



Notice of Administrative Penalty and Reasons for Decision

File # CEU_2024_23000
March 11, 2026

Sumit Ghai



Via Registered Mail and email

To: Sumit Ghai (**Respondent**),

Full Summary of Administrative Penalty

Name of Respondent: Sumit Ghai (Date of birth: [REDACTED])

Rental Address: Formerly - [REDACTED] (Rental Property)

Date of Penalty Issued: March 11, 2026

Failure to comply under the *Residential Tenancy Act* (the Act):

- **Matter 1) On April 4, 2024, in a Residential Tenancy Branch (RTB) Dispute Resolution Services (DRS) Proceeding ([REDACTED]) the Landlord provided false or misleading information in a dispute resolution proceeding by submitting a fraudulent document, specifically "[REDACTED]". Based on my finding that the Respondent provided false or misleading evidence in a dispute resolution proceeding, I am issuing a monetary penalty in accordance with section 87.3(1)(c) of the Act.**
- **Matter 2) On July 15, 2024, in a Residential Tenancy Branch (RTB) Dispute Resolution Services (DRS) Proceeding ([REDACTED]) the Landlord provided false or misleading information which included an application and documentation which contended that his former tenant was his current tenant at [REDACTED]. Based on my finding that the Respondent provided false or misleading evidence in a dispute resolution proceeding, I am issuing a monetary penalty in accordance with section 87.3(1)(c) of the Act.**
- **Matter 3) Between July 25, 2024, and August 12, 2024, in a Residential Tenancy Branch (RTB) Dispute Resolution Services (DRS) Proceeding ([REDACTED]) the Landlord provided false or misleading information which included an application and documentation which contended that his former tenant was his current tenant at [REDACTED]. Based on my finding that the Respondent provided false or misleading evidence in a dispute resolution proceeding, I am issuing a monetary penalty in accordance with section 87.3(1)(c) of the Act.**

- **Matter 4) On August 23, 2024, in a Residential Tenancy Branch (RTB) Dispute Resolution Services (DRS) Proceeding () the Landlord Based on my finding that the Respondent provided false or misleading evidence in a dispute resolution proceeding, I am issuing a monetary penalty in accordance with section 87.3(1)(c) of the Act.**

Outcome of the Investigation: Four (4) one-time administrative monetary penalties in the amount of \$3,100.00 related to Matter 1, \$3,400.00 related to Matter 2, \$4,700.00.00 related to Matter 3, and \$4,800.00 related to Matter 4, for a total administrative monetary penalty of \$16,000.00 levied against the Respondent.

The Compliance and Enforcement Unit (CEU) received a complaint on October 25, 2024, from a former tenant of the Rental Property. The complaint alleged that the Respondent had made a fraudulent application for Dispute Resolution Services (DRS) which resulted in a proceeding dated August 23, 2024. The complainant alleged further that the Respondent attended the hearing with a person who impersonated the former tenant and the proceeding resulted in a settlement agreement where the impersonator agreed to pay the Respondent \$30,074.00. This resulted in a final and binding decision of the director for a monetary order against the former tenant, in favor of the Respondent.

The Respondent was provided with an Opportunity to be Heard dated January 23, 2026, in accordance with section 87.3(2) of the Act. Administrative Penalties are issued to promote compliance only after all other attempts to gain compliance have failed. The Respondent's compliance history and the seriousness of the contravention were considered when determining a one-time or continuing penalty.

Under the authority granted by Part 6.1 of the Act, I am issuing four one-time administrative monetary penalties to the Respondent for a total of \$16,000.00.

The administrative penalty is due on **Monday, May 11, 2026.**

Notice of Administrative Penalty

This letter is notice to Sumit Ghai, that based on my analysis of the evidence, I hereby order that you are subject to four (4) one-time administrative monetary penalties in the amount of \$3,100.00 related to Matter 1, \$3,400.00 related to Matter 2, \$4,700 related to Matter 3, and \$4,800.00 related to Matter 4, for a total administrative monetary penalty of \$16,000.00. I make this order pursuant to section 87.3(1)(c) of the Residential Tenancy Act, based on my finding that you deliberately provided false or misleading information and dispute resolution proceedings on four separate matters.

Contravention or failure to which the penalty relates

In accordance with section 87.3(1) of the Act, subject to the regulations, the director may order a person to pay a monetary penalty if the director is satisfied on a balance of probabilities that the person has, (a) contravened a provision of this Act or the regulations, (b) failed to comply with a decision or order of the director, or a demand issued by the director for production of records, or (c) given false or misleading information in a dispute resolution proceeding or an investigation.

Pursuant to section 87.1 of the Act, an investigation commenced on October 28, 2024, in accordance with section 87.1 of the Act. The investigation was assigned to Senior Compliance and Enforcement

Investigator R.D (Initial Investigator). On January 31, 2025, R.D. moved to another area of Government and on May 22, 2025, Senior Compliance and Enforcement Investigator D.B. (investigator) took conduct of the file.

On July 24, 2025, and again on July 25, 2025 (once Investigator D.B. corrected an administrative error), the Respondent was provided with a formal Notice of Investigation (NOI) served in accordance with the Act that included information regarding the allegations, the applicable sections of the Act, and information about potential consequences for deliberate contraventions of the Act. The Respondent was invited to contact the Investigator if there were questions or concerns or to provide any evidence they felt could assist in the outcome.

On January 20, 2026, I was provided with an Investigation Report prepared by the Investigator (the Investigation Report) which included all evidence gathered (supporting materials) in the investigation and recommendations for four (4) one-time administrative penalties against the Respondent in relation to Matter 1; \$3,100.00, in relation to Matter 2; \$3,400.00, Matter 3; \$5,000.00, Matter 4: \$5,000.00 for (section 87.3(1)(c) of the Act), for a total administrative penalty of \$16,500.00.

Opportunity to be Heard (OTBH):

The Respondent was provided with an OTBH dated January 23, 2026, in accordance with section 87.3(2) of the Act and section 33(2) and 33(3) of the Residential Tenancy Regulation (the Regulation). The OTBH included the Investigation Report and all supporting materials which contained all evidence gathered during the investigation, the administrative penalty assessments completed by the Investigator and RTB Policy Guideline 41-Administrative Penalties ("RTB PG41").

I am satisfied that the Respondent received the notice of OTBH in accordance with section 88(j) of the Act and section 43(1) of the Regulation, which provided the necessary information for him to understand the case against him and the process for making submissions including providing any evidence he wished me to consider before I made a final decision.

Background:

The tenancy underlying the previous CEU investigation began in 2007, when L.S. entered into a tenancy at the rental property. After living abroad, she resumed her tenancy in 2009 and continued until 2022. In February 2021, the Respondent, S.G., purchased the property and became the landlord. A new tenancy agreement was signed on May 1, 2021.

On October 13, 2021, the Respondent served L.S. with a Notice to End Tenancy for landlord use, and L.S. vacated on February 28, 2022. On April 1, 2022, the Respondent applied for dispute resolution regarding alleged damages and related matters. L.S. filed a cross-application on April 7, 2022. Hearings took place on December 1, 2022, and April 6, 2023. A Monetary Order dated May 3, 2023, required the Respondent to pay L.S. \$19,570.00. The Respondent failed to comply with the monetary order and as such L.S. filed for and was granted an enforcement order through the Provincial Court of BC.

In May 2023, the RTB received an application for Review Consideration submitted under L.S.'s name. Changes to the Dispute Management System (DMS), (the online system that is accessible by parties to a dispute to apply for DRS and to upload evidence) email associated with L.S. and document submissions

were examined as part of a CEU investigation. CEU file [REDACTED] was opened and assigned to Senior Compliance and Enforcement Investigator R.D. System information, metadata, and financial transaction records were reviewed.

The investigation also reviewed compliance with the May 3, 2023, Monetary Order, including subsequent Review Consideration applications, court filings, and RTB processes. Following the investigation and an OTBH, the director issued three one-time administrative penalties totaling \$11,700.00 on March 19, 2025, pursuant to sections 87.3(1)(b) and 87.3(1)(c) of the Act.

CEU Investigation:

Background

This investigation commenced on October 28, 2024, following a complaint submitted on October 25, 2024, by L.S. L.S. contacted R.D. as he was at the time investigating the original complaint. L.S. explained that this new complaint was regarding a matter connected to an August 23, 2024, DRS proceeding. A new CEU investigation was opened on October 28, 2024, under CEU file [REDACTED]. L.S. alleged that an individual had impersonated her during a Residential Tenancy Branch (RTB) dispute resolution hearing on August 23, 2024. R.D. left the CEU on January 31, 2025, and the file was reassigned to Senior Compliance and Enforcement Investigator D.B. (Investigator) on May 22, 2025. This investigation forms the basis of the current matter before me. The investigative scope included inquiries into RTB Dispute Management System (DMS) activity, financial transaction records, digital metadata, and third-party verification of documentary evidence.

Evidence

Based on the evidence before me contained in the Investigation Report and supporting materials, the Investigator produced a chronology of the investigation, statements from witnesses, including third party verifiers and the Respondent, the evidence gathered and an analysis of that evidence.

The Investigator identified the RTB's Dispute Management System (DMS) which is the online portal used by parties to submit and manage dispute resolution applications, upload evidence, receive automated notices, and request corrections, clarifications, or reviews. When a party files an application, the respondent is served a Notice of Dispute Resolution Proceeding that contains a unique access code. That access code allows the respondent to log into the Dispute Access portal to update contact information and file materials. During the period relevant to this investigation, a system behaviour allowed a party using that access code to change the other party's email address without prompting the other party, which is material to the allegations regarding contact-email changes for L.S.

On April 4, 2024, a document titled [REDACTED], Inspection Report was submitted in File [REDACTED]. It displayed the same anomalies previously identified in an earlier ServiceMaster report: inconsistent fonts, modified page numbering, removed sections (including a 'Kids Room' page), and altered photographs. ServiceMaster's Operations Manager, B.E., reviewed the earlier version and identified multiple anomalies (claim ID sequence, phone number not associated to the company, altered table of contents, non-standard photo handling). In this file, the first six pages of the April 4, 2024, report match the earlier altered version; an added seventh page appears to replicate the omitted 'Kids Room' content.

July 15, 2024, DRS application file [REDACTED] (Address: [REDACTED]). The application included a seven-page tenancy agreement naming the Respondent as landlord and L.S. as tenant, a 10-day notice to end tenancy (RTB-30), proof-of-service forms (RTB-34/RTB-44), a typed 30-day utility demand letter, and a BC Hydro bill for \$1,574. Property records later obtained by the Investigator appeared to show that the Respondent did not (and had not) owned [REDACTED]. BC Hydro Corporate Security reviewed the bill and determined it was not genuine (non-existent invoice number, incorrect meter and account identifiers, inconsistent fonts). Payment records show the \$100 filing fee was paid using a BMO Mastercard ending in [REDACTED] held by the Respondent, and RTB transaction logs captured source/customer IP [REDACTED]. Rogers/Shaw subscriber information linked that IP to the Respondent and his spouse's account at [REDACTED]. The tenant email listed in this application ([REDACTED]...) is not an account used by L.S.; she confirmed she has never owned or used it.

July 25, 2024 – DRS application file [REDACTED] (Address: [REDACTED]). The intake payment was made using a TD Visa ending in [REDACTED] issued to the Respondent; RTB's timestamp aligns to TD Bank's record when converted from Eastern to Pacific time. Subscriber records again captured IP [REDACTED] at the time of payment and upload. The Investigator learned through land titles that the address [REDACTED] does not exist (adjacent parcels are 622 and 636). Two 'rental_agreement.pdf' files and two RTB-30 notices in this application were substantively identical to documents the Respondent submitted on July 15, 2024, including a duplicate BC Hydro invoice that Corporate Security had already determined was not genuine. Document metadata for 'ltsa_document.pdf' and 'evidances.pdf' shows author 'sumit' and Microsoft Print-to-PDF creation on the upload date.

August 23, 2024 – RTB Audio-Recorded Hearing. A woman identifying as L.S. participated by phone and affirmed to tell the truth. She provided '626' as the correct address. The Respondent who was also present at the hearing, affirmed that L.S. was his tenant and stated, in substance, that he 'owned both units.' A settlement was recorded and a monetary order of \$30,074 issued against L.S. L.S. later stated she did not attend this hearing, did not authorize anyone to appear for her, and had been residing in Chilliwack since March 1, 2022. She provided supporting materials (current tenancy agreement, landlord confirmation, and phone records showing no call-in, to the August 23 hearing). On L.S.'s application for review, the August 23, 2024, decision and orders were set aside.

The Respondent made statements to the Investigator over the course of the Investigation. During the August 20, 2025, call, the Respondent confirmed he had never owned, lived at, or been a landlord at 636 (or at the non-existent 626) [REDACTED]. He stated he selected the 636 address 'at random' because he believed L.S. had moved to Vancouver. In the November 4, 2025, call, the Respondent reiterated that he 'just took the random address' and that his purpose was to 'offset' the earlier monetary order—i.e., so that 'I don't give her money, and she don't give me money.' He also confirmed S.Gh. is his spouse, that they shared payment cards used for the applications, and that multiple suites at [REDACTED] used the same Wi-Fi associated with [REDACTED].

The Senior Digital Product Manager (N.H.) and a team member (M.C.) from the RTB's Innovation and Continuous Improvement team provided authoritative information on DMS architecture, automated email events, and captured payment/transaction data—relevant to linking payment IDs, access-code functionality, and email-change events. A Business Solutions Manager (M.S.) supplied precise RTB payment details necessary to match RTB timestamps to bank records. TD Bank's Production Order specialist (F.I.) confirmed cardholder and time-zone details for the July 25, 2024, transaction used to file

under L.S.'s name. Rogers/Shaw subscriber records linked the recurring IP address to the Respondent's service account. ServiceMaster's Operations Manager (B.E.) explained the firm's standardized report structure and identified anomalies inconsistent with an authentic ServiceMaster report—relevant because the inspection report was central to the alleged damage narrative. BC Hydro Corporate Security (The Investigator, with analysis by Billing Workleader D.G.) reviewed the invoices and identified multiple markers of fabrication—relevant because the utility arrears claim was a core component of the alleged debt.

Investigative Analysis

The Investigator noted patterns across the various DRS applications: The same payment instruments (BMO Mastercard ending [REDACTED]; TD Visa ending [REDACTED]), the same subscriber IP address ([REDACTED]) resolving to the Respondent's household, and the same document-creation profile (author 'sumit'; Microsoft Print-to-PDF on upload date) appear repeatedly across the April 4, July 15, and July 25 applications.

The tenant contact email was changed away from L.S.'s known address to variants controlled by the applicant, consistent with the documented DMS access-code process described by RTB digital product personnel.

Corroboration by Third Parties: ServiceMaster's and BC Hydro's independent verifications align with digital indicators in the applications (metadata, duplicate content, and non-standard formatting) and with L.S.'s statements denying any tenancy at 626/636 or any authorship of uploaded documents. Rogers/Shaw subscriber data and bank production responses independently place the online activity and payments within the Respondent household and card portfolio, while RTB payment logs and automated notices show the same dates and times from the DMS side.

Respondent's Statements in Context: The Respondent's admissions—that he never owned or tenanted 636, that 636 was 'chosen at random,' and that the intent was to 'offset' the earlier monetary order—are consistent with the documentary and technical record. Those admissions, together with repetition of the same application records and network/payment fingerprints, support an inference that the false addresses and supporting documents were not inadvertent but formed part of a deliberate filing pattern. The admissions appear to demonstrate the intent was to defraud L.S.

Conclusion

On the combined weight of the evidence—including RTB DMS logs and payment data, subscriber IP assignments, bank records, structured document metadata, third-party verifications from ServiceMaster and BC Hydro, property/title records, and statements from L.S. and the Respondent—the Investigator concluded that multiple contraventions under section 87.3(1)(c) of the *Residential Tenancy Act* appear to have occurred. The Investigator recommended AMPs are: \$3,100 (April 4, 2024, submission), \$3,400 (July 15, 2024, submission), \$5,000 (July 25–August 12, 2024, submissions), and \$5,000 (conduct related to the August 23, 2024, hearing), totaling \$16,500.

Response to the OTBH:

In his written submission dated February 25, 2026, the Respondent provided detailed arguments in response to the Notice of OTBH issued on January 23, 2026. He requested a reduction of the proposed

AMP, totaling \$16,500, and suggested several mitigating considerations that he asked me to weigh in determining the appropriate penalty.

The Respondent stated that he has a proven record of compliance with Residential Tenancy Branch orders, emphasizing that he fully paid the \$11,700 AMP issued against him in 2025. He submitted the payment confirmation and his prior request for a clearance letter as Exhibit A, asserting that this demonstrates his commitment to meeting administrative obligations and settling debts to the Crown in a timely manner.

He further submitted that the investigation underlying this matter extended over 15 months and involved a change in assigned investigators. He stated that the scope of the alleged contraventions expanded significantly between the initial notice and the final Investigation Report, which recommended four separate AMPs. He argues that the duration of the investigation and the evolution of its scope limited his ability to retrieve digital records or locate witnesses from early 2024, when certain matters had not yet been identified as relevant. He therefore submitted that procedural fairness considerations support treating these factors as mitigating in determining penalty quantum.

The Respondent also challenged aspects of the digital evidence relied on in the Investigation Report. He acknowledged that certain IP addresses were associated with his residence but stated that multiple adults – including guests, family members, and occupants of other suites within the multi-unit property at [REDACTED] – shared the same Wi-Fi network and, in some cases, shared financial tools. He submitted that this environment reduces the precision of assigning online actions to any one individual, noting that all units historically used the same public IP address. He stated that the presence of a single IP address in system logs should not be interpreted as conclusive proof that he initiated the disputed electronic submissions. He clarified that this argument is offered as a mitigating factor, rather than a challenge to the Investigator's findings.

The Respondent further submitted that he has implemented measures to ensure future compliance. As reflected in Exhibits B and C, he has enabled multi-factor authentication on his email accounts used for RTB communications, strengthened digital-security protocols, and created what he described as an "Evidence Integrity & Compliance Plan". This plan includes limiting network access, segmenting Wi-Fi access among suites, and establishing standardized procedures for storing and submitting documentation to the Branch. He stated that these steps demonstrate his commitment to preventing similar issues from arising in the future.

The Respondent additionally submitted that payment of the proposed penalties would result in financial hardship. Relying on Policy Guideline 41, he requested a reduction of the total penalty to \$11,500, achieved by lowering the penalties for Allegations 3 and 4 to \$2,500 each. In the alternative, he asked that I impose any lesser amount considered proportionate, having regard to the length and expansion of the investigation, his payment of the prior administrative penalty, and non-monetary impacts such as reputational harm arising from online commentary and local media reports, as reflected in Exhibit D. Finally, the Respondent requested that his spouse's name, which appears in the Investigation Report in connection with certain financial and digital accounts, be redacted from any published materials. He stated that he is not disputing the factual findings but seeks to prevent unnecessary disclosure of third-party personal information, submitting that such redactions would be consistent with the director's discretion under FOIPPA.

These submissions collectively form the basis of the Respondent's request for a reduction of the proposed AMPs and for redaction of limited personal information in any published version of the decision.

Consideration of submissions and evidence to the OTBH:

I have considered all submissions and evidence provided by the Respondent on February 25, 2026, including the four attachments provided with the OTBH response.

The Respondent submitted that he has demonstrated a record of compliance with administrative RTB orders, referencing his payment of the AMP issued against him in March 2025. While payment of a previous penalty may be considered a positive factor at the penalty-assessment stage, it does not address whether the present allegations were proven. Exhibit A confirms the payment but provides no evidence contradicting the technical, financial, or documentary findings in CEU investigation. In addition, although the Respondent suggests that his payment of the 2025 AMP is indicative of his willingness to be in compliance with RTB Orders, he provided no such evidence that he complied with the original RTB Monetary Order in favor of L.S. issued in May 2023 in the amount of \$19,570.00.

The Respondent further submitted that the duration of the investigation and the change in investigators affected his ability to gather earlier records or witness information. The investigation record shows that the Respondent was provided with notice of the allegations first on July 24, 2025, and again on July 25, 2025, after an administrative error had been corrected. In addition, the Respondent was provided with a full OTBH on January 23, 2026, including the opportunity to submit all evidence he considered relevant. The length of an investigation, in itself, does not detract from the reliability of independent records such as bank production responses, RTB DMS transaction logs, subscriber-IP records, and third-party authentication of documents. While investigation duration may be considered as part of proportionality when assessing penalty quantum, it does not reduce the weight of the evidence establishing the contraventions.

With respect to the Respondent's suggestion that others at the Rental Property could have made the RTB applications or provided fabricated or manipulated records online, he submitted that the property at [REDACTED] contains multiple suites sharing a single Wi-Fi network and that multiple adults had access to that network and to certain financial tools. The evidence, however, includes several independent sources of evidence supporting the same finding that link the disputed applications directly to the Respondent: the use of payment cards issued to the Respondent or his spouse; the alignment of RTB payment timestamps with issuing-bank records; subscriber information tying the relevant IP address to the Respondent's service account; DMS event logs showing account-email changes; metadata identifying the document author as 'sumit'; and independent confirmation by ServiceMaster and BC Hydro that key documents were not authentic. The Respondent's own statements, including his admission that he selected an address "at random" and that his intent was to "offset" a prior order, further corroborate the technical record. On a balance of probabilities, the shared-network explanation does not displace the weight of the evidence and has no merit. The Respondent suggested that the information regarding a shared network at the [REDACTED] Residence was not intended to dispute the investigator's findings but rather for me to consider them as mitigating factors when deciding the penalty quantum. I am not prepared to accept these suggestions as mitigating factors given that they appear to be disingenuous and untenable given the weight of the collective evidence against him.

The Respondent submitted that he has implemented improved digital-security practices and an “Evidence Integrity & Compliance Plan”, as set out in Exhibits B and C. These materials demonstrate forward-looking compliance efforts but do not address or rebut the evidence regarding the 2024 applications at issue. Such steps may be considered as mitigation when assessing penalty quantum but do not reduce the evidentiary reliability of the events already established. This submission is not supported by the evidence. The Respondent has not identified, nor is there any evidence of any other individual responsible for the applications of concern. In that light, the mitigation measures described above appear aimed at preventing repetition of conduct attributable only to the Respondent himself.

In Exhibit D, the Respondent submitted that payment of the proposed penalties would create financial hardship and noted the presence of property liens, reduced liquidity following the earlier administrative penalty, and reputational impacts arising from media coverage. Financial hardship may be considered when assessing proportionality under Policy Guideline 41; however, the hardship described does not negate or contradict the evidence establishing the contraventions. Reputational impacts, as described in the news articles attached to Exhibit D, arise from the Respondent’s prior conduct and litigation history and do not inform whether the present allegations were proven. Deterrence remains an important consideration in circumstances where repeated patterns of similar conduct have been established. The Respondent also requested that his spouse’s name be redacted from any published decision. This request relates to the handling of personal information in publication and does not affect my findings or analysis. Matters regarding publication can be addressed separately in accordance with applicable privacy principles.

Having reviewed all submissions and attachments, including Exhibits A through D, none of the materials materially alter the findings of the investigation or create credible doubt regarding the evidence supporting the four alleged contraventions. The submissions provide limited mitigation relevant to penalty assessment but do not undermine the conclusion that the Respondent committed the contraventions on a balance of probabilities.

Reasons for Decision

Having considered the full investigation record, the Respondent’s OTBH submissions and exhibits, and applicable Policy Guideline 41 I will set out my finding and analysis on each of the four allegations.

For clarity, references in this section to the RTB’s DMS are to the online portal used by parties to file applications, upload evidence, and receive automated communications. During the period relevant to this matter, a party with the respondent access code on the Notice of Dispute Resolution Proceeding could change the other party’s email address within the DMS without prompting the other party—an issue material to the email-change events in these collective matters.

Allegation (Matter) 1 – April 4, 2024, submission: Inspection report in application file [REDACTED]

I find on a balance of probabilities, the April 4, 2024 ‘Inspection_report_- [REDACTED].pdf’ submitted in RTB File [REDACTED] is not an authentic ServiceMaster report and constituted false or misleading information in a dispute resolution proceeding. The investigation compared the April 4, 2024, document to the earlier ‘ServiceMaster’ document and a true copy obtained directly from the service provider. The Operations Manager (B.E.) identified multiple anomalies including a fabricated claim ID sequence, inconsistent fonts and page numbering, removal of content (the ‘Kids Room’ page), and non-standard photo handling that does not align with their system output (Encircle). The April 4

document's first six pages match the earlier altered version; the added seventh page appears to replicate the section that had been deleted in the altered copy. The Respondent provided no contrary expert evidence.

Allegation (Matter) 2 – July 15, 2024, submission: [REDACTED] (application file [REDACTED])

I find on a balance of probabilities, the July 15, 2024, application and documents asserting a tenancy at [REDACTED] contained false or misleading information. Property/title records show the Respondent was not, and has not been, the owner or landlord at [REDACTED]. The submitted seven-page tenancy agreement, RTB-30 notice, RTB-34/RTB-44 proofs of service, utility-demand letter, and the BC Hydro invoice are inconsistent with independent verifications. BC Hydro Corporate Security and its Billing Workleader identified that the bill number, meter/account identifiers, and formatting did not correspond to a genuine invoice. The RTB payment record for this application aligns to a \$100 charge on the Respondent's BMO Mastercard ending [REDACTED] the transaction log also captured public IP [REDACTED] which Rogers/Shaw associates to the Respondent's service address. The tenant email used in this file is not one used by L.S., as confirmed in her statement which I accept as credible.

Allegation (Matter) 3 – July 25 to August 12, 2024, submission: [REDACTED] application file [REDACTED]

I find on a balance of probabilities, the July 25, 2024, application filed under L.S.'s name and the August 12, 2024, uploads contained false or misleading information, including the use of a non-existent address ([REDACTED]) and duplicated, non-genuine supporting documents. Mapping/title records confirm [REDACTED] does not exist. The 'rental_agreement.pdf' and RTB-30 notice in this file are substantively identical to those the Respondent submitted on July 15, 2024, including the same BC Hydro bill that Corporate Security had already determined was not genuine. The intake fee was paid with a TD Visa ending [REDACTED] attributed to the Respondent; the RTB timestamp matches the issuer's time once converted from Eastern to Pacific time. RTB logs again captured public IP [REDACTED] at the relevant times. Document metadata for 'Itsa_document.pdf' and 'evidances.pdf' identifies the author as 'sumit' and shows creation by Microsoft Print-to-PDF on the upload date.

Allegation (Matter) 4 – August 23, 2024, hearing conduct (application file [REDACTED])

I find on a balance of probabilities, that during the August 23, 2024, hearing a woman identifying as L.S. participated without L.S.'s authorization, and the Respondent affirmed statements inconsistent with the independent record (including that L.S. was his tenant at 626/636 and that he owned both units). The audio record shows the participant presented as L.S. and affirmed to tell the truth; the Respondent also affirmed. L.S. later provided contemporaneous documents—current tenancy agreement, landlord confirmation, and phone records—supporting that she did not call in and has resided in Chilliwack since March 1, 2022. On review consideration, the August 23, 2024, decision/orders were set aside. These facts are consistent with the broader technical record (payments, IP, metadata, DMS artifacts) and with the Respondent's admissions that he never owned 636, that 626 does not exist, and that he chose 636 'at random' to 'offset' the earlier order.

Respondent's Submissions

The Respondent's submissions and Exhibits A–D have been considered as noted above. Exhibit A (prior AMP paid) is not probative of liability but may be weighed as a limited mitigation factor. Exhibits B and C (post-incident security and compliance measures) are forward-looking and do not rebut the 2024 applications; however, they may be considered for proportionality. Exhibit D (financial

hardship/proportionality and media coverage) does not speak to whether the contraventions occurred; reputational effects arise from the underlying conduct and do not alter the evidentiary analysis.

The Respondent's shared-network assertion does not outweigh the converging proofs: bank/issuer confirmations of the precise card numbers and timestamps; Internet Service Provider (ISP) subscriber assignments of the public IP at the critical times; DMS events including account-email change and matched payment IDs; metadata identifying the author 'sumit'; and third-party authentication that the inspection report and utility invoices were not genuine. The Respondent's own statements (admitting he never owned 636, that 626 does not exist, and that he chose 636 'at random' to 'offset' the earlier order) further confirm that the actions and submissions at issue were made by the Respondent.

Conclusion

For each allegation, the evidentiary record—comprised of payment mechanisms and issuer responses, RTB/DMS logs, ISP subscriber assignments, structured metadata, property/title data, third-party technical authentication, and the Respondent's own statements—establishes the contraventions on a balance of probabilities. The Respondent's submissions do not displace these findings.

Section 87.1 of the Act stipulates that the director may conduct investigations to ensure compliance with this Act and the regulations, whether or not the director has accepted an application for dispute resolution in relation to the matter. I am satisfied based on the evidence before me that the CEU was within their authority to conduct investigations into allegations that the Respondent provided false or misleading information in a dispute resolution proceeding or investigation which may result in administrative penalties in accordance with section 87.3(1)(c) of the Act.

Should a penalty be imposed?

RTB PG41 explains that the purpose of the guideline is to set out the policy framework and assessment criteria ordinarily used by the director in deciding whether to impose an AMP, and, if an AMP is imposed, to determine the amount of the penalty.

Assessment Factors

In accordance with section 87.3 of the Act, before the director decides to impose an AMP on a person who has contravened a provision of the Act, the director must consider the statutory factors relevant to administrative penalties. PG 41 provides a structured assessment for seven statutory factors as outlined under section 87.3(2) of the Act. When considering whether to impose an AMP on a person who has contravened a provision of the Act or the regulations, the DCEU must also consider the following:

- previous enforcement actions for contraventions of a similar nature by the person;
- the gravity and magnitude of the contravention;
- the extent of the harm to others resulting from the contravention;
- whether the contravention was repeated or continuous;
- whether the contravention was deliberate;
- any economic benefit derived by the person from the contravention;
- the person's efforts to correct the contravention.

PG 41 provides further clarification that when considering whether to impose an administrative monetary penalty on a person who gave false or misleading information in a dispute resolution proceeding or investigation, the Director of the Compliance and Enforcement Unit (DCEU) may consider the above-noted factors that are relevant or applicable. PG 41 states further, that although the director is *not* required to consider the seven statutory factors when assessing an administrative monetary penalty for providing false or misleading information—because it is not a “contravention” under section 87.3(1)(a)—the DCEU retains full discretion to do so. In this case, I am choosing to exercise that discretion and will adopt the scoring framework set out in PG-41 to determine the appropriate penalty in each matter.

PG 41 provides a structured framework for assigning numerical values to each factor, but the DCEU must still determine whether the Investigator’s recommended values remain reasonable when assessed against the full record, including the Respondent’s submissions. Scores for aggravating factors are assigned on a 0–10 scale and, after subtracting any mitigation for efforts to correct, the resulting total is multiplied by 142 to derive a penalty amount, rounded to the nearest \$100, with a statutory maximum of \$5,000 per contravention. I have adopted that framework and then exercised discretion to ensure proportionality and public interest considerations are addressed.

I have reviewed the Investigator’s four Administrative Penalty Assessments (APAs) for the current matter—Matter 1 (\$3,100 recommended), Matter 2 (\$3,400 recommended), Matter 3 (\$5,000 recommended), and Matter 4 (\$5,000 recommended)—together with the factor explanations and formula described in PG 41 and the APAs.

I have also considered the Respondent’s submissions and Exhibits A–D. In particular, I have treated as relevant to penalty quantum: (a) prior AMP paid (Exhibit A); (b) post-incident security measures and the Evidence Integrity & Compliance Plan (Exhibits B–C); and (c) financial hardship and proportionality arguments, including reputational impacts (Exhibit D). I have addressed these submissions under ‘Mitigation Considered’ below.

Matter 1 – April 4, 2024: (application file [REDACTED]): False or Misleading Information

The Investigator suggests a total value of 22 points after a -1 for correction efforts (withdrawal), equaling \$3,124, rounded to a one-time AMP of \$3,100.

The score of 22 points recommended by the Investigator was derived from the seriousness with which fabricated documents were prepared and uploaded in support of a dispute resolution proceeding. I find the conduct deliberate and serious in its potential to erode confidence in the dispute process. I accept the recommended score of 22 as reasonable because the deliberate fabrication of a falsified inspection report poses a significant risk to the integrity of quasi-judicial decision-making. Although no direct harm materialized—because the application was withdrawn—the act itself represents a substantial breach of procedural fairness. Accordingly, maintaining the recommended score reflects proportionality while recognizing that limited mitigation exists due to the absence of actual harm or economic gain.

I have determined that a one-time AMP of \$3,100 is appropriate and proportionate for Matter 1.

Matter 2 – July 15, 2024: (application file [REDACTED]): False or Misleading Information

The Investigator suggests a total value of 24 points (no credit for correction), yielding \$3,408, rounded to a one-time AMP of \$3,400.

The score of 24 points reflects repeated fabrication of documents and the submission of a tenancy agreement and utility bill that were found to be inauthentic. I find that the recommended values appropriate because the conduct required considerable planning, including the fabrication of false address-based evidence and unauthorized alteration of contact information in the RTB system. While the application did not proceed to a full hearing, the documents were sophisticated enough to threaten the fairness of proceedings and therefore warrant a high gravity score. The absence of direct harm does not diminish the need to sanction the attempted manipulation of the dispute resolution framework.

I have determined that a one-time AMP of \$3,400 is appropriate and proportionate for Matter 2.

Matter 3 – July 25 to August 12, 2024: (application file [REDACTED]): False or Misleading Information

The Investigator suggests a total value of 35 points (no correction credit), equaling \$4,970, rounded to the statutory maximum one-time AMP of \$5,000.

The original score of 35 points reflects the most severe category of contravention under PG 41, and I agree with the Investigator's assessment due to the Respondent's submission of multiple fabricated documents under the tenant's name, impersonation through document fabrication and using a non-existent address. This conduct initiated a dispute resolution proceeding that resulted in a Monetary Order, which required formal review to set aside. The ripple effects of this act demonstrate extensive harm, both to the tenant and to the public confidence in RTB systems and processes.

I have determined a modest deduction of two points in recognition of the Respondent's post-incident compliance efforts; however, the remaining score must remain close to the maximum given the level of premeditation, the impersonation involved, and the disruption caused to RTB adjudicative processes. A revised score of 33 points therefore remains reasonable and proportionate, balancing limited mitigation with the overwhelming seriousness of the misconduct. Revised Score: 33 points.

Calculation: $33 \times 142 = \$4,686$, rounded to the nearest \$100 → \$4,700.

I have determined that a one-time administrative penalty of \$4,700 is imposed for Matter 3.

Matter 4 – August 23, 2024: False or Misleading Information at Hearing

The Investigator suggests a total value of 36 points, producing \$5,112, rounded to the \$5,000 statutory maximum.

The Investigator's original score of 36 points reflected a maximum-severity contravention, and I accept that such a score is justified given the Respondent's deliberate provision of false statements during a live dispute resolution hearing. This occurred after the Respondent affirmed to tell the truth, and after supporting documents had been submitted, magnifying the overall gravity and level of intent. The public-interest impact is profound: false statements under affirmation undermine the rule of law, threaten adjudicative integrity, and distort outcomes that affect individuals' legal rights.

I have determined a modest deduction of two points applied only to reflect the Respondent's limited post-incident security measures; however, a score of 34 points remains proportionate to the level of deliberateness, sophistication, and repeated nature of the conduct.
Revised Score: 34 points.

Calculation: $34 \times 142 = \$4,828$, rounded to the nearest \$100 → \$4,800.

I have determined a one-time administrative penalty of \$4,800 is imposed for Matter 4.

Mitigation and Proportionality

I have considered Exhibits A–D submitted by the Respondent. The Respondent's payment of a prior administrative penalty is recognized as evidence of some willingness to comply with orders of the Branch, but this carries limited weight given the recurrence and escalation of contraventions in 2024. The post-incident security enhancements, Multi-factor Authentication implementation, and the Evidence Integrity & Compliance Plan demonstrate some commitment to preventing future contraventions; however, these steps occurred only after the investigations commenced and therefore cannot meaningfully offset the seriousness of conduct already completed. As noted in my reasons for decision above, the Respondent has not identified, nor is there any evidence of, any other individual responsible for the applications of concern. In that light, the mitigation measures described appear aimed at preventing repetition of conduct attributable to the Respondent himself. There also appears to be a lack of remorse on the part of the Respondent for harm caused to the tenant and no full acceptance of responsibility for the matters outlined above. Financial hardship and reputational effects were also considered, but PG 41 requires that penalty amounts reflect both deterrence and protection of public interest. Where conduct jeopardizes the integrity of RTB systems and processes, the public-interest factor must weigh heavily. I have therefore applied discretionary mitigation only where justified, and only to the most severe scores to ensure proportionality without undermining deterrence.

Total Administrative Penalty

After applying discretionary mitigation to Matters 3 and 4, the total administrative monetary penalty is \$16,000. This amount is proportionate to the pattern of deliberate, repeated, and systems-level misconduct identified in the investigation. I find that the combination of deliberate falsification, impersonation, and misuse of dispute resolution systems and processes warrant a penalty at the high end of the available range, even with mitigation applied. This quantum reflects the need to deter similar conduct, maintain the integrity of adjudicative processes, and protect the public interest in fair and lawful dispute resolution.

Pursuant to section 87.01 (4)(a) of the Act, RTB will be publishing the decision and summary thereof with respect to the administrative penalty proceedings against you, including your penalty payment status. The name of the Respondent's spouse will not appear in the publication of this decision.

This \$16,000.00 administrative penalty is to be made payable to the Minister of Finance by cheque, money order or bank draft. Please submit the payment to:

Scott McGregor
Director, Compliance and Enforcement Residential Tenancy Branch
PO Box 9298 Stn Prov Govt
Victoria, BC V8W 9J8

Date by which penalty must be paid

Section 35 of the Regulation states that an AMP must be paid within 60 days after the date of the order. **Please send your payment to my attention at the address noted above by May 11, 2026.**

Sections 87.3 (4) through 87.3 (7) of the Act provide opportunities for the director to consider alternatives to enforcing all or part of an AMP. Any request to consider an alternative can be sent to my attention at the address provided above before the payment due date. The request should include your proposal for an agreement including:

- the actions you propose to take,
- the date by when you propose to have completed those actions, and
- the amount by which you propose the administrative penalty be reduced or whether you propose the administrative penalty be cancelled if those actions are completed by that date.

If an agreement is entered into and you fail to complete the required actions by the specified date, the administrative penalty will once again be due and payable.

Right to have Director reconsider the decision imposing the penalty

Under section 87.8 of the Act, you have the right to apply to the director for a review of the matters set out in this notice. Division 2 of Part 5 of the Act applies to any such review. Please note that, as outlined in section 87.8 (4) of the Act, a decision or order of the director may be reviewed only on one or more of the following grounds:

- a) the person couldn't be heard because of unanticipated circumstances beyond their control;
- b) the person has new and relevant evidence that was not available before the director imposed the administrative penalty;
- c) a procedural error materially affected the decision to impose the administrative penalty or the amount of the administrative penalty;
- d) a technical irregularity or error materially affected the decision to impose an administrative penalty or the amount of the administrative penalty;
- e) the director did not determine an issue they were required to determine.

An application for review of a decision or order of the director:

- a) must be made in the approved form and in the manner approved by the director,
- b) must be accompanied by the fee prescribed in the regulation,
- c) must be accompanied by full particulars of the grounds for review and the evidence on which the applicant intends to rely, and
- d) may be made without notice to any other party.

The time limit for filing an application for review is within 15 days after you have received a copy of this decision. In accordance with section 89(3)(e) of the Act and section 43(4)(b) and 44 of the Regulation, you will be deemed to have received this decision on the fifth day after it has been mailed and the third day after it is emailed.

Should you wish to exercise this right, complete an Application for Review Consideration of an Administrative Penalty (form #RTB-56). Be sure to clearly indicate the grounds for the review and include all evidence that supports your claim. Submit your application along with the \$50.00 filing fee in person at a Residential Tenancy Branch office or Service BC location or by mailing the form to the Burnaby RTB office. If you submit the form by mail, ensure it is postmarked by Canada Post staff and sent within the 15-day review period. You may pay the filing fee by sending a certified cheque or money order payable to the Minister of Finance to the Residential Tenancy Branch Office or by paying in person at the RTB Burnaby Office or in person at a Service BC Office.

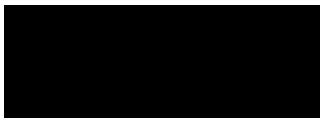
You can find additional information including the Application for Review Consideration of an Administrative Penalty on this webpage <https://www2.gov.bc.ca/gov/content/housing-tenancy/residential-tenancies/solving-problems/tenancy-compliance-enforcement/outcomes#review>

Recovery of Administrative Penalty

As set out in section 87.9(1) of the Act, an administrative penalty is a debt due to the government. Failure to pay the penalty as ordered will result in the debt being transferred to the Ministry of Finance where interest will accrue and collection action being taken.

In addition, section 59(5)(b) of the Act gives the director the authority to refuse applications for dispute resolution, with respect to any matter, if the applicant owes outstanding fees under this Act to the government.

Sincerely,



signature on original

Scott McGregor
Director, Compliance and Enforcement Residential Tenancy Branch
PO Box 9298 Stn Prov Govt
Victoria, BC V8W 9J8



Enclosed:

Administrative Penalty Assessment
Administrative Order
Residential Tenancy Branch Administrative Penalty Policy Guideline 41