposed rules closely.

A second consultation also officially open is on proposed amendments to the [Residential Measurement Standard \(RMS\)](#). RECA recently consulted on the possible consequences of the current standard for measuring semi-detached and attached properties (paint-to-paint). Feedback to that consultation resulted in the creation of an ad hoc committee on the RMS, which after several meetings has proposed changes to the RMS. Council is asking for your input on these proposed changes. Again, please read the consultation paper carefully before providing input.

This is self-regulation in action. It is your opportunity to provide input on the rules governing your work.

Council News

On a final note, I am saddened to announce that Amina Deiab, the Council Member appointed by the Minister of Service Alberta, and my Council colleague for the last two years, resigned from Council effective July 12, 2019. Amina's education, skills and unceasing efforts as a public member will be missed. Council awaits the Minister's replacement appointment to Council.

Council Highlights July 17, 2019 Meeting

1. Council approved RECA's 2019-2020 Budget

This budget includes a \$50 increase to the licence fee for all industry professionals. This is the first licence fee increase in six years, and the first licence fee change in five years, when the fee actually lowered \$50.

The decision to increase the licence fee was not made lightly, but was necessary given the economic situation in Alberta, and the subsequent trend in reduced enrollments in pre-licensing education, and fewer new licences seen in the last fiscal year.

In order to keep the fee increase to a minimum, RECA has made significant budget cuts to operations, though core regulatory functions (licensing, education, investigations, hearings, etc.) will not be affected.

2. Council approved consultation on proposed changes to the Residential Measurement Standard (RMS)

The ad hoc committee on the Residential Measurement Standard recommended proposed changes to the RMS to Council based on feedback from previous consultations. The proposed changes call for exterior measurements on all types of properties except for apartment-style, stacked condominiums.

Read more about this consultation and how you can provide your feedback in the [RMS consultation article](#) in this Regulator.

3. Council defeated a motion to amend the clarified definition of 'clearly indicated' in brokerage advertising first approved at the October 2018 Council meeting.

The proposed amendment was recommended by the Residential Real Estate Advisory Committee.

Council Highlights July 17, 2019 Meeting

4. Council approved consultation on proposed changes to the *Real Estate Act* Rules concerning mortgage broker standards of practice

The Mortgage Broker Advisory Committee (MBAC) recommended proposed Rules and mandatory form content to Council based on feedback from consultations in 2018. The proposed changes deal with material risk and product suitability disclosures, representation relationships, identity verification, and private lending.

Read more about this consultation and how you can provide your feedback in the [mortgage rule change consultation article](#) in this *Regulator*.

5. Council held in camera discussions with a representative from Service Alberta regarding the KPMG Governance Review Report that was made public on July 5, 2019.

Council will work collaboratively with the Minister of Service Alberta and government staff on any steps or actions the Minister deems necessary in light of the report.

6. Council approved appointments to the Hearing Panel Roster made by the Hearings Committee.

New Hearing Panel Roster members include two real estate appraisers and two property managers.

New Consultation: Proposed Modification to the Residential Measurement Standard



RECA has opened a consultation on proposed modifications to the Residential Measurement Standard (RMS).

Background

Earlier this year, RECA completed a consultation about the *Consequences of the Current Methodology for Measuring Semi-detached and Attached Properties*.

The feedback Council received from this consultation ranged considerably, but several key consequences were identified. These included the potential for under-insured, under-valued, and under-appraised properties, that some properties may be refused financing, and that there was a lack of clarity and consistency for consumers.

“Creating a consistent measurement standard so that all Albertans can trust the measurements in a property advertisement has been a complex process,” said Joseph Fernandez, RECA’s Director of Education Programs.

“RECA acknowledges the concerns that have been brought forward by industry professionals, consumers, and other industries that use RMS data as we aim to strike the right balance in the public interest.”

At their April 17, 2019 meeting, Council reviewed the feedback from the previous consultation and moved to create an ad hoc committee to consolidate the methodology of the measurement of detached, semi-detached and attached homes. The Committee met on May 27, 2019 and June 18, 2019.

Proposed Amendments to the RMS

At the July 17, 2019 Council meeting, the ad hoc committee recommended the following amendments to the RMS:

- **Proposed amendment 1**
Measure all properties, except for apartment-style/stacked condominium units, using the exterior wall at foundation.
- **Proposed amendment 1a**
Below grade measurement may be reported. If it's reported it must be calculated using the exterior wall at foundation.
- **Proposed amendment 2**
For apartment-style/stacked condominium units measure the interior perimeter walls (paint-to-paint) at floor level. An additional area representation may be made assuming exterior measurements.
- **Proposed amendment 2a**
Below grade measurement for apartment-style/stacked condominiums may be reported. If it's reported it must be calculated using the interior perimeter walls (paint-to-paint) at floor level.

Council is now asking for stakeholder input on these proposed amendments.

Council also wants industry feedback on how these amendments would be implemented if approved. This consultation includes a section on the proposed transition process.

For more background information about the RMS, and on these proposals, read the [consultation paper](#). Please read the paper in its entirety before providing feedback.

The consultation will be open until September 16, 2019

[Take the survey now](#)

RECA would like to thank everyone who took the time to provide input on the last consultation.



Second Consultation: Mortgage Rule Changes

RECA has opened a new consultation about proposed changes to the *Real Estate Act* Rules regarding mortgage broker standards of practice. The consultation is based on industry trends, emerging issues, and industry feedback, and was recommended to Council by the Mortgage Broker Advisory Committee.

RECA is proposing:

- Amendments to the *Real Estate Act* Rules
- New forms and updates to existing forms, both of which contain mandatory content for all disclosure and relationship forms

“The proposed changes are intended to better inform the public in their dealings with mortgage professionals,” said Gary Siegle, RECA’s Mortgage Broker Practice Advisor.

The first round of consultation for this topic was in the spring of 2018. At that time, we asked stakeholders for input on:

1. Disclosures of material risk and product suitability to consumers
2. Removal of intermediary relationship option
3. Document and information verification: mortgage fraud
4. Private lending procedures



RECA's Mortgage Broker Advisory Committee reviewed the feedback from the consultation and then made the following changes:

- Changed the title of the Material Risks Disclosure Form to the more consumer-friendly "Understanding Your Mortgage." The form has been condensed, and initials for each section are no longer required
- Condensed the "Mortgage Suitability Disclosure" and added a completion guide to better explain its purpose and use
- Kept the "Intermediary Relationship" option and added a specific definition of it in the (new) rules and (revised) service agreements
- Added a rule to make the content within RECA's forms mandatory
- Added a "completion guide" to the "Checklist for Detecting and Preventing Mortgage Fraud" to better explain the checklist's purpose and use
- Added new rules and procedures for brokerages who represent private lenders, and developed three new forms with mandatory content:
 - "Know Your Client"
 - "Private Lender Disclosure Statement"
 - "Written Service Agreement Sole Agency with a Private Lender"

More information about the consultation is on [RECA's website](#), and in the [consultation paper](#). The consultation will close on **October 31, 2019**.

[All Mortgage Professionals Take the Survey Now](#)

[All Mortgage Professionals who Deal with Private Lenders Take this Survey Now](#)

"We hope mortgage professionals, stakeholders, and consumers will take the time to provide us feedback so RECA's decisions on these changes are well-informed," said Gary.

"It's about facilitating better service and a clearer relationship between mortgage professionals and the public."



Money Laundering, Real Estate, and Alberta— How Industry Professionals Can Help

The new report

Money laundering is a global issue that recently caught our country's sober attention. Last May, the B.C. government released a report about money laundering in real estate which found that \$47 billion was laundered across Canada last year.

Based on the authors' mathematical models, which factor in GDP and crime rates, they estimated Alberta and Ontario were where most money laundering occurred.

While the report made news waves across the country, experts in provinces outside of B.C. met the report's findings with some skepticism, citing the challenges of quantifying money laundering due to its hidden nature.

Money laundering and mortgage fraud

Money laundering and mortgage fraud do not always relate, but the large amounts paid for property make it a quick way to launder proceeds from crime.

In a typical scenario, criminals may engage in mortgage fraud in order to obtain a mortgage loan on a property, then repay the mortgage using money derived from criminal activity, and the illegitimate money becomes legitimate as equity in the property.

According to Cheryl Rumpel, a Senior Professional Conduct Review Officer with RECA, it's difficult to distinguish money laundering real estate transitions from the vast majority of legitimate transactions.

"This is because most types of real estate money laundering transactions take place after the funds have already been placed in the financial system, and often after the funds have been layered to disguise their source," said Cheryl.

In 2015, the Department of Finance Canada issued a report that identified mortgage fraud as one of the [highest-risk areas for money laundering](#). On a scale of one to nine types of money laundering threats, with nine being the highest threat, mortgage fraud ranked at an eight.

RECA's role

When it comes to money laundering and real estate in Alberta, RECA's role is indirect through its mission to *protect against, investigate, detect, and suppress mortgage fraud as it relates to the industry*, and direct through its mandate to protect consumers.



“Part of the work we do is informing and educating other agencies on how to spot mortgage fraud and other suspicious real estate and mortgage transactions,” said Cheryl.

“Mortgage fraud doesn’t always relate to money laundering, but usually when there is money laundering in real estate, mortgage fraud is involved.”

RECA actively participates in various forums that include law enforcement, financial institutions, and other stakeholders with the intent and purpose of combating money laundering and fraud.

This spring, RECA started an internal Money Laundering Working Group to explore new ways to engage with local, national, and global players to reduce money laundering.

What you can do

Cheryl and her colleagues are responsible for investigating transactions involving mortgage fraud, and they often find certain “red flag indicators” when it comes to money laundering and mortgage fraud.

Industry professionals can do their part in combating mortgage fraud and money laundering in real estate by being on the lookout for these red flags:

Money Laundering and Mortgage Fraud Red Flags

Money Laundering

- A mortgage being paid off quickly. Most homeowners pay off properties over many years. Mortgages being paid off quickly means the owner has access to significant funds and was perhaps holding back funds from the purchase by choice.
- Use of straw buyers to purchase property. Straw buyers are a common tactic in mortgage fraud, however a case of fraud that may in fact be money laundering may be a straw

buyer purchasing luxury properties. Using another person as a straw buyer for a property allows for anonymity, uses another person’s good credit, and complicates any efforts to seize assets should the authorities get involved. Often these straw buyers purchasing luxury homes may have an occupation not in line with luxury home purchasing, such as student, homemaker, or unemployed.

Mortgage Fraud

- Several transactions involving the same party or those undertaken by groups of people who may have links to one another (e.g. family ties, business ties, or people of the same nationality, people who share an address, or people who have the same representatives or attorneys)
- Transactions involving an individual who has an unknown address or merely a correspondence address (e.g. a PO Box, shared office or shared business address) or where details are believed to be false or likely to be false
- Transactions which begin in one individual’s name and end in another’s without a logical explanation for the name change (e.g. the sale or change of ownership of the purchase or option to purchase a property which has not yet been handed over to the owner, or the subsequent transfer of rights to a third party)
- Transactions in which the parties show a strong interest in completing the transaction quickly, in absence of a logical or valid reason

“As a self-regulated profession, it’s important that industry professionals remain vigilant—ask questions and come forward with any information about suspicious transactions,” said Cheryl.

Last year RECA opened up an [anonymous fraud tip submission form](#) so consumers, industry professionals, or other third parties can anonymously provide RECA information about mortgage fraud.

The Results are In!

Communications Survey Feedback

As the regulator of the real estate industry in Alberta, it is important that we keep industry professionals as up-to-date as possible on issues and decisions that impact professionals as well as members of the public.

The RECA Communications team works hard to ensure that you are receiving the information you need in a timely, organized manner. However, this doesn't mean we can't improve. So, we recently sent out a survey to find out what you, our professionals and our audience, think about the communications you receive from us.

In a little over two weeks, 745 people provided their opinions on RECA communications. Six-hundred-eighty-seven of whom are currently licensed to practice in real estate, mortgage brokering, or real estate appraising in Alberta.

Here's what your feedback revealed:

- You prefer to receive updates in email newsletters
- An overwhelming majority feel the frequency of communications you receive from RECA is "just the right amount"
- 95% find the Regulator useful, with the practice tips and legislation updates being the most popular topics
- 95% also find the Case Summaries useful for learning what not to do

Unsurprisingly, you rated both the Regulator and the Case Summaries within the top three of RECA's communications tools, with RECA's website being rated as the overall favourite.

Even though you rated reca.ca as our best communications tool, you also let us know that it could be easier to search and navigate, and that an archive of RECA News would be helpful.

RECA is committed to improving its communications. Based on your input, the RECA Communications team will be working to enhance how we connect with you and best share the information you said is important to you.



Practice Tip: Foreclosures and the RMS

Advice from your Real Estate Practice Advisor, Kristian Tzenov

A reminder to industry professionals that the Residential Measurement Standard (RMS) applies to foreclosures.

You should be notifying the owner of the property (the financial institution) about the requirement to measure properties according to the RMS if they wish to advertise the property size. As with typical sales, professionals must not rely on measurements from a previous listing of that property, and they must not forego their responsibilities by referring to the property as “as is, where is.”

If the owner of a property instructs you to disregard the RMS, it does not remove the responsibility from the real estate professional. Contrary to popular belief, the inclusion of a Schedule A does not eliminate a professional’s responsibility to follow the RMS.

At RECA, we understand that many foreclosures are situations where accessing the property is not permitted or may be a challenge. The RMS accounts for situations like this. The RMS allows a professional to deviate from using the RMS in these situations provided that:

- the measurements represented do not imply they are in accordance with the RMS
- the measurements include an explanation as to why the property could not be measured
- any advertisements disclose the measurement methodology used



Practice Tip: Transferring Brokerages

Advice from your Real Estate Practice Advisor, Kristian Tzenov

Transferring brokerages can be an ordinary and natural step in an industry professional's career.

An industry professional may decide to transfer between brokerages for many reasons, such as moving to a new community, gaining new experience, leaving a tense work environment, or opening one's own brokerage.

Regardless of the reasons behind your decision to transfer brokerages, you are expected to comply with the *Real Estate Act*, Rules, and Regulations at all times. This can seem tricky, especially with your active service agreements or even trades in progress. How can you complete a negotiation when your service agreement is with one brokerage, but you've transferred to another? Are they still your clients? Can you just take your clients with you?

If you follow the legislation, and understand that they are not YOUR clients, they are the brokerage's clients, everything becomes clear.

So what should you do?

To avoid confusion when transferring brokerages, and to ensure consumer confidence in the industry, you—as a licensed industry professional—must:

- **only trade in the name of the brokerage with which you are registered**

In other words, the professional must trade in the name of their current brokerage, even if they intend to transfer to another brokerage immediately or in the near future.

When you do transfer brokerages, your clients and their service agreements do not transfer with you. They are the brokerage's clients.

- **have the permission of your current brokerage before approaching clients about transferring brokerages**

You must also ensure the client understands with whom they are entering into a contract at the time of signing by having the parties clearly written on the contract.

If your clients agree to work with you at your new brokerage, your brokerage will need to agree to end the client's current service agreement, and the clients must enter into new service agreements with your new brokerage. You CANNOT simply change the brokerage name on your existing service agreements.

Written service agreements and contracts must all clearly indicate the legal agent involved in the contract with the consumer.

All pertinent agent information, including the brokerage, must be on the documents at the time of signing. This means you cannot have your clients sign service agreements with the brokerage portion left blank in anticipation of you transferring brokerages.

What about my client's deposit?

For active deals with clients who agree to move to your new brokerage, money held in trust must be dealt with. If clients moving to your new brokerage have deposits being held in trust by your current brokerage, you must arrange for those deposits to be transferred to your new brokerage's trust account, the other party's brokerage's trust account, or somewhere else as directed and agreed to, in writing, by the clients.

Above all, you are required to act honestly in all dealings where you are representing the real estate industry in Alberta. Acting with honesty and integrity builds both consumer confidence in, and cooperation with, the industry.

Real Estate Professionals Must Complete Re-licensing Education Before Renewing Their Licence



All professionals practicing in the **real estate** industry must complete re-licensing education prior to renewing their licence in September.

Professionals practicing in mortgage and real estate appraisal have no mandatory courses this year.

RECA designs re-licensing courses to be topical and useful in the day-to-day business of industry professionals, and expects a professional attitude towards education generally. See the courses below to confirm which ones you are required to take:

[Real Estate Update 2019 \(Real Estate Brokers\)](#)

All real estate brokers and associate brokers must complete the *Real Estate Update 2019 (Real Estate Brokers)* course prior to renewing.

Course Feedback

- *I really appreciated this course material as it provided timely information which I believe will help enhance the policies and procedures which my brokerage already has in place.*
- *The material will be used to ensure we haven't missed anything and address any areas which may not be as clear as they could be for us. Thanks for the course.*
- *Offering the samples of policies for the brokerages is brilliant.*
- *The course format for this course was one of the best yet.*
- *I enjoyed video components as a supplement to the written narrative, and would encourage more video in the future.*

Real Estate Update 2019 (All Real Estate Professionals)

All real estate professionals (including ALL associates, brokers, and associate brokers) must complete the *Real Estate Update 2019 (All Real Estate Professionals)* course prior to renewing.

Course Feedback

- *Very good course, and testing method helped by explaining why wrong answers were wrong. Interesting material, best RECA offering so far.*
- *This was a very timely course in terms of subject matter and was very well presented.*
- *I thoroughly enjoyed the course as it was very informative and interesting. Good job, well presented.*
- *The content is very useful and up to date. Very easy to understand.*

Real Estate Update 2019 (Commercial/Property Management)

All real estate professionals authorized in commercial and/or property management, (including ALL brokers and associate brokers, and any associates with authorizations in either of these sectors) must also complete *Real Estate Update 2019 (Commercial/Property Management)* prior to renewing in order to keep these sectors.

If you choose not to complete this course, you will no longer be authorized in those sectors. If you're a broker or an associate broker, you will lose that licence class and become an associate.

Course Feedback

- *The structure of the courses is fantastic, I appreciate the opportunity to do this online and in my own time.*

BROKERS AND ASSOCIATE BROKERS—IMPORTANT REMINDER:

All real estate brokers and real estate associate brokers must complete all three courses this year. Failure to complete these courses will result in your broker or associate broker licence reverting to an associate licence.

To enrol in these courses, log in to your myRECA account and go to the Education tab. Check the [Education page](#) on our website to see available classroom course providers.

News Bytes

Renewals will open August 19 for brokers and appraisers; August 26 for everyone else

Brokers can begin renewing their brokerages and appraisers can begin renewing their licence on August 19, 2019.

Brokers must renew their brokerage before any associates or associate brokers at the brokerage. Renewing your brokerage as early as possible ensures your associates have enough time to renew. Associates and associate brokers can begin their renewal process on August 26, 2019.

Brokers should keep in mind that they must report any brokerage amendments BEFORE they begin a renewal. This includes brokerage address changes, corporate structure changes, trade name changes and more. You can find a complete list of [potential brokerage amendments](#) on [reca.ca](#).

It is important to remember that RECA's call and email volumes increase drastically as the renewal deadline approaches on September 30, 2019. Save yourself the call and renew early!

Look for RECA News in your inbox when renewals are officially launched August 19 and 26.

Real estate brokerage policies and procedures template now available!

With today's tough market, brokers are focused on real estate transactions and serving clients. They may not have time to develop a comprehensive policies and procedures manual for their brokerage.

Well, brokers spoke, and RECA listened.

RECA has created a comprehensive [brokerage policies and procedures manual template](#) for use by industry. This was a tremendous effort, starting with researching, writing, editing, and formatting, and ending with rounds of feedback from RECA staff experts and from brokers directly through our practice advisors. Thank you to everyone who participated in developing this useful and usable template.

The template is completely customizable while being comprehensive. All you need to do is:

- download the Word document
- review the policies and procedures
- edit the information to fit your brokerage

The manual is available for free download from [reca.ca](#).

Feedback from brokers so far:

- *Thank you for this. It is a great help for a small brokerage*
- *Oh my!!! This is an amazing tool you are providing us. Thank you so much!!*

New mortgage re-licensing course for 2020 & AMP credits

RECA has launched a new re-licensing education course for mortgage brokers, Mortgage Broker Update 2020: Managing Broker. The course is the first of its kind in Canada. It's now available to managing mortgage brokers through myRECA, but it's not necessary to complete until the 2020 renewal deadline (September 30, 2020).

Mortgage Professionals Canada (MPC) approved the course for 3 continuing education credits in the compulsory category. MPC is also giving credits for RECA's commercial real estate broker re-licensing courses. Industry members who have the Accredited Mortgage Professional (AMP) designation can claim these credits by self-reporting their course completion by logging into their MPC account at www.mortgageproscan.ca

New advertising clarifications are just two months away from taking effect

On October 1, 2019, industry professionals will need to adhere to the new advertising clarifications passed by Council in October 2018. It is important that all industry professionals have a clear understanding of the latest advertising guidelines.

Thank you to those industry professionals who have taken a proactive approach and reached out to RECA over the last 10 months to further clarify and to ensure they understand the new clarifications correctly. This professional approach is appreciated and expected.

Resources are available

RECA has put together extensive resources to help all industry professionals, including:

- A Visual Guide: includes examples of advertisements that meet and that do not meet requirements across various platforms
- A Social Media Visual Guide: includes multiple examples of social media profile pages, and what to include in individual posts across multiple social media platforms
- An Advertising Checklist: a step-by-step process to ensure your advertisements meet the latest guidelines
- FAQ: provides answers to the most frequently asked questions about advertising
- Broker Presentations: brokers can request a presentation to their brokerage by contacting our practice advisors. Many brokerages across the province have already done so.

For more information, visit [RECA's advertising page](#).

Note: RECA will give industry professionals, teams, and brokerages an additional six months (until March 31, 2020) where they may advertise with "formerly known as."

RECA wins ARELLO and CLEAR awards

Every year, the Association of Real Estate License Law Officials (ARELLO) recognizes organizations around the world for exemplary leadership in certain areas of real estate regulation.

This year, RECA received three awards from ARELLO:

- Best Education Course: Real Estate Update 2019 (All Professionals)
- Education—Miscellaneous: RECA Booksite
- Communications Project: The Regulator newsletter

RECA has won a total of 15 ARELLO awards for communications, education, and investigations.

Also, two RECA employees, Cheryl Rumpel and Holly Childs, won the CLEAR 2019 Investigative Excellence Group Award. CLEAR (the Council on Licensure, Enforcement, and Regulation) recognizes exceptional performance in a particular case. Cheryl and Holly worked on a complex fraud file involving multiple properties and industry members.



2018-2019 Council Members

BOBBI DAWSON

Appointed from the boards outside of Calgary and Edmonton

VACANT

Appointed from the public by the Minister of Service Alberta

RAMEY DEMIAN

Appointed from the industrial, commercial and investment real estate sector

JT DHOOT

Appointed from non-AREA industry members

BILL KIRK

Appointed from the Calgary Real Estate Board

BRIAN KLINGSPON, PAST CHAIR

Appointed from the REALTORS® Association of Edmonton

TIAGO LAGE

Appointed from the public

PHIL MCDOWELL

Appointed from the mortgage brokerage sector

STAN MILLS, CHAIR-ELECT

Appointed from the boards outside of Calgary and Edmonton

ROBYN MOSER

Appointed from residential real estate industry members

ROBERT TELFORD, CHAIR

Appointed from the real estate appraisal sector

CHRISTINE ZWOZDESKY, ICD.D

Appointed from the property management sector

RECA Management

BOB MYRONIUK

Executive Director

JEAN FLANAGAN

Director of Strategic Initiatives & External Relations

WARREN MARTINSON

Director of Corporate Services

JOSEPH FERNANDEZ

Director of Education Programs

CHARLES STEVENSON

Registrar

STACY PAQUIN

General Counsel & Corporate Secretary

CONTACT RECA

The Regulator is published by the Real Estate Council of Alberta.

Please forward any questions regarding the content of the Regulator, or any questions regarding licensing or mandatory education, to info@reca.ca



202, 1506 11 Avenue SW,
Calgary, AB T3C 0M9
Phone (403) 228-2954
Toll-free 1-888-425-2754
Fax (403) 228-3065
www.reca.ca