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Message From Council

Christine Zwozdesky,
Chair



Openness and Transparency: New Policies

Openness and transparency are important concepts, and Council is committed to improving both, as pledged in the recent consultation with our stakeholders. I am pleased to share that, after extensive research and a thorough and detailed review of consultation responses, Council approved recommendations to expand Council openness and transparency at our July meeting.

These recommendations focus on increasing the transparency of Council meetings, the re-establishment of an annual meeting, and increasing openness surrounding RECA disciplinary processes and outcomes.

Now the real work begins, as Council and RECA Administration work to develop the policies that will support the implementation of these recommendations. To read about the coming changes, check out the article on Openness and Transparency on page 7 of this newsletter.

New Resources, Greater Opportunities

RECA launched its [Home Seller's Guide](#) as the companion to the Home Buyer's Guide launched in the fall. The Home Seller's Guide is a mobile-friendly, comprehensive guide for Albertans selling, or thinking of selling, their home. I encourage real estate and mortgage professionals to show this Guide to their clients, as the more educated sellers are about the process, the smoother the transaction. The creation of these guides is part of Council's commitment in our

Strategic Plan to expand consumers' awareness of RECA and their knowledge of the real estate industry.

I'm also extremely pleased with the launch of the Self-Represented Program for industry members involved in our hearings process. This program is a resource for industry professionals who decide to represent themselves at hearings and appeals. The Program offers a complete guide for the process, checklists for hearing preparation, access to plain language process forms and applications, and a free two-hour consultation with an independent lawyer to obtain information about the hearings process. You can learn more about the Self-Represented Program in this Regulator.

RECA continues to enjoy valuable partnerships with post-secondary institutions, including, most recently, negotiating a new arrangement with MacEwan University and the continuation of an agreement with Olds College. RECA is negotiating a Memorandum of Understanding (MOU) with MacEwan University,

under which they will use RECA Education content to form part of their minor program in Property Management. RECA also renewed an existing MOU with Olds College, wherein the College will continue to offer RECA's Property Valuation course as part of their Land and Environment Program. RECA remains open to exploring further partnerships with educational institutions and organizations, creating maximum access for potential industry professionals across the province.

Third Party Regulatory Review Update

RECA is making significant progress with the recommendations made during our third-party regulatory review conducted by [Field Law](#) in early 2016. Field Law made 33 recommendations, all of which Council approved in principle. These recommendations resulted in 41 action items for Council and RECA Administration. Of those 41 action items, 27 items are complete, five more are underway, three are planned to begin in Year 2 of our Strategic Plan, five are on hold pending Government of

Alberta legislative changes, and only one item has been deemed as not feasible. That project involved using the Real Estate Practice Advisor in an advisory role to inform industry members of the hearing process. We're confident the Self-Represented Program is a better way to give valuable information to industry members during the disciplinary process.

Other recently completed action items include the creation of the written Good Character Policy, the adjustment of resources to handle complex complaints more efficiently, and the extensive training and education for Hearing Panel members.

Council Member Profiles

Robyn Moser, an Alberta Real Estate Association (AREA) appointee from the residential real estate sector, is a creative and conscientious contributor to our Council discussions. She brings a fresh perspective to many of our industry issues, which serves us well in her capacity as Vice Chair of both the Property Management and Real Estate Appraiser Advisory Committees, and as RECA's

appointee to AREA's At Risk Commissions Working Group. Robyn is in her second year on Council.

Bobbi Dawson hails from Grande Prairie, a new AREA appointee from boards outside Calgary or Edmonton where she truly has her finger on the pulse of real estate. Bobbi is enthusiastic and analytical in her approach to our Council business and she has demonstrated her collaborative style as Chair of the Residential Real Estate Advisory Committee, Chair of the Condominium Manager Licensing Advisory Committee, and member of the Finance & Audit Committee.

Phil McDowell, a mortgage broker appointed by the Alberta Mortgage Brokers Association (AMBA), is already well-known for his industry leadership, as he was a former President of AMBA. Phil is from Calgary and is a thoughtful addition to Council, hearing all sides of a subject at the Council table, and applying his practical lens to arrive at a comprehensive yet concise position. He now chairs the Mortgage Brokerage Advisory Committee for RECA, as well as serving as a member of the Finance &

Audit, and Legislation Review Committees.

Bill Kirk, the AREA appointee from members of the Calgary Real Estate Board, has a driving interest in governance and is our resident wordsmith! He is attuned to the current concerns in residential real estate and provides valuable and considered counsel in our deliberations. At RECA, Bill acts as Vice Chair for both the Commercial Real Estate and Mortgage Brokerage Advisory Committees, and is a member of the Hearings Committee.

Council Highlight - July 6 Meeting

1. Council approves recommendations on openness and transparency

Council accepts recommendations put forth by the Governance Committee and RECA Administration regarding its openness and transparency practices, including:

- o Beginning with the January 2018 meeting:
 - o RECA will post the Council Meeting Agenda on the RECA website three business days before the meeting
 - o RECA will post Council Meeting Minutes on the RECA website after Council approves them
- o Beginning after the January 2018 meeting:
 - o RECA will post a list of upcoming hearings on the RECA website, including the date, time, and location of the hearings.
 - o RECA will post a Notice of Hearing, including allegations of misconduct, for scheduled Hearings.
 - o RECA will remove the current restrictions on publication of information related to disciplinary decisions. RECA will update its publication guidelines to reflect this change.
 - o RECA will research the feasibility of an online, Annual Meeting

For an in-depth look at Council's openness and transparency decisions following extensive stakeholder consultation, please see the Openness and Transparency Decisions article on page 7 of this newsletter.

2. Council approves the 2017-2018 Budget

There is no increase to licensing fees in the 2017-2018 budget. Renewals begin in mid-August. Please watch for a RECA News announcing the opening of renewals in mid-August.

3. Council approves an Enhanced Mentorship Policy for Council Members

The enhanced Mentorship Policy includes language on the responsibilities of mentors and mentees, and explanations of activities, training, and on-boarding programs mentors and mentees can implement. Read the full policy, [here](#).

RECA is dedicated to ensuring new Council Members seamlessly integrate with Council, and demonstrate the knowledge of self-regulation and what it means to be a Council Member. Mentorship programs are an opportunity to ensure consistent, effective governance practices, and that new Council Members feel comfortable taking part in Council and Committee meetings immediately.

4. Council approves an updated RECA Spokesperson Policy

Council and RECA Administration recognize the importance of speaking with one voice to avoid confusion or misinformation. Previously, language concerning Council statements to the media and public officials was in the Council Code of Conduct. Read the updated, separated policy, [here](#).

5. Council approves a Consultation Policy

Continuing Council's effort to be as open and transparent as possible, Council approved a formalized Consultation Policy, which sets out a principles-based approach to consultation.

The Policy recognizes that each consultation is different, and there is no one-size-fits-all approach. RECA will review each consultation topic and consultation methods available before proceeding.

The Policy adopts the International Association of Public Participation's (IAP2) core values for public participation. For each consultation, RECA will prepare a plan that frames the boundaries of the process, select consultation tools depending on where the consultation falls on the consultation spectrum (inform, consult, involve, etc.), set out the consultation goal, and uphold the promise made to stakeholders at the outset. RECA will use a checklist that builds each consultation within those boundaries.

Through this policy, Council is demonstrating its commitment to effective consultation for supportable decision-making. To review this new policy, click [here](#).

We hear you: Council takes action after stakeholder consultation on Openness and Transparency



RECA's 2016-2020 Strategic Plan focuses strongly on identifying opportunities to advance openness and transparency. In a consultation paper earlier this year, RECA put forth several concepts to expand its openness and transparency.

RECA asked for input from all industry professionals, associations, the Alberta Government, and the general public. Despite thousands of individuals and groups who had an opportunity to respond, RECA received very few responses, including less than 3% of industry professionals. After

carefully reviewing the consultation feedback, Council, at its July meeting, approved a number of recommendations that will increase the openness and transparency of its meetings, of RECA operations (through an Annual Meeting), and of the disciplinary process.

As a self-regulated body, if RECA is going to be transparent, then it must be fully transparent. We cannot afford to be 'a little' transparent. The trust and confidence of the public is a cornerstone of the industry's success. As the industry regulator, with

a mandate to protect the public, full transparency is necessary.

With that in mind, here are Council's decisions, along with the rationale for each:

- 1. RECA will develop a report for the Governance Committee outlining any administrative, privacy, or confidentiality issues for Council's openness and transparency decisions.**

Many of Council's openness and transparency decisions involve privacy

considerations, which RECA takes seriously. RECA is bound by the Personal Information Protection Act, and we need to ensure any policy decisions relating to openness and transparency meet privacy standards.

2. RECA will post the Council meeting agenda on the RECA website a minimum of three business days prior to the meeting, beginning with the January 2018 meeting.

Every Council Meeting has an official Agenda that Council members review and approve before beginning the meeting. The agenda outlines the topics, speakers, and recommendations Council will consider at that meeting. By posting Council meeting agendas, there is greater transparency of what Council will discuss at each meeting.

3. RECA will not produce an electronic record of Council Meeting proceedings

Fewer than 8% of consultation respondents indicated they would listen to an entire Council meeting audio file, and some survey respondents commented that recording meetings could limit frank discussion at the Council table. Others commented that Council meetings could be more open through the implementation of other policies contemplated in the consultation paper. With the amount of resources required to produce a Council meeting recording and post it in an annotated format, and the relatively low interest in the recording, Council will not proceed at this time.

4. RECA will post Council Meeting Minutes on the RECA website after Council approves the minutes, beginning after the January 2018 meeting.

The majority of survey respondents support the posting of meeting minutes. This was one of the most supported recommendations. Council will develop new procedures to approve meeting minutes shortly after its meeting and will implement a policy for posting and related redaction policies, beginning with its January 2018 meeting.

5. RECA will explore the resources needed to host an online, webinar-style annual meeting

There was broad support from consultation respondents for RECA to host an online annual meeting; however, very few stakeholders indicated an interest in actually participating. The resources required to hold such a meeting

must match the demand, and Council has asked RECA administration to explore and report on the feasibility of an online annual meeting.

6. RECA will post allegations of misconduct against industry professionals in advance of a hearing, beginning after its January 2018 meeting

Feedback from industry professionals through the survey and RECA Advisory Committees indicate they do not want RECA to publish allegations in advance. However, members of the public generally supported posting allegations of misconduct in advance of a Hearing. If Council is committed to openness and transparency, and public protection, then the openness of disciplinary action and processes is a core issue.

RECA researched numerous other regulatory bodies on how they handle this issue, and many post their Notices of Hearings in advance, including allegations.

Council appreciates that industry members have reputational concerns with publishing a Notice of Hearing and allegations if there is no finding of conduct deserving of sanction. However, since RECA's inception, our experience tells us that files that proceed to hearing result in a finding of conduct deserving of sanction nearly 100% of the time.

We estimate this change will affect 10 people this year. RECA will not post complaints, nor will we post any other discipline that has not gone through the rigorous investigatory and legal processes that result in a scheduled Hearing.

By the time a matter arrives at a Hearing, it has already had a full investigation with interviews and review of documentation. At this point, RECA lawyers in Conduct Proceedings have reviewed the investigation files and the affected industry professional's legal representation has already been involved. Only serious matters make it through this

process and end up at a hearing. Publishing Notices of Hearing is not the same as publishing complaint information or publishing allegations prior to issuing a Letter of Reprimand or Administrative Penalty, which are by far the most common forms of discipline. Less than 1% of complaints ever make it to a Hearing. Additionally, every matter in the last fiscal year that went to a Hearing resulted in conduct deserving of sanction.

7. Council will post a list of upcoming hearings, including the date, location, and time, beginning after its January 2018 meeting

Despite RECA hearings always being open to the public, a member of the public or an interested industry professional attending is rare, as the dates and location of hearings are not published. In an era of increasing openness and transparency, posting the upcoming Hearings will improve industry professional and consumer access to RECA disciplinary proceeding information.

8. RECA will remove the restrictions on publication of information related to discipline, beginning after the January 2018 meeting. This includes:

- Information Hearing and Appeal panels had access to when making their decisions
- Amended Publication Guidelines that will remove publication restrictions on RECA's website and other communications vehicles.

Consumer respondents to the consultation were strongly in favour of removing publication restrictions, and industry professionals, broadly speaking, were not. The move towards removing the restriction supports greater transparency and openness.

Disciplinary decisions are available, upon request, from the RECA office in perpetuity; it is simply publishing them that ends after two years. By continuing to make decisions available on the RECA website, Council facilitates better information sharing. These decisions can

continue to serve as a general deterrent, and demonstrate Council's ongoing commitment to consumer protection.

Over the next six months, RECA administration and Council will develop the supporting policies and frameworks to implement these openness and transparency initiatives. These specific initiatives are part of the journey towards greater openness and transparency, not the final destination. Council will continue to make openness and transparency a priority throughout its current strategic plan. Stakeholders should watch for more opportunities to provide feedback going forward.

Court Ordered Sales

Court ordered sales can be complex and tense, with uncertain outcomes. But the sales happen all the same. Your clients may be interested in purchasing a judicial sale, or maybe you've been approached by a lender to list one. Here's what you need to know.



An unfortunate circumstance

In uncertain economic times, things can go from bad to worse for Albertans who lose their jobs, and they may stop making mortgage payments, and end up losing their home. In such an uncertain ownership situation, who sells the home? Who works for whom? Is a signed seller representation agreement required?

Likewise, when a couple divorces and one spouse wants to keep the home but can't afford to buy out the other spouse, and the other spouse doesn't want to keep the home and goes to court to enforce their right to sell their interest in the property, what happens? Can you sell half a home? Who's involved? How does it work?

Court-ordered sales may not be the kind of listings many real estate professionals seek, but they happen, and it's important to know the rules surrounding them.

Stages of Foreclosure

1. Owner in default

At this stage, the owner is behind on payments. They retain the property title, and if they choose to sell at this point, it is a typical selling arrangement with the owner as your client.

2. Owner is in default and a lender has indicated they will begin court proceedings

At this stage, the lender can put a lis pendens on title (which indicates to prospective buyers that there is pending court action on the property). Owner retains title for the moment, and any sale can go through traditionally, but it may be more difficult to find a buyer for a property with such an instrument on title.

3. Lender begins Court proceedings to foreclose the property, and all creditors get involved

At this stage, in order to satisfy the interests of all creditors, the Court may order a judicial sale of the property. Title is still technically in the owner's name, but your client will be the Court. This article will mostly deal with this stage of foreclosure.

4. The Court grants a foreclosure of the property

At this stage, the title transfers to the lender. If they choose to sell the property at this point, they will be your client.

5. The Foreclosed property had a high ratio mortgage, and the insurer pays out the indemnity

At this stage, the title transfers to the insurer.

Foreclosure proceedings begin and the Court orders a judicial sale

In a judicial sale, a property for which a lender provided mortgage funds is in foreclosure and wants it sold to recover their investment. They do not technically own the home but they can still force the sale, which makes such a sale different from a traditional seller client relationship.

Plaintiffs and Defendants

In a judicial sale, the lender is the plaintiff, who wants a decision against the owner who is in foreclosure. The owner is the defendant. The Court of Queen's Bench decides whether there will be a judicial sale. If the Court orders a sale as requested by the plaintiff, licensed real estate professionals become involved.

Who Represents Whom?

In a judicial sale, the Court typically allows the lender to choose the real estate professional who will list the property. Many brokerages advertise these services to lenders, and some have existing agreements that outline the lender's commitment to using that brokerage

for this service. These brokerages may also have experience with judicial sales. Real estate associates who are approached to list a judicial sale should speak to their broker first, and make sure the brokerage allows such listings and has appropriate policies and procedures in place.

But here's the catch: **the seller representation (listing) agreement is not between the lender and the real estate brokerage. The agreement is between the Court of Queen's Bench and the real estate brokerage.**

In such an agreement, the real estate professional becomes an Officer of the Court, and is officially assigned to help the Court carry out the judicial sale order.

The listing price and commissions are outlined in the agreement, and are at the Court's discretion, but the Court will listen to the advice of the real estate professional on a proper listing price after conducting a Comparative Market Analysis.

Marketing the Property

The listing allows the real estate professional to put a For Sale sign on the property, and it requires that the defendant (that's the owner) or anyone else on the property (i.e. a tenant) must cooperate with the professional, and allow them or their representative access to the property with 24 hours of written notice for viewings between the hours of 8 a.m. and 8 p.m.

Sometimes, after hearing arguments from the plaintiff and defendant's counsel, the Court may stipulate in the agreement that there will be no viewings or access to the property.

All potential buyers must attach a document typically called Schedule A to their offers. This schedule makes it understood that the Court makes no representations about the property, and the buyer is purchasing the property As Is, Where Is. There are no representations about condition, improvements, attached or unattached goods, municipal compliance, encroachments,

property safety, or in the case of condominiums, the state of the condominium corporation (condominium fees, status of reserve fund, etc). The Court has no knowledge of material latent defects, and will make no representations for unattached goods left at a property after the sale. If anything is left at the property, including furniture, construction materials, or even vehicles, they are for the purchaser to deal with.

NOTE: not having appropriate access to the property limits your ability to measure the home according to the Residential Measurement Standard (RMS). Though the Court will make no warranties for property size, your local listing service may require you enter a size in your listing. If you do, the RMS applies, but it takes situations like this into account, and states that if a professional is unable to access a property to conduct proper measurements, they can use other methods to determine size, and disclose the fact they could not access the property to properly measure in the listing.

Offers

Even though your listing agreement is with the Court, you must first provide the plaintiff (the lender) with copies of valid offers. The plaintiffs' counsel will then write affidavits and apply to the Court to either accept or reject certain offers for the Court's consideration.

Usually, all offers made during a judicial sale must be unconditional. Typically, the Court will reject any conditional offers. It is up to potential buyers to perform their due diligence prior to making their offer.

All offers the plaintiff successfully argues for consideration are read in Court, on the same day, with the Court deciding which offer to accept.

The defendant can make it all stop at any time up to a completed sale

The listing agreement with the Court will give a date by which, if the defendant has repaid their debt to the lender, the Court will stay the judicial sale. The defendant can continue to own the property and continue with their mortgage payments, and foreclosure proceedings are discontinued.

Judicial Sale Due to Divorce

The Dower Act gives a legally married couple equal rights to dispose of the matrimonial home, regardless if only one party is on title. When legally married couples divorce, the Matrimonial Property Act (MPA) comes into play, as divorcing couples may disagree on the division of joint assets, including real property. When couples cannot agree on a division of assets, the Court has broad powers to enforce a division of property.

If one partner wants to divest themselves of their 50% interest in a property, they can make a Statement of Claim in the Court of Queen's Bench, similar to a lender in the foreclosure situation. After considering the evidence, the Court may decide to move forward with a judicial sale of half an interest in a property.

As with a foreclosure, the plaintiff, that is the owner who wants to sell their interest, chooses a real estate professional, but the professional's agreement is with the Court. Buyers will have to buy As Is, Where Is, and they likely won't

have access to the property for viewing. As with a foreclosure, the spouse who wants to solely own the property has the option to buy out the selling spouse of their interest in the property up to the date it is sold through the Court.

Marketing half an interest in a property sounds daunting, particularly if the person who is not selling their half is contentious. It is important to know your rights and responsibilities

as an Officer of the Court, and to respect the rights of the individual who is keeping their interest in the property. Divorce is upsetting at the best of times, and adding in disagreements about the dissolution of real property can be a very tough situation.

In any such listing, you must indicate it is a Court ordered sale, that it is for 50% interest in the property, and that it is an

As Is, Where Is situation. Make sure you talk to your broker before taking on these types of listings. Also make sure to inform your buyer clients that it is extremely unlikely that the Court will allow your buyers to live at the property. Your buyer client may own 50%, but the Court agreement will likely forbid habitation.



If it looks like a duck and acts like a duck, is it a duck?



The *Real Estate Act* is clear. You need a licence to work as a mortgage broker, as a real estate broker, or as a real estate appraiser. This licensing requirement is fundamental to consumer protection.

But, what about when you have a licence for one industry – for example, you’re a licensed real estate associate – but some of your conduct crosses the line into an industry in which you are not licensed?

Obviously, a licence as a real estate associate doesn’t provide an individual with the latitude to deal in mortgages or provide appraisal services, and vice versa.

On the surface it seems like

a really simple concept – but in practice, there are a couple of grey areas and we want to take this opportunity to clear them up.

Comparative Market Analysis vs. Appraisals

Prudent, competent real estate professionals, when listing a home for sale on behalf of a seller, carry out a comparative market analysis (CMA) for the property. A CMA is a method of property valuation that real estate professionals use to estimate the value of residential properties, which helps sellers set a listing price for their property. CMAs examine the prices at which similar properties in the same area have recently sold.

A CMA is not an appraisal; only licensed real estate appraisers in Alberta can provide an appraisal. An appraisal defines a value for a property. A CMA can only offer a range of values for a property. CMAs and estimates of market value are very different than appraisals, and real estate professionals have to be careful when advertising to clients that they can, “Tell you what your home is worth.” Implying you can define a value for a home could be holding yourself out as offering appraisal services.

Likewise, real estate professionals need to be careful when they’re actually providing a CMA to a client or potential client. Any CMA a real

estate professional completes must clearly state the following:

- a real estate appraiser with a licence from the Real Estate Council of Alberta (RECA) did not prepare this report
- the report is not a real estate appraisal report
- no one should refer to or rely on the report as an appraisal report
- the report does not comply with RECA appraisal standards
- the report must not be used for financing, civil proceedings, income tax purposes, or financial reporting purposes

Real estate professionals can't refer to a CMA as an "appraisal" nor can they imply that it is an appraisal. Doing so could have a licensee in breach of the licensing provisions of the Act.

Referring to a Mortgage Broker vs. Dealing in Mortgages

It's not unusual for a real estate professional to refer their buying clients to other professionals, including mortgage brokerage licensees. Buyers need mortgages and real estate

professionals know many people who can assist. But, did you know that, if you refer a buyer to a financial institution (for example, a bank) in return for a referral fee or some other consideration, and that bank only offers their own mortgage products – your referral to that bank falls under the definition of dealing in mortgages? And, you'd need a licence for it.

Part of the definition of "dealing in mortgages" says that dealing in mortgages occurs when a person, on behalf of another person, "solicits a person to borrow or lend money secured by a mortgage."

In 2002, the Court of Queen's Bench dismissed an application from a major bank who sought to challenge RECA's interpretation of the Real Estate Act with respect to the bank's mortgage referral programs and mortgage broker licensing requirements. The Court found that section 17 of the Act provides that only an authorized mortgage broker may solicit another person to borrow money secured by a mortgage, in return for compensation. The Court found RECA was correct to conclude that in

certain circumstances, when making referrals to a lender, real estate professionals might act as mortgage brokers as defined under the Real Estate Act, and would require a licence.

As in the CMA vs. Appraisal example, the real estate professional may not realize they are dealing in mortgages when they refer a client to a financial institution in this way, but they are doing so just the same, and they need a licence from RECA to do so.

Be aware of terminology in all industries

The Real Estate Act defines the major terms that show up throughout the legislation, including what constitutes a trade in real estate, a deal in mortgages, a real estate appraisal, and property management services. Knowing how the legislation defines these terms provides individuals with the information they need to avoid breaching the legislation, and can also help licensees ensure they're not using terminology in a way that a consumer would misinterpret it.

Drawing the Lines Between Industry Sectors and What You Can Do

Being in a licensed and regulated industry brings respectability, trust, and professionalism. Holding a licence means your knowledge and skills are up to the task, and that a regulatory body will hold you accountable for your actions.

The interconnectedness of the real estate industry often means lines are blurred between the specific industries. No doubt many real estate professionals know the basics of a mortgage deal, and a real estate appraiser may have enough experience to set an appropriate listing price. But, it is important that industry professionals know where the industry lines are drawn, and to stay in their lane, in case consumers make the mistake of thinking you're licensed in a sector in which you are not.

RECA Education's commitment to classroom delivery



The Real Estate Update 2017 is RECA's fourth real estate re-licensing course with a classroom option available. RECA is committed to classroom course options as part of our strategy to provide quality education to industry professionals.

To ensure the quality of classroom courses, RECA created a set of comprehensive standards, including:

- course providers must enter into a Memorandum of Understanding with RECA, which describes their responsibilities before, during, and after delivery of a classroom course
- course providers and facilitators must successfully complete the orientation for the specific course they wish to offer
- RECA approves course facilitators based on whether their practice area aligns with the course, their experience is sufficient to discuss the subject matter, and they are able to handle questions from the experienced practitioners in their classes
- course facilitators must agree to and sign a Facilitator Code of Conduct, which defines their expected conduct in the classroom. This ensures an atmosphere of professionalism and respect and prevents solicitation
- course facilitators need to adhere to a detailed Course Lesson Plan, which outlines the course content, course activities, and the suggested time allotments. This helps ensure consistency with classroom delivery across Alberta and that all professionals receive equivalent learning outcomes regardless of whether they complete the eLearning or classroom versions
- RECA monitors course facilitators for quality assurance, which involves observation in the classroom
- RECA seeks feedback directly from classroom learners by emailing course evaluations following their course completion. If RECA must take constructive steps to improve learners' classroom experience, RECA provides constructive recommendations and follows up to ensure their implementation

RECA Education's commitment to eLearning

In February 2008, Council approved a set of core values for **RECA's education offerings**, including that education should be accessible, available from anywhere, and at any time. eLearning met these values. eLearning represented the future of workplace learning and is now the preferred learning method for many organizations and professions.

RECA also recognizes today's learners often have eLearning experience and eLearning expectations, having grown up with eLearning as a major part in their education. eLearning in the workplace gives Alberta's industry professionals the freedom and flexibility to work at their own pace, from anywhere they live, and at any time that best suits their schedules.

Whether you complete your REP education in the classroom or through eLearning, our courses always provide you with the opportunity to provide feedback. We value your feedback, and

continuously review it in order to enhance our education offerings.

Whether in the classroom or through eLearning, RECA strives to ensure all professionals receive relevant and quality education.

To find the current Real Estate Update 2017 classroom course providers, clic [here](#).

News Bytes

Finish Real Estate Update 2017 to keep your licence to trade in residential/rural real estate

Real estate professionals who wish to retain their ability to trade in residential or rural real estate must complete Real Estate Update 2017 prior to renewing this year. This includes all real estate brokers and associate brokers. The renewal deadline is September 30, 2017, so it's a good idea to get through the course as early as you can. Real estate professionals who only wish to practice commercial real estate or property management do not have to complete this course.

The course focuses on the Residential Measurement Standard.

The course is available free of charge through your [myRECA](#) account. Go to the Education tab and Course Catalogue to enrol.

Mortgage and Appraisal Professionals: Although mortgage and appraisal professionals are not required to complete this course, it is available to them as a learning opportunity. You can access the course through the education section of your myRECA account, under the Course Catalogue. Completion of the course counts as four continuing education units in the Professional Development category for Mortgage Professionals Canada's 2017 AMP designation, and counts for five continuing professional development credits for AIC and CNAREA members.

Update Your Email Address Using myRECA – renewals are coming up!

Email is the primary way RECA communicates with licensed professionals. Make sure you don't miss important information by ensuring your email address in your myRECA account is up-to-date. RECA uses your email address to send out renewal and education reminders, renewal confirmations, and important licensing and disciplinary information, and you are responsible for ensuring it is a valid email address. To update your address, login to your [myRECA](#) account, go to My Account and click on My Information then the Contact tab to check and edit your email address.

2016-2017 Council Members

KRISTA BOLTON, PAST-CHAIR

Appointed from the public

BONNY CLARKE

Appointed from non-AREA industry members

BOBBI DAWSON

Appointed from the boards outside of Calgary and Edmonton

RAMEY DEMIAN

Appointed from the industrial, commercial and investment real estate sector

TONY DHALIWAL

Appointed from the public

BILL KIRK

Appointed from the Calgary Real Estate Board

BRIAN KLINGSPON, CHAIR-ELECT

Appointed from the REALTORS® Association of Edmonton

PHIL MCDOWELL

Appointed from the mortgage brokerage sector

STAN MILLS

Appointed from the boards outside of Calgary and Edmonton

ROBYN MOSER

Appointed from residential real estate industry members

ROBERT TELFORD

Appointed from the real estate appraisal sector

CHRISTINE ZWOZDESKY, CHAIR

Appointed from the property management sector

RECA Management

BOB MYRONIUK

Executive Director

KIRK BACON

Deputy Executive Director

DALE CAWSEY

Director of Corporate Services

JOSEPH FERNANDEZ

Registrar

JEAN FLANAGAN

General Counsel

CHARLES STEVENSON

Director of Professional Standards

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



Suite 350, 4954 Richard Road SW,
Calgary, AB T3E 6L1
Phone (403) 228-2954 - Toll-free 1-888-
425-2754
Fax (403) 228-3065
www.reca.ca